



Housing services with a human face



Poor homes, poor health- to heat or to eat?

Private sector tenant choices in 2012

An exploratory study of the health impacts of welfare reform on tenants living in the private rented sector

October 2012

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Housing services with a human face

This report of research is dedicated to the memory of Professor Peter Ambrose.



Peter died in August 2012 and was the prime mover behind the establishment of the Pro-Housing Alliance (PHA), believing that the time had come for organisations concerned with how housing impacts on health should come together. Throughout his illness Peter remained active in preparing papers for the PHA and also played a full part as a member of the steering group for this study, which again he was instrumental in setting up. He provided much information, advice and insight to the research team and the steering group.

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1. Introduction

The Pro-Housing Alliance (PHA) is concerned that the working of the housing market currently produces widespread poor conditions, overcrowding and unaffordability and that these have adverse effects on public health and well-being and exacerbate health inequalities. This is most marked in private rented housing (the PRS); low levels of new housing supply, restricted access to mortgage finance and to affordable¹ rented housing, have contributed to the growth of this sector, and within it competition for good quality homes. One third of households living in the private rented sector are Housing Benefit claimants. It is also feared that changes to Housing Benefit, which form part of the current welfare reforms are exacerbating those effects and will continue to do so into the future. These changes will inevitably increase the health inequalities identified by the Marmot Review¹.

In the absence of any recent systematic study that sets out the physical and mental health impacts on individuals and households of the current situation, the PHA commissioned Gill Leng Housing Solutions (GLHS²), with support from Arc4³ and Neil Bateman⁴ to research the impacts at the household and local level. This report presents the findings from this work.

PHA steering group members for the project were:

- Professor Peter Ambrose (Visiting Professor Brighton University)
- Dr Stephen Battersby (Chair, Pro-Housing Alliance)
- Angela Mawle (Pro-Housing Alliance and Co-ordinator of the Housing Health and Fuel Poverty Forum)
- Hilary Burkitt (Affinity Sutton)
- Gemma Cantello (Royal College of Physicians) on behalf of Professor Sir Richard Thompson
- Ben Jenkins/James Goldstone (Z2K).

This research is a small scale, exploratory, piece of work, intended to inform further research and action by the PHA. The findings are predominantly qualitative rather than quantitative and as such provide a useful insight into the impact on private tenants on low incomes as a result of changes to the benefits system.

¹ Affordability in this report is taken to mean affordable in relation to either gross or net household income and not in relation to market rent

² Gill Leng Housing Solutions Ltd <http://www.gillleng.co.uk/>

³ Arc4 <http://www.arc4.co.uk/>

⁴ Neil Bateman <http://www.neilbateman.co.uk/index.html>

2. Executive summary

This study involved a literature review, interviews with tenants in the private rented sector (PRS) and advice agencies in five local authority areas, and an analysis of data from Citizens Advice.

Evidence indicates welfare reform as having a detrimental effect on the health and wellbeing of tenants, both in and out of work, who are living in the private rented sector and who claim Housing Benefit. Feelings of insecurity about their home are heightened which, combined with trying to live on a very small budget, contribute to higher levels of stress and anxiety. Tenants are choosing to remain living in cold and unsafe housing as complaining may lead to eviction or higher rents. Tenants feel increasingly isolated from the world; debt has damaged relationships with families and friends and they can't afford to socialise. They lack confidence to find work and for those with a job, it is difficult to concentrate. This is not simply a London problem; there is evidence from four other local authority areas, two of which are in the North of England.

Tenants have little, if any, opportunity, to take action to improve their health and wellbeing as it relates to their housing and financial situation. Moving home brings debt, disconnection from support networks and employment, stress and anxiety. Moving may not be an option with a limited supply of good quality homes that tenants can afford and are suitable to needs, particularly for disabled people (47% in the private rented sector live in unsuitable homes⁵) but also for single people under 35 for whom sharing may affect not only their health but also that of households sharing with them. Remaining in the same home means meeting the shortfall in rent from other sources, for example from other benefits, and reducing expenditure on food and fuel.

Greater demands are being placed on health services arising from welfare reform. Visits to the GP are more frequent, particularly, but not exclusively, by tenants with a pre-existing health condition that has been exacerbated. GP involvement in supporting welfare claims has increased. Mental health has been particularly affected, but there is also evidence to suggest physical health is at greater risk as tenants choose to live in unsafe housing, to not eat or heat their home. Poor housing conditions are already estimated to cost the NHS at least £600m a year⁶.

Advice agencies are 'drowning' under the demand arising from reforms, particularly the Employment and Support Allowance. This leaves no capacity to respond to other yet enquiries about insecurity in the PRS to the CAB have risen by 167% over the last four years.

Action is needed to give tenants greater security and a voice, and access to sufficient advice and support to enable them to manage change in a way that does not impact negatively on their health and wellbeing. Measures are needed to improve the quality of existing homes in the PRS that does not lead to tenants losing their homes. Homelessness from loss of an assured shorthold tenancy affected almost 10,000 households in the 12 months to end September 2012⁷.

The impact of welfare reform on the health and wellbeing of the 5 million Housing Benefit claimant tenants living in the PRS⁸, in the context of a highly competitive sector in which over 1.3 million homes are not decent⁹, should be recognised by the government with a response that matches the crisis for public health.

⁵ Disability Review 2009

⁶ Building Research Establishment

⁷ DCLG Live Table 774 Homeless Households accepted by local authorities, by reason for loss of last settled home

⁸ DWP figures May 2012

⁹ English Housing Survey 2010

3. Conclusions and recommendations for action

This section presents the conclusions of research presented in section 6, followed by recommendations for action. Quotes *in italics* are from interviews with tenants undertaken as part of this research.

3.1 Impact on the health and wellbeing of tenants in the private rented sector

Unhealthy housing

Evidence presented in report section 6.1 suggests that households living in poverty are more likely to live in poor conditions than households not in poverty, and are more likely to suffer poor health. It is therefore to be expected that these households will be affected disproportionately by the lack of decent and affordable housing.

Many homes in the private rented sector are not decent, with the age and type of home presenting a challenge to improving conditions; the cost of repair is significantly higher than for other tenures. This situation has remained unchanged since previous English Housing Surveys¹⁰. The 'improvement' has been the result of an increase in the number of newer homes in the sector. In 2010 the English Housing Survey reported 1.36m non-decent homes in the private rented sector, of which almost 900,000 have a Category 1 hazard under the Housing Health and Safety Rating System (HHSRS).

While the English Housing Survey reports that private rented tenant dissatisfaction relates primarily to repairs and maintenance, Citizens Advice Bureau (CAB) data indicates there has been only a very small increase in enquiries about these matters in the last four years. Given that conditions in the sector have not improved, this very small increase in enquiries is felt likely to reflect a more worrying trend; that tenants are afraid to report issues of poor condition and disrepair for fear of losing their home. Interviews with advice agencies and tenants support this. Three quarters of tenant interviewees had accommodation they described as either mediocre or poor:

“Went to CAB about damp. Have had difficult conversations with landlord who threatened he would not renew my contract if I pursue this.”

“[Landlord] is not a nice bloke to get on the wrong side of.”

Whilst the primary reason for non-decency is failure against the HHSRS it is of particular interest that a greater proportion of homes in the sector fail on thermal comfort when compared to other tenures, and that this is reflected in a higher Standard Assessment Procedure (SAP) rating and greater fuel bills. There are higher rates of fuel poverty in the sector and it is the main reason for non-decency for the 564,000 households in poverty living there (16% of all households in the sector). Previous and recent research has identified that, when faced with a choice, households will spend less income on heating and eating. Interviews with advice agencies and tenants confirm that this is the case, with the latter also reporting damp and mould, and broken heating systems.

¹⁰ The 2010 English Housing Survey suggests that the percentage of non-decent homes in the private rented sector fell from 47% to 37% (a 20% reduction - the smallest improvement in decency across all sectors). However, the number of homes in poor condition has remained the same; the number of new homes in the sector has increased

Paying for fuel is also felt to be having a direct impact on increasing levels of personal debt, confirmed by CAB statistics; energy related enquiries to CAB have increased by 45%, whilst fuel debt enquiries have risen by 5.8%, over the last four years. Fuel poverty associated health risks include respiratory problems (particularly for children), mental health, accidents and injuries in the home and there is a higher mortality risk. A number of tenants reported that their health has been directly affected by their inability to heat their home sufficiently. It is also a health concern that case studies elsewhere, and advice agencies and tenants in this research, report that people are unable to heat water to wash themselves or their clothes.

Existing research, advice agencies and tenants confirm that even if tenants are able to afford a better quality home, the cost of moving is prohibitive (this can include a deposit, rent in advance, administration fees, transactions fees to access keys, in addition to costs associated with removal and setting up a new home). Administration costs, for example transaction fees to access keys, are mainly charged by letting agencies, often where better quality properties are available. This has the effect of forcing lower income households to seek accommodation from poor quality landlords with poor quality property. Interviewed tenants (who have moved) report getting into debt or selling possessions. These are felt to be the only available 'options' for the future. For those households who want to move, the lack of decent housing is reportedly a barrier, particularly in high value housing market areas, but not exclusively.

Unsafe housing

Evidenced in report section 6.2, the private rented sector is increasingly a home for families with children yet the only homes they can afford tend to provide a less safe and secure environment in which to live, and the cost of rectifying hazards are disproportionately high compared to other tenures. The health impact of poor conditions and unsafe housing on children in particular is known to last into adulthood. Accidents in the home contribute significantly to health service demand.

As with unhealthy housing there is an expectation, and evidence of, households in receipt of Housing Benefit increasingly living in substandard accommodation. However, despite knowing their home is unsafe (just under half of tenants interviewed described unsafe features) most tenants will take no action for fear of the consequences to their home, despite knowing that their home is unsafe.

“People will live in dangerous situations with their fingers crossed rather than tackle their landlord.” Advice agency.

A number of hazards reported by advice agencies and tenants related to unsafe gas and electrical installations, which also contributed to problems heating the home.

Unsuitable housing

Evidence presented in report section 6.3 suggests that homes in the private rented sector appear to be increasingly unsuitable for a number of household types, particularly families, single people under the age of 35 and disabled households.

CAB data reports a 42% increase over the last four years in the rate of enquiries about the unsuitability¹¹ of private rented homes as a proportion of all housing enquiries, and an 11% rise in enquiries from people wanting advice about moving home, with particular rises in enquiries about access to social rent and emergency accommodation.

The rate of increase in overcrowding in the private rented sector since 2001/02 has been faster than for other tenures, with 187,000 overcrowded households in 2010; a rate of 5.4% compared to 3% across all tenures¹². Overcrowding is more prevalent in low income and lone parent households, and it is expected to increase as a result of welfare reforms as households choose to move somewhere smaller, or invite a non-dependent to live in the existing home. There are a number of well-documented health risks associated with overcrowding, from tuberculosis (TB) and respiratory infection to mental ill-health. Recent case studies suggest that the latter is a particular issue as households are spending more time at home in cramped conditions. There is research evidence to show that overcrowding significantly increases levels of stress within families and has a negative impact on children's education and development. Demand for social care services is also expected to increase as extended families are unable to live together and provide support, whilst non-dependent children are less likely to be able to stay at home. Although tenants interviewed were not overcrowding at the moment (two had recently moved to address this), one tenant expected to be overcrowding soon and another reported that their son was unable to return home during university holidays because the family would be overcrowding and this was affecting the family's relationships.

Homes in the private rented sector are not meeting the needs of disabled households, including households with a disabled child, and it is expected that disabled households will be disproportionately affected by welfare reform. A greater proportion of homes in the sector do not meet 'visitability' standards, and it was estimated in the Disability Review 2009 that 47% of disabled people who privately rent live in a home that is not adapted to their needs; access and adaptations come at a cost which can't be afforded by the household. Households with a disabled member are more likely to live in non-decent homes with substantial disrepair. Moving home in the private rented sector is less of an option for disabled households, confirmed by advice agencies and by the one registered disabled tenant interviewed in this research. The Disability Benefits Consortium has said that

"[R]educing the amount of financial support available through Housing Benefit will further reduce the number of suitable properties affordable to disabled people in receipt of Housing Benefit and risks leaving some disabled people living in inappropriate accommodation... It also risks forcing people out of homes that have already been adapted".ⁱⁱ

The lack of suitable, and decent, housing for single people under 35 years old and that can be afforded is evidently an issue. The use of Discretionary Housing Payments (DHPs) by local authorities is felt by advice agencies to be masking the extent of the problem being caused by the extension of the shared room rate for people aged 25 to 35, which came into force in January 2012. Levels of non-decency and Category 1 hazards in shared accommodation in the private rented sector are disproportionately high when compared to other tenures. Sharing with others is not always the best solution, particularly for people with mental ill-health or learning disabilities, and people recovering from substance misuse. The health and wellbeing of other households in

¹¹ This isn't defined by CAB but could include overcrowding, unsuitable for a family, etc

¹² The English Housing Survey calculates a rolling average across the last three years because the sample size is too small

the shared accommodation is also at risk, with advice agencies and tenants reporting that tenants feel unsafe because of others in the property. Research suggests there are greater risks to health from sharing; compared to living in self contained accommodation, living in a flat/bedsit is associated with increased risk of common mental disorder and disabling disorder. Sharing is likely to exacerbate existing health conditions and this was confirmed in case studies from existing research, and interviews with advice agencies and tenants in this research. In terms of the impact on local organisations, it was reported by one agency (and is being experienced by others outside of this research) that households are unable to move-on from supported accommodation into the private rented sector simply because shared accommodation is not suitable.

"I'm currently living in a bedsit with other people who are drug and alcohol users."

Insecure housing

Report section 6.4 suggests that insecure housing is a growing issue for private sector tenants in receipt of benefits. CAB data indicates that private rented sector insecurity enquiries have risen by 167% over the last four years. It is felt by advice agencies and tenants alike to be having the greatest impact on health and wellbeing.

Although recognised as providing a suitable alternative to social housing for many households, housing costs in the private rented sector are the highest of all tenures (43% of gross weekly income compared to 29% for social renters), and generally cost more to heat. Difficulties in paying rent are increasing (CAB reports an increase in rent arrears enquiries over the last four years of 31%) as is demand for housing from other households not eligible for Housing Benefit. These factors are contributing to shorter lengths of tenancy in the sector (research also shows that frequent moves have been related to elevated stress levels, depression, and feelings of hopelessness) and adding to tenants' fears that they will be asked to leave. Lack of knowledge about what welfare reform will mean for household income is also contributing to tenants' concern about the security of their home. CAB data indicates a 63% increase in enquiries about Housing Benefit restrictions affecting private tenants, whilst advice agency and tenant interviews confirm that a) there is little awareness of what changes will mean and b) that this is a significant worry for people.

"Every day I worry when I open letters that they will announce a cut in my income. I wish they [DWP] would contact me sooner rather than later so I know where I stand."

A high proportion of people in the sector want to move into a home they can afford to rent, including households on low-to-middle incomes (debt is increasing amongst these households); CAB data confirms that enquiries about access to social rent and emergency accommodation have increased by 11% over the last four years. The reality is that there isn't the supply of genuinely affordable and decent homes and that the cost of moving is prohibitive. On having to move to seek cheaper accommodation in Blackpool, where rent is comparatively cheap anyway and the sector accounts for 22% of the market, one tenant said:

"It would have to be a tent in a field."

Tenants' fears are confirmed by rising homelessness and landlord possession orders, with 19% of statutory homeless cases (9,555 households) arising from the loss of an assured shorthold tenancy during 2011/12, against an overall increase in homelessness acceptances of 14%, and CAB data also showing a 16% increase in enquiries in relation to homelessness from the private

rented sector over the last four years. Interestingly 67% of households in temporary accommodation at 31 March 2012 (almost 34,000 households) were temporarily accommodated in the private rented sector. Homelessness is associated with severe health disadvantages for adults and children (there are long-term health effects), exacerbated by problems in accessing employment, services and affordable accommodation. The government's 2010 impact assessment of changes to Local Housing Allowance notes that "*there is also a risk of households falling into rent arrears leading to eviction and an increase in the numbers of households that present themselves as homeless*".

Lack of adequate space, unsafe, cold and poorly designed housing, neighbourhood deprivation, homelessness and instability, are known to impact on mental health, particularly contributing to anxiety and depression. As described under the previous headings, welfare reform and problems of housing affordability mean that these scenarios are more likely to exist for private sector tenants in receipt of Housing Benefit, who simply cannot afford to move to address these issues. Deteriorating mental health and wellbeing is a common theme emerging from recent UK and US research into the combined effects of recession and austerity measures, affecting people in and out of work. In the UK nine out of ten people find that financial difficulties make their mental health worse. Around half of all people claiming benefits because of illness have mental health problems. Advice agency and tenant interviews confirm that tenants' mental health has been directly affected by changes. Advice agencies feel that this is most significant health impact. Some 95% of tenants reported that their mental health was suffering as a result of daily worrying about making ends meet, and that existing mental and physical health conditions had been exacerbated, often requiring medical intervention.

Finally, it is a concern to health and wellbeing that tenants reported that their circumstances were contributing to social isolation and withdrawal from relationships with friends and family. These relationships provide valuable support and if not available, the implication is that people will turn elsewhere, for example to health services.

"I have lost contact with all my old friends because I am embarrassed about the circumstances I am living in and my lack of money." Single pensioner.

Other effects on health and wellbeing

The Employment and Support Allowance work capability assessment is reported by advice agencies to be having a significant impact on tenants' levels of stress and anxiety. As a proportion of the workload enquiries to CAB on this matter have increased significantly, and agencies report being able to spend less time with clients because of the complexity of cases.

There is evidence from previous research described in section 6.5, confirmed by advice agencies and tenants interviewed, that tenants are choosing not to eat properly in order to live within their income and meet their rent and household bill commitments. Some 63% of tenants reported skipping main meals whilst 84% reported that they had to significantly reduce spending on food. These tenants include those with long-term health conditions and dependent children.

Tenants' ability to look for and maintain employment is reported to have been affected, a result of stress, anxiety and depression and lack of money to maintain an appropriate appearance.

The impact of tenants' circumstances on their children is also of interest, with a number of tenants reporting being unable to pay for toys or other activities; not having any space for young adults to

return home to during university holidays; children being anxious because of the condition of the home; the effect of moving to a different school. One tenant suggested that their situation “*affects my parenting skills*”.

3.2 Effects on the capacity and capability of local services to respond to change

This study has identified a number of impacts on different organisations and their ability to support tenants facing difficulties. It highlights that the reduction in public spending presents a threat to the local evidence base, upon which organisations base their budgetary and spending decisions.

The advice sector

Advice agencies report that they are ‘drowning’ under the current workload, and are unable to respond to everyone who has a need. In addition to increased demand resulting from welfare reform and the housing market, they have been affected by other services closing and the quality of advice offered by those services that remain, for example Jobcentre Plus. The latter was reported by two advice agencies as providing poor quality advice and signposting (this has been suggested to the report author by advice agencies working elsewhere in the country, outside this research). Data recording has also suffered as advisers choose between serving the person in front of them and writing down numbers.

Although CAB statistics report that the level of enquiries labelled ‘private rented sector’¹³ hasn’t changed significantly over the last four years (remaining at over 28% of housing enquiries over this time), advice agencies spoken to all report a significant increase in the number of tenants from the sector requesting advice and support in the last 12 months. The difference is likely to be because agencies do not necessarily record these enquiries as ‘private rented sector’, instead choosing ‘benefits’ or another label. National CAB data indicates a 15% rise in all benefits enquiries over the last four years, within which the proportion of enquiries around Housing Benefit restrictions, Discretionary Housing Payments, non-dependant deductions and appeals against Housing Benefit decisions have increased by 60%. There has been a 120% increase in enquiries relating to Employment and Support Allowance.

There are expectations that the situation for customers – and demand for advice – will worsen. In general landlords are not reducing their rents and Discretionary Housing Payments will come to an end. More regular reviews for some households claiming benefits for those with a disability or ill-health Employment and Support allowance will result in more appeals. The payment of Universal Credit on a monthly basis is also expected to be problematic for households – very low incomes are easier to manage when paid at shorter intervals.

Agencies are pro-actively seeking to address gaps in capacity, through new and imaginative ideas that draw on volunteer support, and by competing for the little funding that is available. In itself this activity is time consuming. Solutions are harder to find and it is anticipated that ‘emergency services’ such as food banks will have to be relied on to a greater extent.

¹³ Private rented enquiries can include enquiries about housing condition, amongst other issues

Local authorities

Local authority housing options services are experiencing similar issues to other advice agencies in terms of demand, particularly evident from the increase in the number of households accepted by local authorities as homeless and owed a duty to accommodate¹⁴. It is also evident that other local authority frontline services are experiencing a higher demand from customers, that the type of demand has changed, and that fewer resources are making it more challenging to deliver services. A number of local authority Housing Benefit teams were willing to support this research by sending letters to tenants but were unable to simply because of the high level of demand from customers on their services. In one research area a welfare advice service provided by a council had been restricted to people who were being assessed for care eligibility (leaving other agencies to advise others) whilst in another area the council's housing options service reported working with customers with more complex needs who had previously been supported by a recently decommissioned housing related support service. These will not be uncommon scenarios as all local authorities seek to manage their budgets; many are reported¹⁵ to be reducing spend on services targeted towards people who need to support to live independently (Supporting People).

It will be difficult for local authorities to make informed decisions about housing and health in the future. In researching the housing market areas it became apparent that the quality of information held by local authorities about their housing market and particularly the condition of homes in the private rented sector is highly variable and that the latter is very dated. Local authorities typically paid for stock condition surveys with capital funding for decent homes improvements and this source of income no longer exists. The Comprehensive Spending Review (2010) announced the end of the £300m annual budget for private sector renewal; the government's impact assessment indicated that the impact of this would be monitored.

Health services

The research suggests that the current situation for tenants in receipt of benefits living in the private rented sector will place greater demands on health services. Research with GPs in Scotland¹⁶ indicates that health issues related to housing are more prevalent as a result of government austerity measures, three advice agencies interviewed in this research reported an increase in the number of private rented tenant cases where a General Practitioner (GP) has become involved, and nine tenants (47%) (of which only four had existing health conditions) reported that they had visited health services more in the last six months compared to the previous six months. Self-reporting of health has been shown to closely reflect (and indeed be more reliable than) assessed health impactsⁱⁱⁱ.

It is evident from existing research, for instance undertaken by Shelter, and this review that tenants feel they have no choice but to remain living in their home. They want to stay in the area so they can access work and schools and be close to family and friends – even though there is some awareness of the impact of poor and unsafe housing on health and wellbeing. The same

¹⁴ DCLG quarterly national statistics for statutory homelessness in England, show 12,860 applicants were accepted as owed a main homelessness duty between 1 April and 30 June 2012, 9 per cent higher than during the same quarter of 2011. The number represents the highest rate of acceptances since 2008

¹⁵ Services cut for more than 46,000 vulnerable people, reported 23/3/12
<http://www.insidehousing.co.uk//6521072.article>

¹⁶ Report compiled on behalf of the Deep End Steering Group, by David Blane and Graham Watt: GP experiences of the impact of austerity on patients and general practices in very deprived areas, 2012
http://www.gla.ac.uk/media/media_232766_en.pdf

households also feel increasingly isolated and unable to maintain relationships with family and friends – their support network. Whilst this remains the position it can be reasonably expected that demand for health services will increase.

There is evidence from the Building Research Establishment (BRE) of the cost of poor housing on health services. Accidents and illness resulting from the worst housing cost the health service at least £600m per year – the total costs to the nation are likely to be around £1.5 billion per year¹⁷.

3.3 Recommendations for action

Principles

It is striking that despite 17% of the population now living in the private rented sector, including over a third of all Housing Benefit claimants, private tenants don't have a voice, and their identity is largely limited to what's known from the English Housing Survey¹⁸. There are very few organisations representing tenants (just seven are listed under the National Tenants Organisation website¹⁹) and there is little evidently known about tenants or the homes they live in by local authorities. Despite using a number of routes to contact tenants in this research very few were willing to participate. Most of those tenants interviewed were too afraid of losing their home to take action about poor and unsafe housing. There is already a wealth of evidence about the relationship between poor housing, poverty and health, yet government policies are not targeted towards addressing the situation in the private rented sector. It is little wonder that people who live in the sector – those directly affected – don't or won't speak-up.

Many of the tenants spoken to in this research were able to describe how their health was being affected by their situation, of which poor, unsafe and unaffordable homes were a feature. Advice agencies report that this is common. What is particularly interesting to note however is that tenants feel utterly powerless to do anything about their situation and that this is contributing to worsening mental health. This isn't just because they're afraid of what will happen to their home. Most tenants reported that their confidence has been affected by their overall situation, they felt stigmatised, and were becoming disconnected from their informal support networks.

Finally, it has been difficult in this research to 'pin down' which particular factors in tenants' lives are resulting in an increased risk of, and actual, ill-health. There are clearly a number of factors, from income and welfare reform, to the home and housing market, to health and lifestyle, but we don't know which makes the most difference to tenants. We do know that more affordable housing and investment in the private rented sector will improve matters but this seems unlikely to happen in any significant way in the short to medium term. If we want to make a difference sooner rather than later, we need to understand more about tenants' lives, and which factors can be addressed, even if just in a small way.

The following recommendations for further research and action seek to address the issues described above. We recommend that the Pro-Housing Alliance works with others to:

¹⁷ The real cost of poor housing, M.Davidson et al HIS BRE Press February 2010

¹⁸ The 2011 Census should add to this knowledge

¹⁹ National Tenants Organisation <http://www.npto.btck.co.uk/Tenantgroups>

- **Enable private tenants to have a voice:** one that the government, local authorities, health commissioners and providers, landlords and lettings agents will listen to. This is likely to be challenging given the lack of security in the sector for tenants and fear of eviction; continuing PHA support for greater security of tenure is therefore also critical.
- **Give tenants confidence to take control of their situation,** equipping them with knowledge and skills, improving access to advice services, and enabling tenants to connect with others in the same situation for support.
- **Understand tenants' lives** in more detail in order to identify what action needs to be taken and by whom.

We have also suggested where action is possibly needed by the government and/or local authorities in their public health and strategic housing roles; the PHA may want to consider whether further research is needed to inform this action.

Recommendations in response to specific issues highlighted in the research

To improve mental health and wellbeing:

1. Members of the PHA and local authorities could work with organisations which seek to promote better mental health and wellbeing e.g. MIND, to identify how housing focused organisations can contribute to better mental health amongst tenants in the private rented sector. MIND already provides useful information about the impact of housing and financial difficulties on mental health, and this can be found in GP surgeries and online. It may be that the PHA and/or member organisations, and local authorities, can do more to support and target this work.
2. The Chartered Institute of Environmental Health (CIEH) or similar sector body e.g. Chartered Institute of Housing (CIH), should work with local authorities to develop tenant forums, beginning with tenants who live in accredited homes as, in theory, landlords should be comfortable with this. Such a forum could also provide scrutiny of the accreditation scheme, at a time when the local authority is likely to have less capacity to do this. Tenants who are not living in an accredited property may be encouraged to get involved/speak up if others are leading the way.
3. The PHA and its members could enable on-line community for tenants to be developed, working with existing tenant organisations. This could provide a 'one stop information and advice shop', enabling tenants to connect to and support others, and be the 'go to' place for engagement with the tenants by other organisations such as local authorities or private sector interests (e.g. energy companies). Funding is available to develop initiatives that increase volunteering and develop skills.
4. The CIEH should work with tenants and advice agencies to develop a tenant's checklist which can be used by people looking for a new home in the sector, and by existing tenants if they want to assess the quality of their accommodation. Existing information is limited, for example Citizens Advice Bureau provides information which focuses on tenancy agreements and

common problems once a tenancy has been established, and the LACORS '10 point guide'²⁰ (dated 2009) provides limited information on the condition of the home.

5. The checklist could be developed one step further to make the links between the home and health explicit for tenants (a tenant health impact assessment). Such information could be made available in GP surgeries, for example. It may be worth considering similar information for landlords; it shouldn't be assumed that they are aware of the impact on health of their housing and more may take action if they did.
6. The PHA could support the development of similar initiatives to the Liverpool Healthy Homes Programme²¹, run jointly by Liverpool City Council and the NHS Liverpool Primary Care Trust (PCT) with the aim of preventing ill health and injury resulting from poor quality housing conditions. This targeted programme looks at a number of factors affecting the health and wellbeing of tenants, for example signposting to smoking cessation support, and involves volunteers in the community.
7. In 2011 the Consumer Association recommended²² that a 'Trip Advisor' type website be established for tenants to comment on landlords and letting agents. This recommendation was not accepted by the National Landlords Association, despite there being a similar service for landlords to check prospective tenants. Although small websites have been already been established, these are not widely used. The PHA could consider supporting the development of such a tool, working with a private or voluntary sector organisation, which would also provide a mechanism to engage directly with tenants, to provide useful information which could improve health and wellbeing, and to enable tenants to regulate the sector.
8. The PHA should join with others to lobby the government on the lack of transparency about the costs associated with moving in the private rented sector. Consumer Focus Wales is asking the Welsh Government to make it a requirement for letting agents to make all fees transparent as part of their proposals to licence the sector in the Housing Reform Bill, following from recent research in the sector²³.

Fuel poverty:

It's clear that this is a growing issue in the private rented sector. In social housing, landlords are working to address this issue as part of financial inclusion work, through investment in stock and by enabling tenants to gain access to cheaper fuel and energy. A similar, targeted, approach is needed in local areas, targeted towards tenants in the private rented sector. This is an action for local authorities in their health and strategic housing role. It is felt unlikely that the Green Deal and Energy Company Obligation will improve conditions for all private sector tenants, including those who are vulnerable; tenants are afraid to engage their landlords in conversations about the quality of their homes for fear of the outcome e.g. eviction and higher rent. Tenants may also be unaware of how the Green Deal scheme works and what impact this might have on their already limited income:

²⁰ Thinking about renting from a landlord? <http://www.lacors.gov.uk/lacors/upload/23196.pdf>

²¹ Liverpool Healthy Homes Programme <http://liverpool.gov.uk/council/strategies-plans-and-policies/housing/healthy-homes-programme/>

²² Opening the door <http://www.consumerfocus.org.uk/publications/opening-the-door>

²³ Private rented sector needs to be more houseproud, <http://www.consumerfocus.org.uk/wales/news/private-rented-sector-needs-to-be-more-house-proud-2>

9. Local authorities need to ensure that targeted information and advice is provided to tenants and landlords about the Green Deal scheme, perhaps working with tenants to ensure that this information address tenant concerns.
10. Local authorities, perhaps working with partners with expertise in this area e.g. Registered Providers or charitable organisations such as the Hampton Fuel Allotment Charity²⁴, and tenants, could provide targeted information to tenants about how to improve thermal comfort in their homes for low or no cost, and how to manage their energy use in their home.
11. The government should regularly monitor and report take-up of the Green Deal in the private rented sector, and consider bringing forward the requirement that from April 2016 domestic landlords should not be able to unreasonably refuse requests from their tenants for consent to energy efficiency improvements.
12. The Pro-Housing Alliance could launch a campaign to encourage local action by authorities, landlords and tenants, perhaps working with energy companies. This could include showcasing good examples of successful improvements by others, including community-based examples.

Government action

13. The government's welfare reform impact assessment programme should specifically monitor the impact on the health and wellbeing of the 5 million Housing Benefit claimant tenants living in the private rented sector²⁵, in the context of a highly competitive private rented sector in which over 1.3 million homes are not decent²⁶. This should be alongside the government's existing intention to monitor the impact of the decision to end the annual £300m private sector renewal budget²⁷. This intelligence should inform new measures to improve the quality of existing homes in the sector. At the same time measures need to be taken to improve security for tenants in the PRS.

Changes in the advice sector:

14. Local authorities, if they are not already, should map and audit information and advice provision in their area, taking into account changes in provision resulting from funding decisions (national and local), levels and type of demand and so on. Having undertaken the audit, and bearing in mind that information and advice is a preventive measure (investment will save money in the longer-term), authorities should develop plans to ensure that information and advice provision is suitable and sufficient to respond to changing demands.

Lack of local intelligence:

15. The CIEH in partnership with others should develop a model for local research to be regularly undertaken by local authorities in their public health and strategic housing role to understand the quality and supply of accommodation in the private rented sector, who lives in the sector and their health and wellbeing. This should draw on publicly available data (reducing the need for additional work locally); Shelter's databank is a similar model. However, it should

²⁴ Hampton Fuel Allotment Charity <http://www.hfac.co.uk>

²⁵ DWP figures May 2012

²⁶ 2010 English Housing Survey

²⁷ Spending Review 2010: Equality Impact Assessment Funding for Private Sector Renewal DCLG

also provide the key questions that should be asked of tenants and landlords, for example as part of an online survey. Findings should form part of the Joint Strategic Needs Assessment (JSNA) and inform the local Health and Wellbeing Strategy and housing strategies.

16. Local authorities should establish monitoring mechanisms with partners to understand changes in demand for services from tenants living in the private rented sector, to inform service provision and policy decisions. Services should include general advice and information, financial advice, housing advice and homelessness, advice/complaints in relation to housing condition and management, and health services. The latter could be enabled through the Health and Wellbeing Board.

Future research suggestions for the PHA

17. Consider a 'time and motion' study, following tenants' lives over a longer period of time to understand how various factors affect their health and wellbeing. During the research tenants should be supported to make sense of what are overwhelming problems by breaking them down into smaller parts and identifying helpful actions (situational analysis of which cognitive behavioural therapy is one such approach). It is felt that this approach is more likely to encourage people to get involved in research than a one-off incentive; there's a higher likelihood that by participating in the research the tenant's situation will improve.
18. Contacting tenants via Housing Benefit records is an effective methodology and sampling technique, however, based on our experience in this research, response rates will be low. A more proactive approach – such as telephoning a selected sample to encourage participation may increase response rates. Because of confidentiality/data protection issues, such an approach would need to be made by local authorities.
19. There is another potential route to engaging private sector tenants in future research; social media. This could be a very powerful force in galvanising tenants into action (the campaign group 'Priced Out' has taken a similar approach). Hackney CAB's Crowdmap²⁸ is generating information about from residents and voluntary agencies on the impact of Housing Benefit cuts in a visual way, which can be very effective in communicating the extent of issues. The PHA should consider developing a social media campaign to achieve research objectives and to engage and communicate tenants, and others, in delivering some of the actions suggested by this research.
20. On the same theme of understanding more about people's lives, homes and health, future research could be targeted towards particular groups of tenants in the private rented sector. Our research suggests that welfare reform, limited suitable housing and reductions in public spending appear to disproportionately affecting the following households, and that this is having a 'knock-on' effect on the capacity of local organisations:
 - a. Households including a disabled household member.
 - b. Single person households under the age of 35, particularly those with existing health needs for example mental health or learning disabilities, or other support needs e.g. drug and alcohol problems.

²⁸ Hackney CAB Crowdmap <http://www.hackneycabcrowdmap.com/crowdmap/>

21. Although our research has been able to make some use of existing CAB data about advice enquiries, there are a number of reasons why future research should consider introducing specific data collection by those who are involved, for example CAB reports on issues rather than the number of households who present with a problem, it is not possible to cross-tabulate issues to understand (for example) how many private tenants had an issue relating to a particular benefit, or to understand more about the type of households who present with enquiries. Other advice agencies involved in this project were unable to provide supporting data. Local capacity in the advice sector is clearly under pressure so additional support would need to be provided to agencies to enable them to be involved in such an exercise.
22. The agency interviews carried out as part of this research provided very useful insight into the issues faced by tenants. It was however difficult to identify which one agency would be best placed to speak to i.e. the primary source of advice for private rented tenants and agencies are under pressure already. Nevertheless, we think the exercise is worth repeating in future research, engaging as many agencies – and voluntary organisations – as possible from within the local area.
23. The work of the Glasgow based GP group ‘General Practitioners at the Deep End’²⁹, supported by the [Royal College of General Practitioners \(Scotland\)](#); the [Scottish Government Health Department](#); the [Glasgow Centre for Population Health](#); and [General Practice and Primary Care at the University of Glasgow](#), offers a model that could be adopted in future research on the impact of changes on health and wellbeing. Their recent report, referred to in this report, about the effects of austerity on health and wellbeing as reported by GPs, was the only such insight identified during this study.
24. There are a number of other research projects underway looking at the impact of welfare reform, poverty and related social policy, for example research by the London School of Economics (LSE) (Social Policy in a Cold Climate), funded by the Joseph Rowntree Foundation, the Nuffield Foundation and the Trust for London, and work by the Young Foundation on behalf of the London Borough of Camden. Issues around health and housing may come to light and the PHA should connect to this work to ensure that this intelligence is not lost.
25. Registered providers are developing welfare advice services as they seek to manage the risks presented by welfare reform on their own organisations and tenants, with much good practice and expertise already in existence. The PHA could work with providers, perhaps through a representative body such as the G15 or National Housing Federation, to highlight this practice, and to encourage local authorities to work with providers locally to extend such services to tenants in the private rented sector.

²⁹ General Practitioners at the Deep End’
<http://www.gla.ac.uk/researchinstitutes/healthwellbeing/research/generalpractice/deepend/>

4. Methodology and our approach

There is already sufficient and documented evidence of the impact of poor housing on health and wellbeing, for example the World Health Organisation's Large Analysis and Review of European housing and health Status (LARES) project^{iv} and the 2010 Marmot Review, Fair Society Healthy Lives^v. This study focuses on understanding if and how this is changing in the private rented sector, as a result of the economy, housing market and welfare reforms. Throughout the report findings are presented against four housing/health relationships.

The impact of the home on health³⁰

Four key impacts are:

Unhealthy housing: especially non-Decent pre-1919 housing and exacerbated by fuel poverty, the impact of poor housing conditions on physical health is widely accepted, especially cold and damp, but also extending to poor air quality and inadequate sound insulation, space and light. The causal relationship between cold housing and ill-health is one of the most strongly established with cardio-vascular and respiratory conditions resulting in 'excess winter deaths' among older people.

Unsafe housing: accidents are major causes of injury and death in the home, especially to children and young people, but the incidence also increases with age.

Unsuitable housing: especially associated with disabled people or people with limited mobility, with families living in overcrowded conditions and with older people living in under-occupied and difficult to manage housing.

Insecure housing: experienced by a wide range of households from the homeless to gypsies and travellers who are unable to access suitable housing, to those who fear or experience the loss of their home (perhaps due a change in income), or who are insecure in their own home due to domestic abuse, all of which can result in anxiety, a sense of hopelessness and depression.

Source: Extract from Healthy Communities Live in Healthy Homes and Neighbourhoods^{vi}

Selecting the local authority areas

Five areas were selected taking into consideration:

- The region
- The housing market (two London Boroughs were preferred)
- The type of local authority e.g. district, London Borough, unitary
- Existing contacts within the local authority area in either Housing Benefit or housing services.

The approach to interviewing tenants required input from local authority Housing Benefit teams. This was not possible to secure in several local authority areas primarily because of lack of capacity and competing priorities. For this reason only one London Borough was included in the research.

³⁰ Health is defined as physical and mental health; this is reflected in the Housing Health and Safety Rating System

We describe each local authority area in report section 5 and appendices 7.1 to 7.5.

Literature search

The literature search considered research undertaken in recent times and older, relevant, work for example exploring the effects of low incomes on people's housing circumstances and lifestyles. All work is referenced.

Interviews with advice agencies

We spoke to staff working at six advice services, working in five local authority areas. In each area we first identified which advice agency was the first 'port of call' for private rented sector tenants. The advice agencies were:

Local authority	Advice agency
Stoke-on-Trent, Blackpool and Aylesbury Vale	Citizens Advice Bureau
Exeter	Exeter City Council Housing Options Team
London Borough of Camden	Camden Federation of Private Tenants

In Aylesbury we also contacted CAB's Home Visiting Service which provides an outreach service in north Buckinghamshire.

We also developed an on-line survey for advice agencies working in each of the areas and provided this link to those we spoke to and local authority housing teams. This survey generated only one additional response, from Brighter Futures in Stoke-on-Trent.

Finally, Shelter was contacted with a view to engaging their agencies in these areas. There is no advice service provided by Shelter in three of the areas, whilst two areas have an outreach worker who is present for only one day a week.

It is very clear that staff working in advice agencies in particular had limited capacity to participate. In all cases this was felt to be a reflection of increased demand for their services and lack of capacity to manage this. We are very grateful to those individuals and organisations who did find the time to contribute.

Interviews with private rented sector tenants

The target number of interviews was 35. Only 19 tenants could be interviewed in practice. A profile of tenants is provided in section 5.5. Quotes from tenants are included throughout this report and presented in Appendix 7.7.

Initially local authority Housing Benefit teams were asked to send a number of letters to Housing Benefit claimants living in the private rented sector. The letter was provided by GLHS and contained the Pro-Housing Alliance logo and information about the organisation. An incentive of a £20 high street voucher, for a shop of the tenant's choice, was offered.

It became clear that the required number of tenants were not responding. Housing Benefit teams sent further letters out on request. It estimated that 400 to 500 letters were sent. 18 of the 19 interviews were arranged through this route.

To increase numbers, advice agencies who have participated in the research were also asked to send letters out/make contact with clients who would be prepared to participate. Local authority housing services were also asked if they would send letters to their customers. Only one of the 19 tenant interviews was arranged through this route.

Data analysis

We wanted to understand whether the qualitative information offered by both advisors and customers was evidenced within any data collected by advice agencies operating in each of our five study areas. We therefore approached Citizens' Advice Bureau (CAB) – the source of advisor interviews in three study areas and the only agency covering all five study areas. We also asked the Camden Federation of Private Tenants (CFPT) and Exeter Housing Options for any data collected by them.

The CAB collects an extensive range of data, both from their gateway service (which provides phone advice) and from voluntary and expert advisors in each of their local offices. They record and are able to retrieve data based on the postcode of the enquirer, so were able to provide data for each of the five study areas, even if a Bureau outside the study areas offered the advice. They also provided national level data for the past four years (2008/09 to 2011/12), which provides the overview in section 5.2.

Customer characteristics

CAB advisors are also asked to identify any 'discrimination' issues affecting the enquirer, such as age, disability, race, etc, and these are reported at the Part 3 level. These issues have not been recorded in sufficient numbers to use in analysis. Even in areas of very significant enquiry numbers such as housing, and at a national level, numbers are very small – usually single or double figures. CAB's Analysis Manager therefore strongly felt that these should not be used to attempt to draw meaningful trends.

Understanding the figures

The CAB is very clear that the numbers provided do not represent the number of enquirers – rather they are the number of times each issue was raised. So if one enquirer asks for help with three different aspects of their housing needs, their enquiry will be recorded three times – once under each of the issues raised.

Funding changes have affected the CAB's capacity to offer, particularly, more detailed expert advice over time and the issues and the types of issues logged have been affected. We have therefore used percentages to show the rates at which enquirers have raised different issues, i.e. relative frequency, and not absolute numbers.

5. Background to the study context

There is a danger that the issues raised in this study appear insurmountable and that no or limited action is taken as a result. For this reason it is important to consider findings in the wider context, and to understand a little more about the local authority housing markets, agencies and tenants. In this section we describe:

- The private rented sector housing market and how this is changing
- The findings from an analysis of relevant national CAB data
- The housing markets of the five local authority areas where our research was undertaken
- The advice agencies and tenants involved in the research.

5.1 The private rented sector

The continuing growth of the private rented sector has been widely reported^{viiix}. The number of private rented homes has increased from 2.2 to 3.7 million since 2001, with the proportion of 17% equalling the social rented sector in 2010^x. Continued growth could be affected by European Union plans to regulate Britain's buy-to-let sector^{xi}; there was a 32% increase in gross lending in buy-to-let over 2011 but instructions to RICS surveyors for new lettings stabilised in the last quarter to June 2012 for the first time in 18 months^{xii}. Further growth could come from institutional investment, specifically in build-to-let at scale, homes targeted at 'low-to-middle earners'³², who are unable to access home-ownership (the topic of the recent Montague review^{xiii}). There is anecdotal evidence of increased interest in investment in the UK's private rented sector by foreign investors.

Demand for private renting has also increased, albeit at a slower pace in the first quarter of 2012/13. Increases in demand are reported to have 'outpaced' the change in supply since the first half of 2009, although the gap now appears to be narrowing^{xiv}.

As can be expected from an imbalance in supply and demand, the cost of private renting has also increased consistently since 2009, as home ownership remains out of reach for many households who can't access mortgage finance or afford deposits. The average rental increase in the last year (to July 2012) was 4.3%^{xv}, with regional variations. In the last year (to July 2012) average rents grew by 6.9% in the North West, by 5.9% in London (felt to be lower because of job losses and the economic conditions³³) and by 4.9% in the West Midlands. Further growth of between 2%^{xvi} and 4% is predicted, with 7.8% growth in London and rises firmly expected in the East and West Midlands^{xvii}.

The struggling sales market and shortage of good quality properties to rent are felt to be underpinning rent increases and projections for further growth^{xviii}. Less accessible social renting is also felt to be a factor^{xix}. Whilst there is a question about whether tenants will continue to pay the increasing rents demanded by landlords³⁴, there's also evidence that consumers are in a weak

³¹ Under the draft directive on Credit Agreements Relating to Residential Property (CARRP) Britain would fall into line with Continental practice; the main lending criteria would be the borrower's earnings

³² Defined by the Resolution Foundation as 'those members of the working-age population in income deciles 2-5 who receive less than one-fifth their gross household income from means-tested benefits'

³³ Richard Donnell, Hometrack June 2012

³⁴ Peter Bolton King, RICS Global Residential Director, quoted on findings of the 2012/13 first quarter RICS Residential Lettings Survey

position to negotiate terms of an agreement, with reports of agents 'battling' for homes, and that some properties being let within hours of being advertised^{xx}.

Trends and predictions exist in different segments of the market, for example the Housing Benefit market, mid-market and upper end – it is at the latter that is felt to be subject to greater volatility, particularly in London where there is international and corporate demand. Rental growth in the Housing Benefit market is expected to be affected by the rent caps³⁵ however, past experience shows that Housing Benefit restrictions have only a marginal effect on rents and generally this affects harder to let properties, usually in poorer condition.

The number of households living in the private rented sector rose to 3.62 million in 2010 compared to 2.45 million in 2005. The number of low income households in the sector grew by more than 1.5 million in the last decade whilst the number in social rented accommodation fell^{xxi}. DWP figures for May 2012 report that 33% of all Housing Benefit claimants (just over 5 million) lived in the private rented sector^{xxii}. Private renting aided by Housing Benefit is effectively a state-subsidised substitute for social rented housing where, in much of Britain, the need for it exceeds its supply. This function is explicitly recognised in recent policy and research^{xxiii}. Unless the economy improves, it is predicted that the private rented sector will continue to play an increasing role in accommodating families with dependent children, and families on low to middle incomes to 2025. Although home ownership will remain the largest tenure for families with dependent children 22% will rent privately, whilst 27% of families on low to middle incomes will rent privately. In London the sector is predicted to become the dominant tenure in ten years^{xxiv}.

Policy decisions made in the 1980s resulted in a reduction in the amount of direct public subsidy of capital expenditure for building publicly owned rented housing and an elimination of subsidy for rent levels in social housing. The replacement was subsidy targeted at low income households by paying Housing Benefit towards their rents while also de-regulating the private rented sector. The result has been a disproportionate increase in Housing Benefit expenditure and thus a shift of resources into a less efficient system of subsidy, often of poorer quality, less secure housing which in turn exports additional costs to the public purse elsewhere.

For households in receipt of Housing Benefit it is difficult to predict what the future might hold in terms of supply. Recent research^{xxvxxvixxxviiixviiiixix} suggests that:

- Claimants have a limited pool of properties to choose from in areas where rent is over and above the new rates. This affects London in particular
- Most landlords are unwilling to rent to Housing Benefit claimants due to personal preferences and past experiences with rent arrears and overpayments of and delays in obtaining HB, and landlords have indicated that they intend to reduce the number of tenancies they offer to HB claimants, believing that rent arrears will increase. Again, this is particularly expected to affect London where landlords are three times more likely to evict tenants or not renew tenancy agreements
- Where landlords are willing to rent to Housing Benefit claimants, many are unwilling to reduce their rents to make their homes more affordable, taking to eviction, termination of tenancies or non-renewal of the contract because of reduced Housing Benefit rates.

³⁵ Richard Donnell, Hometrack

Policy implications arising from changes in tenure relate not only to rent, but to security of tenure and housing quality. In relation to security it is of particular interest to note that, despite a reported fall in mortgage repossessions at the end of the second quarter 2012³⁶, the number of landlord possession³⁷ claims rose in 2011 (London saw the greatest rise), and that the upward trend has continued in the first half of 2012^{xxx}, reportedly up 12% on the previous 12 months and 70% higher than three years ago^{xxxi}. A rising proportion of these possession claims are coming from private landlords, whilst claims from social landlords have decreased.

Loss of an assured shorthold tenancy also remains one of the main reasons for the loss of the last settled home of households accepted as homeless by local authorities – 19% of all such households accepted between 1 January and 31 March 2012. Loss of rented or other tied housing was cited as a reason for another 6%, whilst rent arrears are also rising (National Landlords Association research suggests that 49% of landlords have experienced rental arrears in the last 12 months and 37% of landlords are worried about instances of arrears in the months ahead). Many affected households will be families with children as they account for 72% of all accepted homeless households.^{xxxii} Of households asked to leave by their landlord or agent, 60% were asked to leave because the landlord or agent wanted to sell the property or use it themselves.^{xxxiii}

The changes in the rented property market are taking place alongside numerous changes to the benefits system with benefit levels and eligibility being reduced through various changes to different benefits. Any changes to Housing Benefit have to be seen in this wider context.

5.2 Analysis of CAB national data

CAB enquiries are recorded at three levels (Parts):

- Part 1 is the general type of issue raised, for example, benefits, housing
- Part 2 breaks Part 1 issues into more specific enquiry areas, such as Housing Benefit (HB), or private sector rented property
- Part 3 is very specific about the issue raised in the enquiry and breaks Part 2 issues into, for example, HB backdating, or security of tenure in private rented property.

Unfortunately the CAB has recently changed its data platform and was unable to provide Part 3 data for separate areas. The analysis for each study area therefore uses Part 2 data (in Appendices 7.1 to 7.5). The CAB did however provide the Part 3 data at combined national levels for the four years from 2008/9 to 2011/12. We have therefore analysed trends in data at Parts 1, 2 and 3 levels to understand how issues raised are changing. We have looked at those issues that are related, however tangentially, to housing and health.

Gateway³⁸ enquiries are classified only to Part 2 level. This presents a problem in trying to understand trends at the more sensitive Part 3 level because by far the largest increases in enquiries are via the Gateway, particularly as CAB's funding for more specialised advice has decreased. We have therefore removed all Gateway data in the Part 3 analyses.

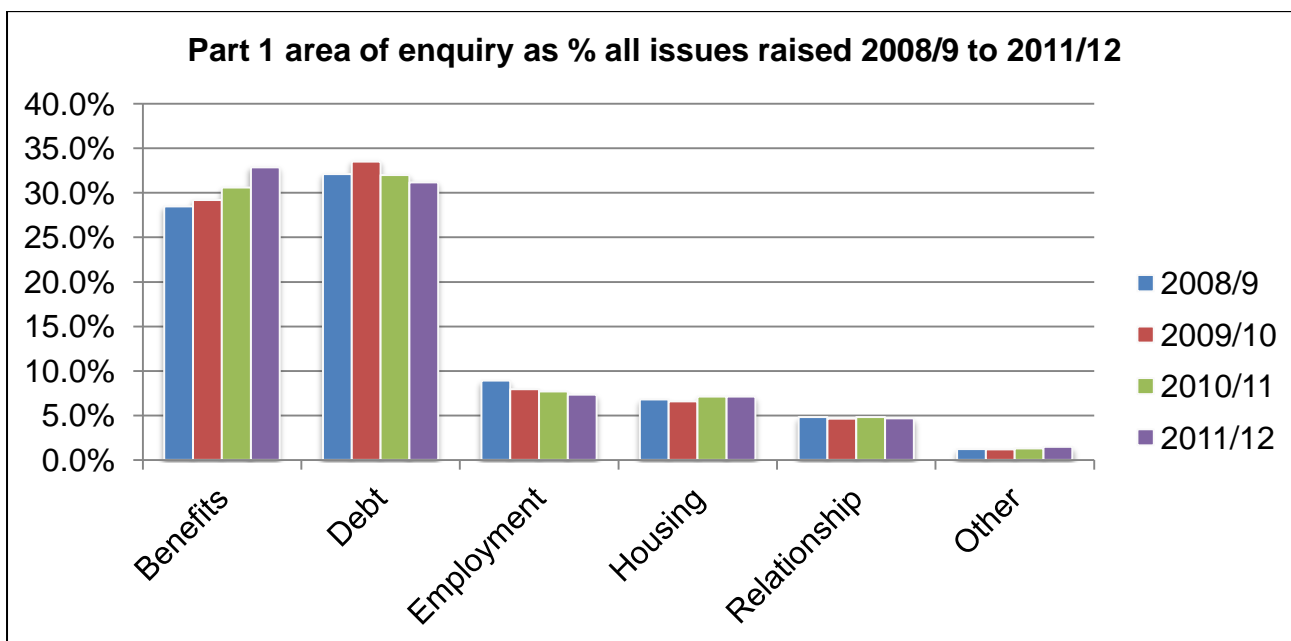
³⁶ Council of Mortgage Lenders

³⁷ A landlord possession claim is created when a claimant, either a social or private landlord, begins a legal action for an order for possession of property by issuing a claim in a county court

³⁸ The national CAB telephone advice service

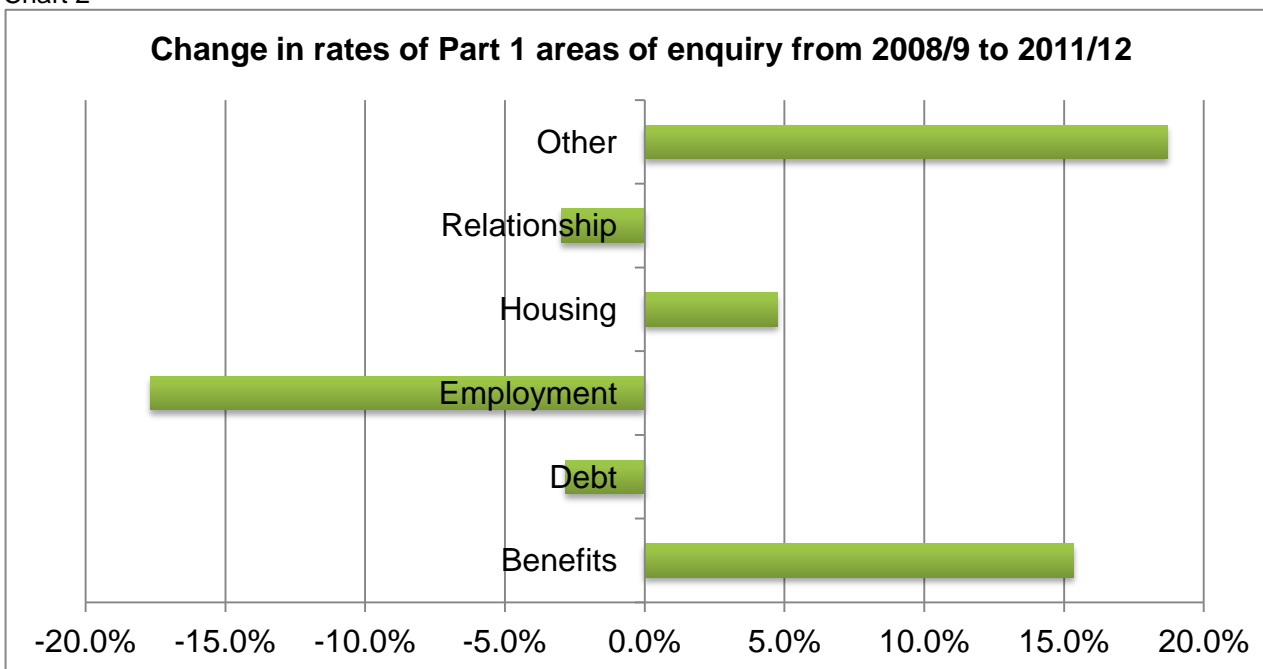
Overall pattern of issues raised with CABs

Chart 1



Source: CAB

Chart 2



Source: CAB

At over 15%, the increased rate of benefits issues being raised is very significant, and it represents around 30% of all issues. There is also an increase in housing related issues of almost 5%. The other notable factor is that the diversity of issues appears to be growing with an increase in 'Other' issues of almost 19% (but on a small base). Counter-intuitively (given the recession), debt issues have decreased by almost 3%. However these still represent around 30% all issues

raised. Employment issues have also decreased by a very significant 17.5% – again, unexpected given the economic climate.

Housing issues

The table below shows the proportion of specific housing issues raised in each of the four years: percentages may not sum to 100% because of rounding.

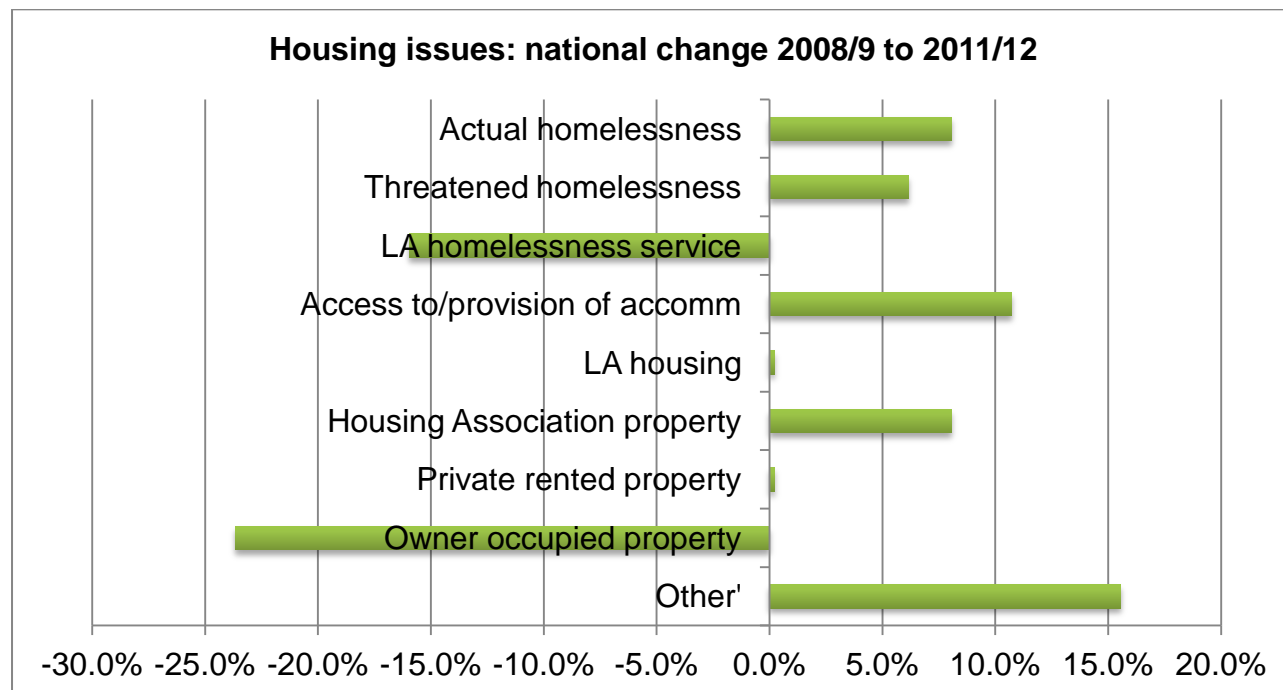
Table 1

Housing – Part 2 issues - % all housing issues raised each year	2008/9	2009/10	2010/11	2011/12
'Other'	8.4%	8.8%	9.2%	9.7%
Owner occupied property	10.3%	10.0%	9.3%	7.9%
Private rented property	28.1%	29.4%	29.1%	28.2%
Housing Association property	7.0%	7.3%	7.3%	7.6%
LA housing	8.9%	9.0%	9.1%	8.9%
Access to/provision of accommodation	7.1%	7.2%	7.4%	7.9%
LA homelessness service	4.0%	3.4%	3.3%	3.3%
Threatened homelessness	13.5%	12.7%	13.2%	14.4%
Actual homelessness	4.9%	4.6%	5.0%	5.3%
Environmental and neighbour issues	7.8%	7.5%	7.2%	6.9%
Totals	100.0%	99.9%	100.1%	100.1%

Source: CAB

The chart below shows how each of these issues has varied in reporting over the four year period 2008/9 to 2011/12.

Chart 3



Source: CAB

- Issues about threatened or actual homelessness have increased by around 7% overall, and in 2011/12 represented almost 20% all housing issues raised
- Although problems with the local authorities' homelessness service administration appear to have decreased significantly, the CAB makes the point that it has also lost funding for legal assistance services, so they can take on fewer in-depth cases
- Access to or provision of accommodation issues have increased by almost 11% and in 2011/12 represented around 8% all housing issues
- Private rented sector issues are almost steady state. However these do represent over 28% all housing issues recorded
- Owner occupied issues have plummeted by almost 24% and now form less than 8% all issues raised.

Looking only at enquiries about private rented housing (making up just over 28% all housing issues in 2011/12), the table below shows how different issues have been raised across the four years.

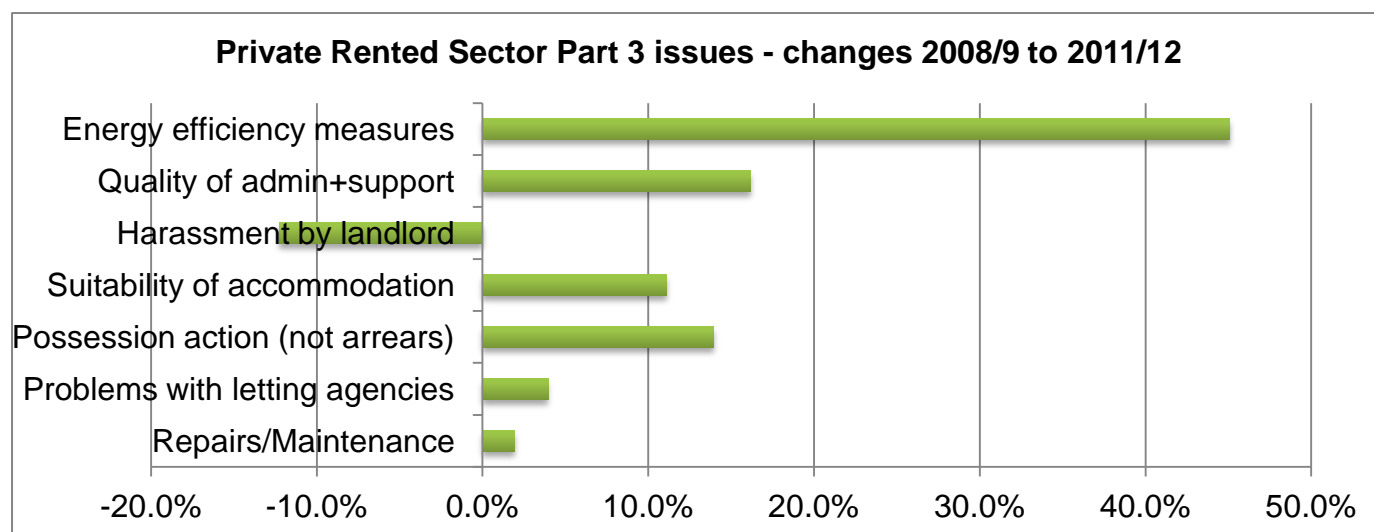
Table 2

Private sector rented property – Part 3 issues as % of all private rented sector issues	2008/9	2009/10	2010/11	2011/2
Repairs/Maintenance	14.5%	14.5%	14.7%	14.7%
Security of tenure	0.5%	0.5%	0.6%	1.3%
Problems with letting agencies	8.3%	7.8%	8.3%	8.6%
Possession action (not arrears)	6.3%	6.6%	6.4%	7.2%
Suitability of accommodation	3.8%	3.8%	3.7%	4.2%
Harassment by landlord	0.5%	0.5%	0.4%	0.4%
Quality of admin & support	5.3%	4.4%	5.2%	6.1%
Energy efficiency measures	4.1%	4.4%	4.8%	5.9%

Source: CAB

The chart shows the trends in all issues, minus those recorded as 'Gateway.'

Chart 4

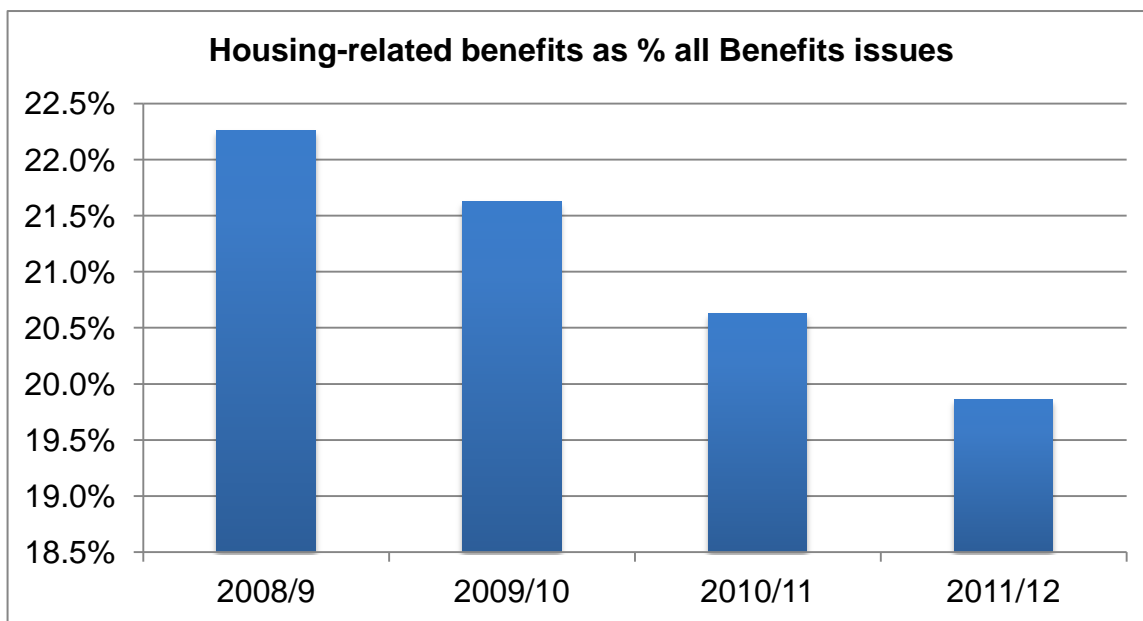


Source: CAB

- All issues around private renting raised with advisers have increased significantly, with the exception of harassment by landlords
- Concerns about security of tenure have **increased by 167%** - too big an increase to be included in the above chart
- There has also been a 14% increase in possession actions unrelated to rent arrears
- Affordability concerns are indicated in the rise in issues around energy efficiency
- While harassment by landlord has decreased, concerns about the quality of administration and support and about lettings agencies have increased
- Repairs and maintenance issues have only increased by 2% but we also know from interviews that tenants are concerned that raising these will result in the loss of their home.

Affording housing and living

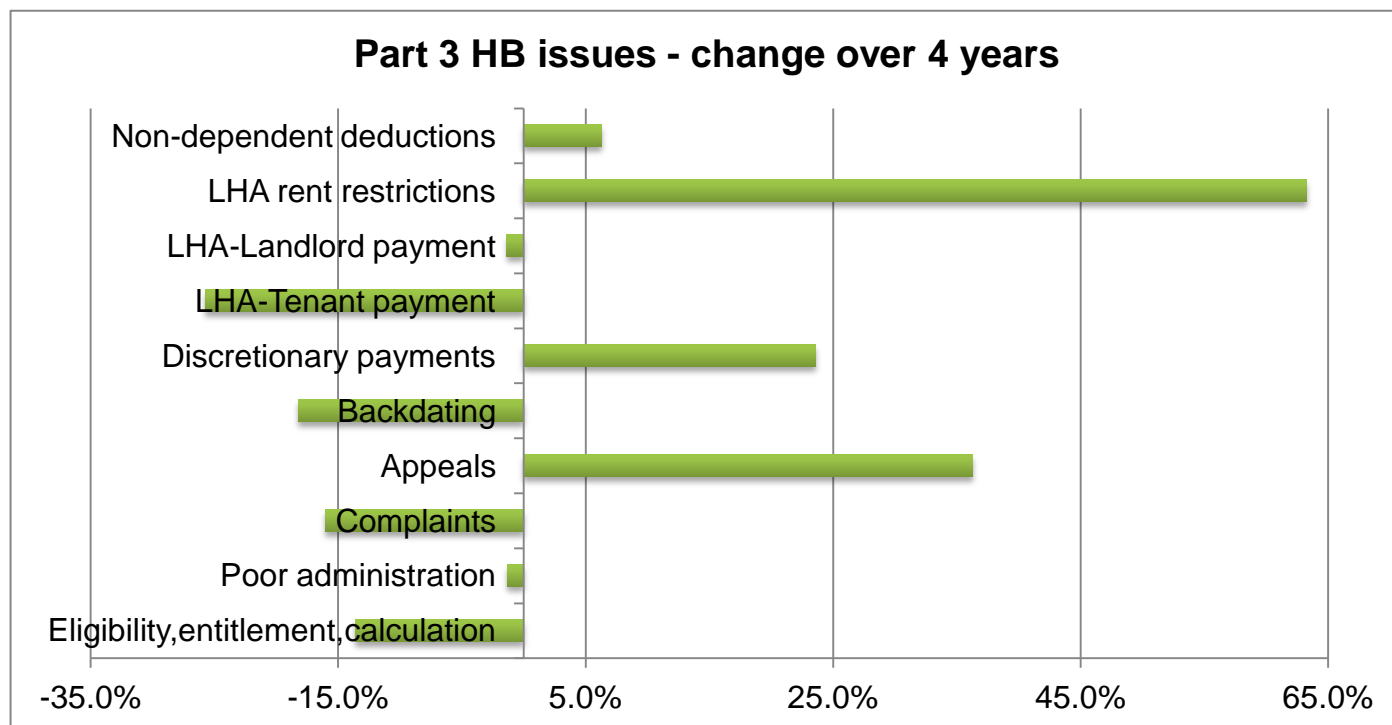
Chart 5



Source: CAB

Benefits classified as 'housing-related' are Housing Benefit (HB), Council Tax Benefit (CTB) and Community Care/Social Fund Grants. There has been a 10.8% decrease over the four-year period in issues raised about these benefits. However, the balance of HB issues has changed significantly:

Chart 6



Source: CAB

As we might expect there has been a large rise in the proportion of enquiries around Housing Benefit restrictions, discretionary housing payments, non-dependant deductions and appeals against HB decisions.

The table below shows how debts related to housing and affording to live in homes have changed over the four years from 2008/9 to 2011/12.

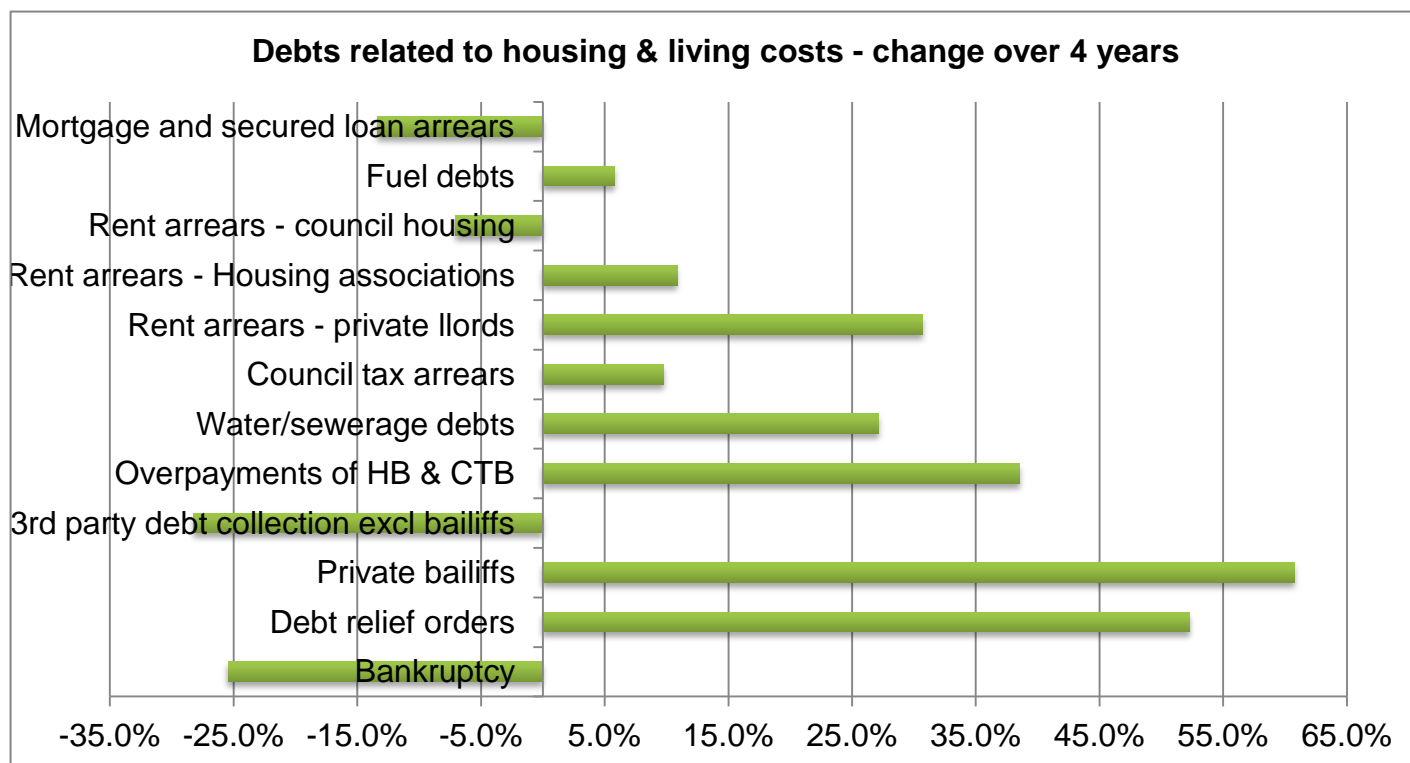
Table 3

Debts – Part 2 issues - % all debt issues raised each year	2008/9	2009/10	2010/11	2011/12
Bankruptcy	7.1%	6.4%	5.8%	5.3%
Debt relief orders	0.0%	4.9%	6.3%	7.4%
Private bailiffs	0.7%	0.8%	1.0%	1.2%
3rd party debt collection excl bailiffs	1.9%	1.4%	1.3%	1.4%
Overpayments of HB and CTB	1.0%	0.9%	1.2%	1.3%
Water/sewerage debts	3.3%	3.3%	3.9%	4.2%
Council tax arrears	7.1%	6.7%	7.5%	7.8%
Rent arrears – private landlords	1.0%	1.0%	1.2%	1.3%
Rent arrears – Housing associations	1.7%	1.5%	1.7%	1.9%
Rent arrears – council housing	1.8%	1.5%	1.6%	1.7%
Fuel debts	4.3%	4.6%	4.6%	4.6%
Mortgage and secured loan arrears	4.9%	4.8%	4.6%	4.3%

Source: CAB

The next chart shows how each of these issues has varied in reporting over the four year period 2008/9 to 2011/12.

Chart 7



Source: CAB

There have been large increases (20% and over) in issues around private bailiffs, debt relief orders (this increase covers the latter three years only), overpayments of HB and CTB, water and sewerage debts, and rent arrears in private tenancies.

Clearly customers of the CAB are finding it increasingly difficult to afford their housing and housing-related costs.

5.3 About the five local authority research areas

Aylesbury Vale is a large rural district in the South East county of Buckinghamshire and 100 villages and smaller settlements surround the county town of Aylesbury. It is a relatively affluent area, with levels of employment higher than average. It is closely connected to Milton Keynes in the north and London’s greenbelt in the south. The Broad Rental Market Area on which the level of Housing Benefit for private tenants is based on does not reflect private rent levels within Aylesbury Vale, being based on much wider areas.

The private rented sector was estimated to be 8.2% of the housing market in 2007, and non-decency in the private sector as a whole was reported to be 16.8%, with non-decency in the private rented sector higher (although no figure has been reported).

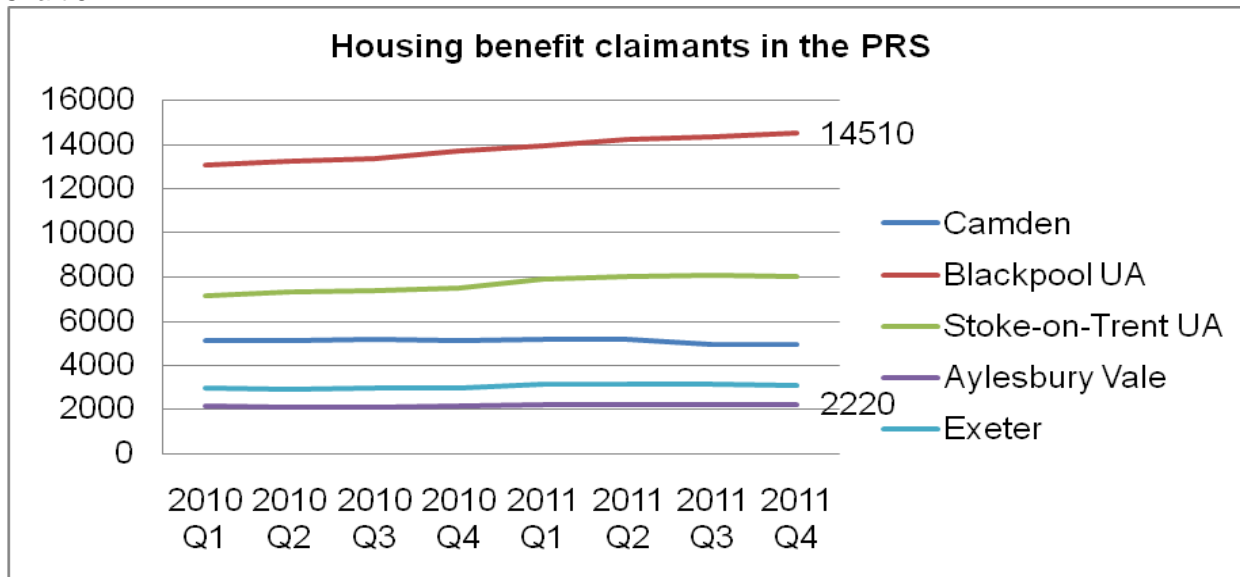
Using 2012 data, of the five local authority areas, it has:

- The second highest house price to income ratio (after Camden, at 8.43)

- The lowest reported number of Housing Benefit claimants in the private rented sector; 2,220 at March 2012.

Aylesbury Vale’s CAB and CAB Home Visiting Service reports that rent levels are generally prohibitive to Housing Benefit claimants and accommodation has to be sought outside the district, for example in Milton Keynes. As a growth area, with more planned, many homes in the sector are relatively new, are not in poor repair and rent levels are felt to reflect this.

Chart 8



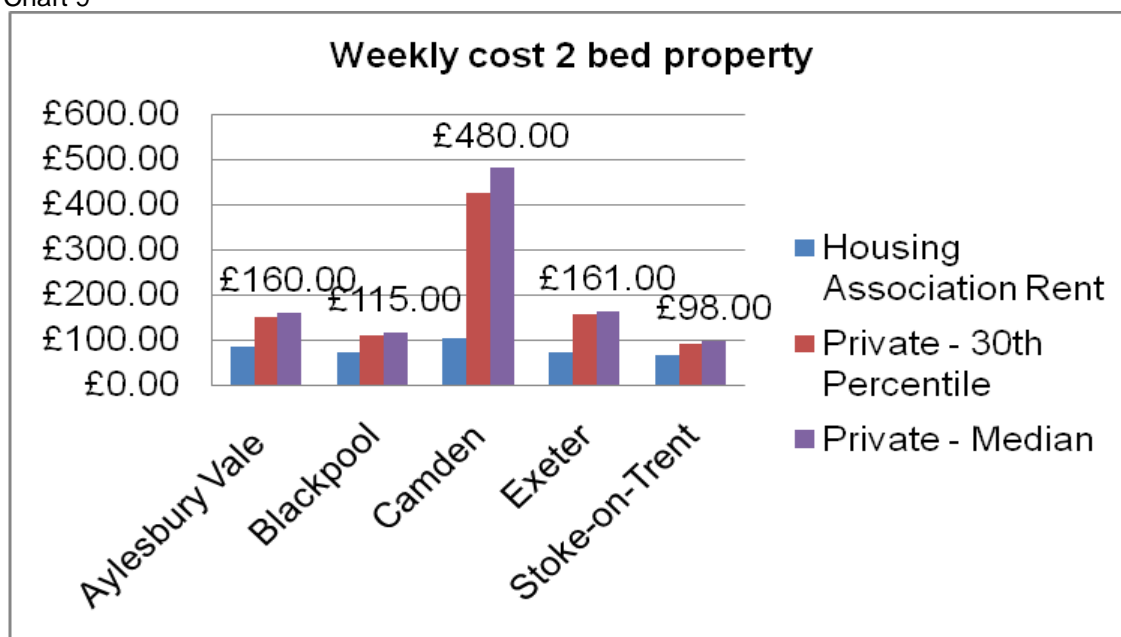
Source: Shelter databank

Blackpool in the North West is the UK’s largest seaside holiday resort. The town’s economic fortunes and housing market are closely aligned to this status; changes in visitor numbers over the years and an influx of low income households (often drawn by the availability of casual work in the tourism sector) over the years have contributed to concentrations of smaller and poor quality accommodation in the private rented sector, particularly houses in multiple occupation. Blackpool has 5 areas in the top 10 most deprived wards in the country. 22% of homes were reported to be in the private rented sector in 2009, with 62.6% of all Housing Benefit claimants in Blackpool. 38.7% of private sector homes were reported to be non-decent in 2007, associated primarily with pre-1919 properties, the private rented sector, converted flats, occupiers on the lowest incomes and those in receipt of Housing Benefit.

Using 2012 data, of the five local authority areas, it has:

- The highest number of Housing Benefit claimants in the private rented sector; 14,510 at March 2012
- The second lowest housing costs for a two bedroom home in the private rented sector.

Chart 9



Source: Hometrack August 2012

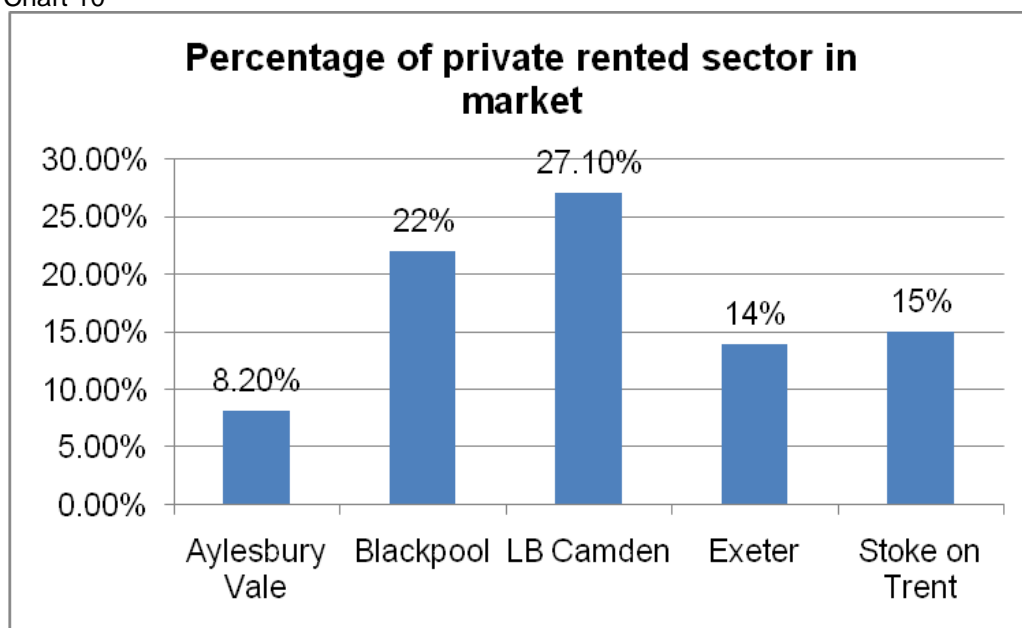
London Borough of Camden is home to very diverse and changing communities. The 13th most deprived borough in London, with pockets of deprivation towards the south and centre of the borough, there are also areas of relative wealth. It has one of the largest student populations of all London boroughs which contributes to a relatively high movement within the population. In 2008 the private rented sector was estimated to account for just over 27% of the housing stock. In 2004 14.9% of the private rented sector was unfit (no information available for non-decency). A 2008 report identified 5,540 overcrowded households in the sector, 5.7% of all households and 46.5% of those in unsuitable accommodation. A local assessment of the impact of welfare reforms suggests that around 2,000 existing claimants will be affected. The introduction of the shared room rent for 25 to 34 year olds is estimated to affect about 450 existing claimants.

Using 2012 data, of the five local authority areas, it has:

- The highest house price to income ratio (13.33)
- The highest number of households on the council's housing register (just over 17,000)
- The highest weekly costs for private rented sector accommodation; £480 median
- The second highest number of possession orders made for landlords in June 2012.

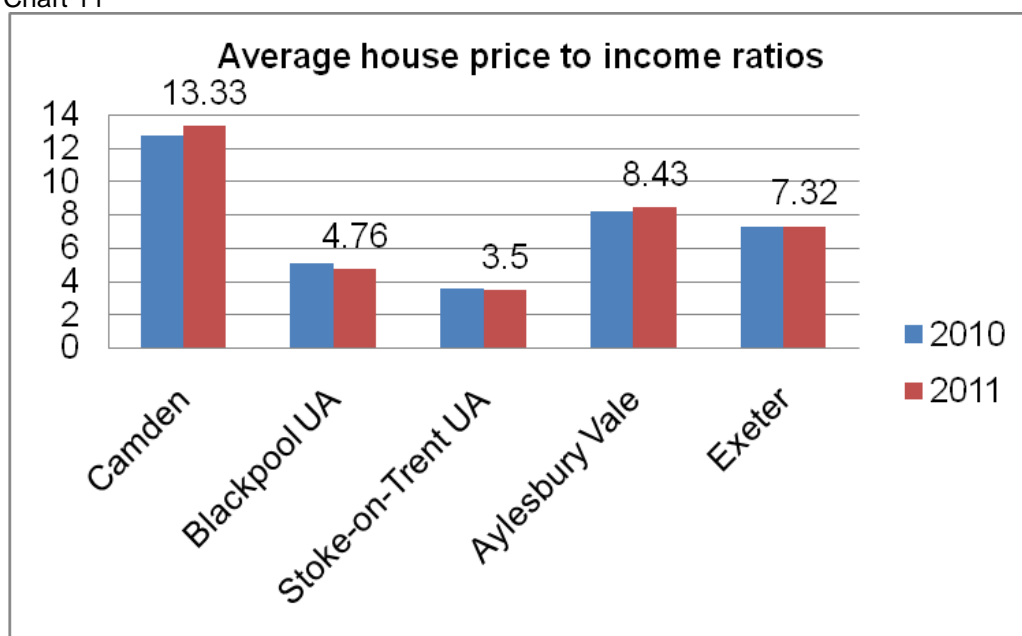
Camden's Private Sector Tenants Federation reports that higher levels of demand are giving rise to greater levels of landlord control over who accesses the market. Landlords are able to offer poor quality properties in a poor state of repair and can increase rents regularly. Landlords have the 'pick' of who they rent their properties to. Households affected by welfare reforms are felt to be less able to compete for properties against those in work and able to pay their own rent. With demand so high it is also felt unlikely that landlords will allow tenants to renegotiate rents downwards.

Chart 10



Sources: local authority last reported

Chart 11



Source: Shelter databank

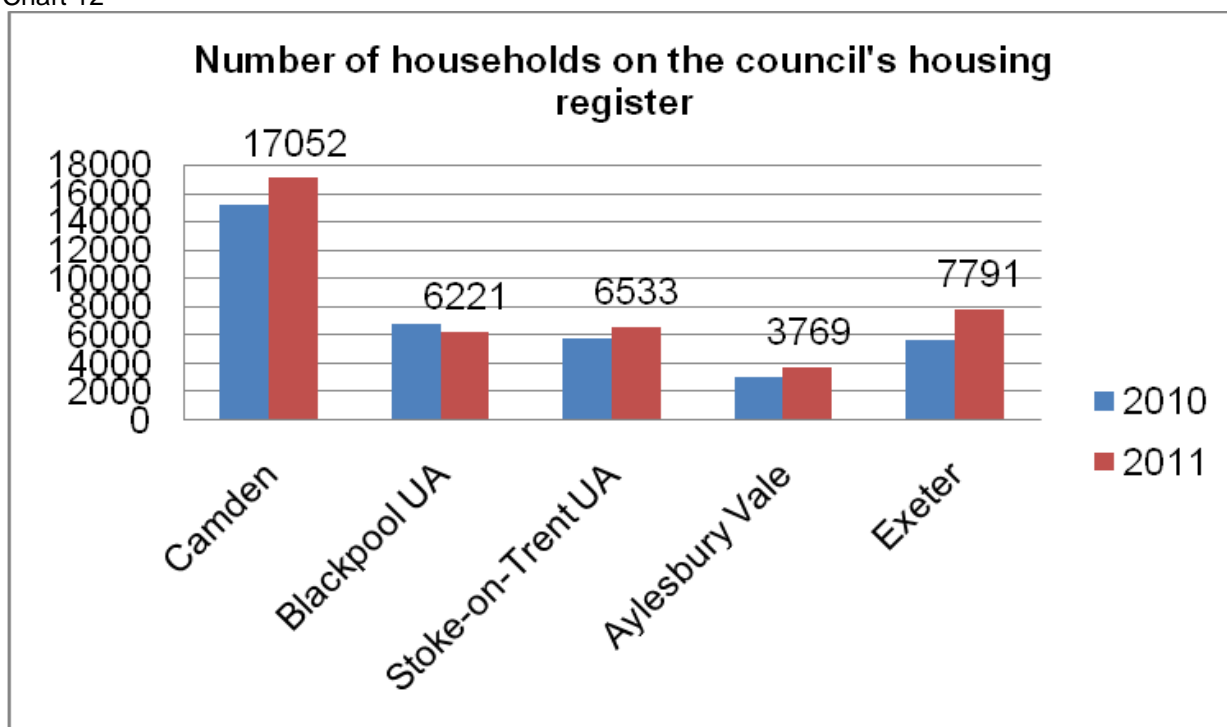
Exeter is a small district in Devon. It is a relatively prosperous city, affected little by the economic downturn and offering a good quality of life. It continues to attract new households. The city is compact with limited land available for new housing and high densities in many of the existing built-up areas. Students are reported to make up 13% of the population. Overall there are relatively high proportions of single (pensioner) and couple households. Exeter has fewer large properties and a higher proportion of pre-1919 homes compared to the national average (although lower than in neighbouring authorities). The private rented sector was reported to stand at 14% of the housing market in 2007. The 2009 private sector renewal policy reports that 37.7% of private sector properties are non decent. 1,429 households are reported to be overcrowded.

Using 2012 data, of the five local authority areas, it has:

- The third highest house price to income ratio at 7.32
- The highest number of households on housing register outside of London at just under 8,000
- The highest housing cost for a 2 bedroom home in the private rented sector outside of London at £161 per week (median, August 2012).

The Council’s Housing Options Team reports that there is demand for private rented sector homes from households attracted to the area to work who can afford to pay the rent levels being asked for by landlords. They demand good quality properties and landlords who want to provide to this particular market must maintain their homes. Most can afford to do so with the rental yields offered and consequently, the housing stock is generally in good repair. However, it also means that a significant proportion of rents charged are beyond the reach of many Housing Benefit claimants and increasingly these households have to look outside the City to try to find affordable rents. The number of homes available to those in receipt of Local Housing Allowance (LHA) is reported to have decreased.

Chart 12



Source: Shelter databank

Stoke on Trent in the West Midlands lies midway between the cities of Birmingham and Manchester and forms the urban core of the North Staffordshire conurbation. Economic decline in the city has been widespread since the mass closures of traditional industries during the 1960’s and 1980’s. The hard physical labour undertaken by much of the population in the city during previous decades has left many people with long-term, limiting illness, who now have to claim benefits as their main income. Incomes both for this in and out of work across the city remain very low with large portions of the working population employed in low skilled, low paid jobs. The private rented sector was reported to grow to 15% in 2010, and is dominated by pre-1944 terraced properties. The market saw significant change as a result of Stoke being designated an asylum seeker dispersal area, coinciding with universities building campus accommodation. There is felt

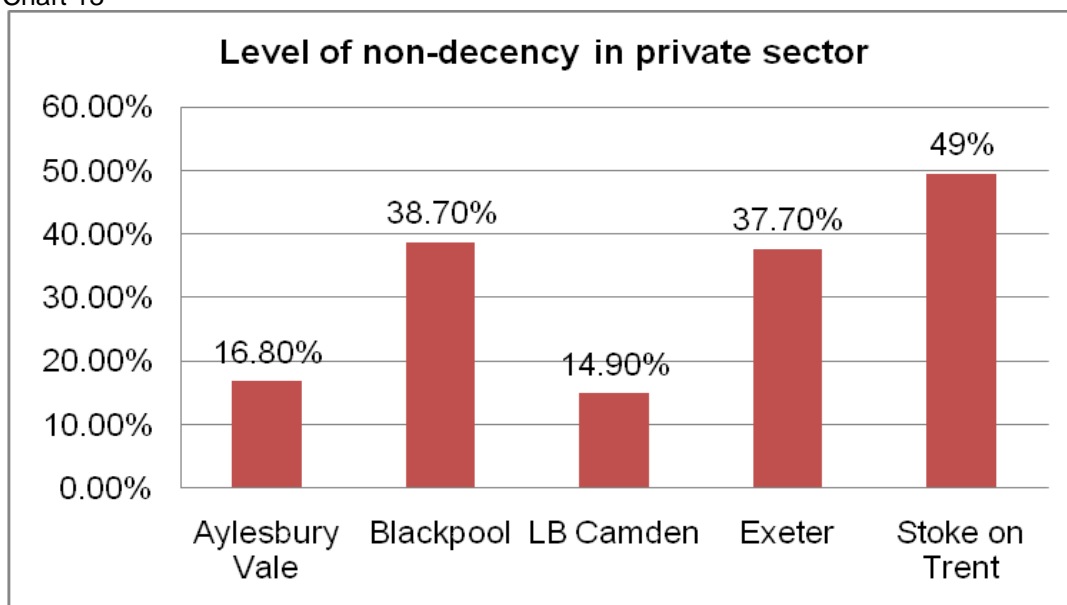
to be an oversupply of homes in the sector, but many are felt to be poor quality. 49% of homes in the private sector were reported to be non-decent in 2008.

Using 2012 data, of the five local authority areas, it has:

- The lowest average house price to income ratio; 3.5
- The lowest weekly cost for a two bedroom home in the private rented sector (£98 median)
- The second highest number of Housing Benefit claimants in the private rented sector after Blackpool at just over 8,000
- The highest number of possession orders made by landlords (all tenures); 170 in June 2012.

Stoke on Trent’s CAB reports that the significant numbers of empty, poor quality terraced units in the private sector has kept rents down. The shortfall between Housing Benefit and rent levels is small which, combined with low demand has meant that many landlords have allowed arrears to build up. The local authority is also able to offer council-owned housing to many tenants who have a shortfall between their rent and HB. Brighter Futures reports that the number of homes available to those in receipt of HB is reported to have decreased.

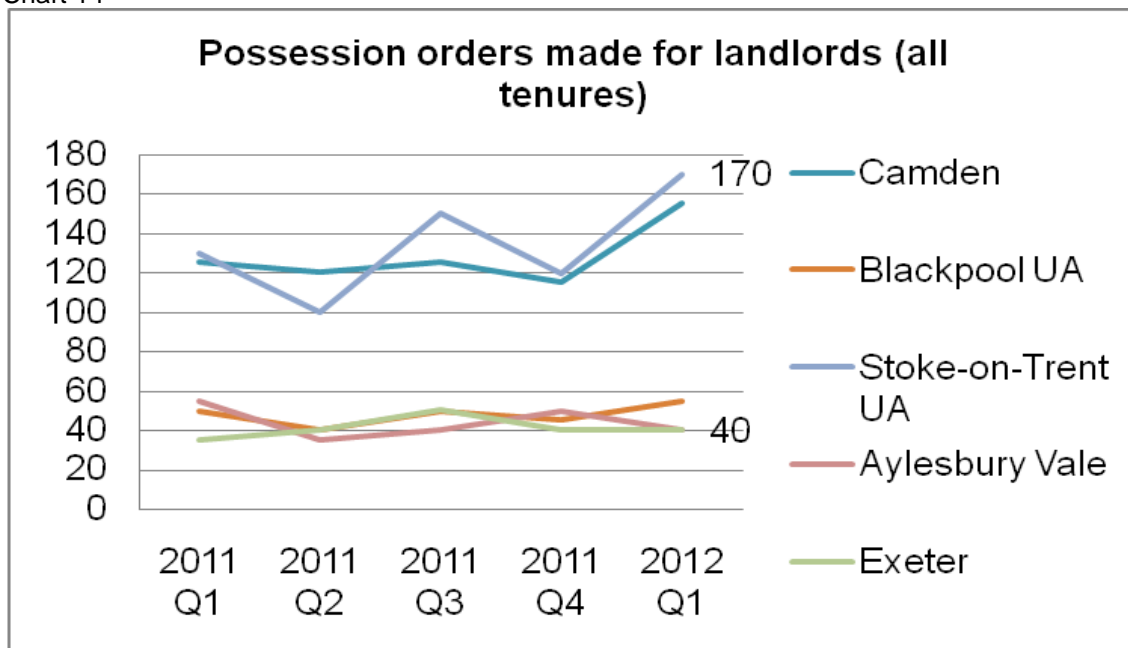
Chart 13



Sources: local authority last reported private sector stock condition survey

Note: LB Camden’s stock condition survey (2004) refers to unfitnes and not to non-decency. The percentage quoted is likely to be lower than non-decency. In most local authority areas surveys have indicated that the % non-decency is higher in the private rented sector, but percentages have not been supplied.

Chart 14



Source: Shelter databank

5.4 About the advice agencies

We interviewed staff working in five agencies, providing six services. We interviewed the Citizens Advice Bureau in Stoke-on-Trent, Blackpool and Aylesbury Vale; in Exeter we spoke to the Housing Options team from Exeter City Council and in Camden we interviewed a specialist charity, Camden Federation of Private Tenants. In Aylesbury we also contacted CAB’s Home Visiting Service. Brighter Futures in Stoke-on-Trent also provided some information via an online survey.

Citizens Advice Bureau

The CABs in Stoke-on-Trent and Blackpool provide full time drop-in advice alongside other access routes. Stoke CAB employs 70 full time staff whilst Blackpool CAB employs equivalent of 18.5 full time staff and is supported by 36 volunteers. Aylesbury CAB was smaller with 8 paid staff.

None of the agencies had received core funding cuts to date but Stoke and Blackpool are facing significant reductions in Legal Services Commission funding in 2013. Aylesbury’s council funding had been ‘frozen’. All were concerned about the impact funding would have on the number of people they will be able to support; in Blackpool LSC funding represents 20.1% of its overall funding. All CAB’s access alternative sources of funding such as Big Lottery and PCT funding. CAB’s Home Visiting Service in north Buckinghamshire was supported by a housing association and from funding generated through a specific fundraising arm.

All agencies provide outreach services. Blackpool CAB provides outreach in nine health centres.

Other advice agencies

Camden Federation of Private Tenants receives its core funding from the Council and has not seen this cut to date. Although it is a relatively small charity and sees about 100 people each year,

the support offered is longer term handholding advice and support. The service is exclusively for private sector tenants.

In Exeter, the Council's Housing Options Team offers a traditional local authority housing advice service. Its main reception is in the City Centre and is Council owned. The agency assists in meeting all aspects of housing need and estimates that about 25% of the customers are from the private rented sector. The advice service has seen an increase in its funding as DCLG homelessness grant has been increased from £350,000 to £505,000 per annum.

Has demand for advice and assistance changed?

All five agencies report a significant increase in the number of tenants from the private rented sector requesting advice and support in the past 12 months. In Stoke-on-Trent, for example, the proportion of private rented tenants seen has increased from 21% to 29%. In Exeter, over 100 additional cases have been dealt with in the past year.

An increase in demand from single households aged up to 35 years old is the most significant change reported by most agencies, felt to be a direct result of the change in Housing Benefit affecting private tenants aged under 35. Families, whose households are changing in size e.g. a family member moves out, are also presenting with difficulties in finding affordable accommodation and/or managing on a tight budget. In one area there are more young people who have been asked to leave by their parents because of the 'financial burden' they place.

Tenants seeking assistance to manage affordability problems are often surprised when they realise there is little they can do to resolve their situation, and that in London, rents are continuing to increase despite their reduction in income. Agencies working in the higher value market areas of Camden and Exeter report that this is increasingly not just an issue for benefit claimant and low income households; middle income households, ineligible for any financial support, are also experiencing difficulties in accessing to good quality and affordable rented housing.

The evidence from advice agencies suggests that levels of personal debt are increasing. All three CABs report an increase in demand for advice about this subject, particularly from low income and vulnerable households. Borrowing to make ends meet is expected to increase.

Three agencies report an increase in the number of private rented tenant cases where a GP has become involved, either providing evidence to support a social housing application or to support an appeal against a benefit award (mainly Employment and Support Allowance). One agency reports referring more people to their GP in relation to anxiety about their home and financial situation, whilst another reports that the majority of clients accessing their health based outreach service report to their GP with medical symptoms which are more often than not caused by social problems.

On the whole clients try to resolve their problems on their own, before seeking advice when a crisis arises e.g. a large bill needs paying. It is now much harder for agencies to find a solution at this point; the solution of moving to an alternative property is not readily available in most areas. More input is required from agencies to resolve cases, leaving less time for other tasks such as responding to other enquiries or reporting service data.

Most agencies report a low awareness amongst clients of the changes to Housing Benefit, and no knowledge of the impact of the shift to increasing the Local Housing Allowance formula used in Housing Benefit in line with the Consumer Price Index rather than the Retail Price Index.

What, if any, effects are there on the capacity and capability of local services to respond to change?

Agencies are already very busy, with one reporting that advisers are “*drowning in casework*”.

In addition to rising demand from the private rented sector, the three CABs report being overwhelmed with appeal cases against Employment and Support Allowance work capability assessment decisions. This is reducing their capacity to work with other clients. The complexity of these cases, and in some instances the need to travel to support clients at tribunal, takes time. The end result of advice input may just enable a client to maintain their income i.e. the outcome does not reflect the amount of work that has been put in.

Agencies have been affected by changes elsewhere in the local advice and housing service sector. In Exeter a housing related support service that supported people to manage their budgets on a regular basis ended when funding from Devon County Council ceased. Clients of this service now call on the remaining advice services but have ongoing needs that these services are unable to meet. In Buckinghamshire the county council’s welfare benefits service now only supports individuals who are eligible for social care, leaving non-eligible households to seek advice from other services such as Aylesbury CAB. The quality of advice offered by Jobcentre Plus has also affected the work of agencies, with two agencies suggesting that the wrong advice has been given to clients. One agency has introduced an advice service in the Job Centre to ensure that the right advice is given.

Most agencies are pro-actively seeking to address gaps in capacity with new and imaginative ideas that draw on volunteer support. In Camden, the Federation is trying to introduce a service whereby volunteer private tenant champions will provide advice and support to others. Blackpool CAB has secured short term funding to re-train volunteers and staff particularly to tackle the growing number of individuals who need help with appealing against benefit decisions. There is greater competition for funding and as many existing sources are short term this is an ongoing and time consuming task.

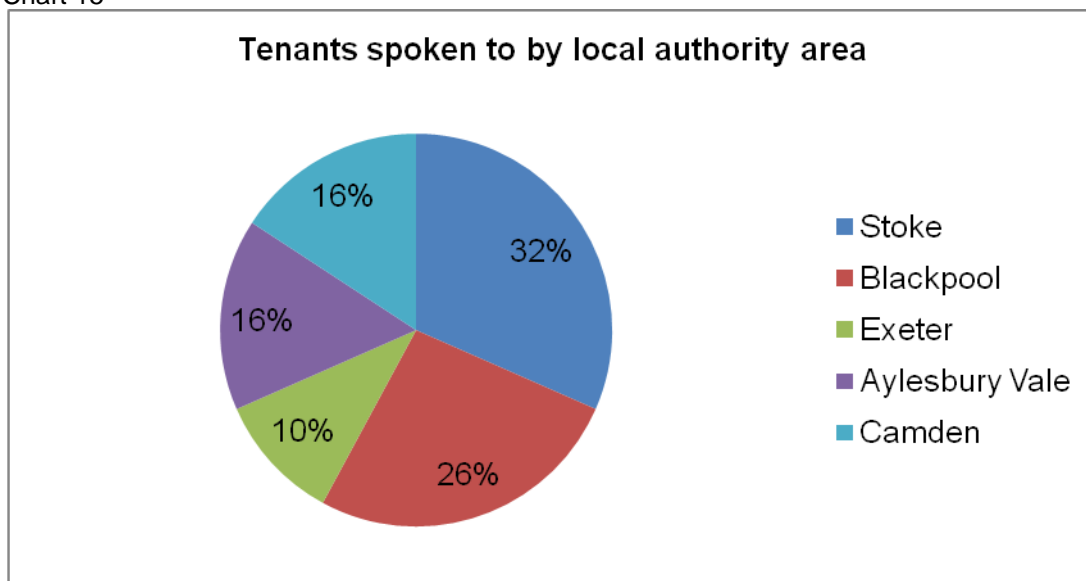
Advice agencies expect matters to worsen. In general landlords are not reducing their rents either because there are others who can pay or because they simply can’t afford to. The continuing lack of employment means it is impossible for many households to find work, even when they are fit. More people will be affected by regular reviews of their benefits. Cases are becoming more complex and there aren’t the resources to deal with these, yet when Universal Credit is paid monthly, clients will require much more support around personal budgeting. Solutions are harder to find and it has been suggested that partnerships with ‘emergency services’ such as food banks may be the future.

Finally, all agencies report that tenants do recognise the impact that their housing is having on their health and wellbeing, regularly providing examples, but they feel powerless to do anything to improve their situation.

5.5 About the private rented tenants

We interviewed 19 people from five local authorities in England.

Chart 15



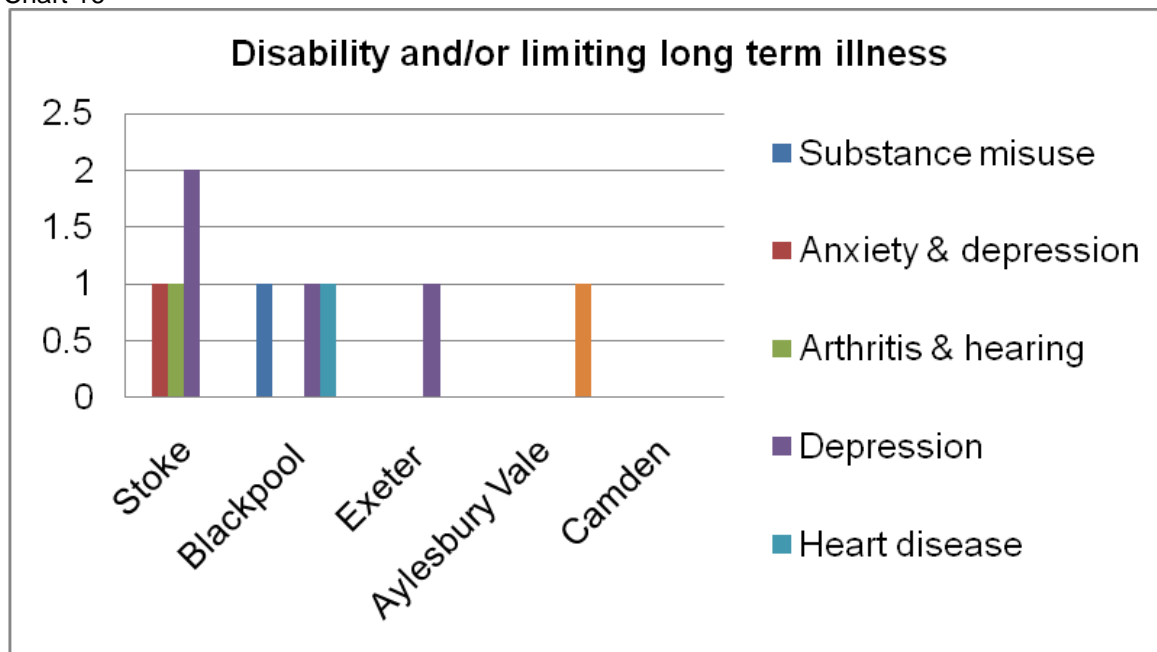
Source: tenant interviews

Interviewees varied in age from people in their twenties to pensioners. Nine tenants had a total of 14 dependent children.

Although only four tenants were in paid work at the time of interview, twelve tenants who were not in work stated an occupation and most indicated that they are actively seeking work but that this was proving difficult. A number identified that their jobs simply no longer exist e.g. a bricklayer and an adult trainer who had worked for a “quango”. Those with work had taken on ‘lesser roles’ or part-time work when they would have preferred full-time. One tenant commented “*I hope to join the army. It’s the only job I can now get*”.

Eight tenants had a disability or long term limiting illness. Two tenants had children with a disability or a limiting long term illness.

Chart 16



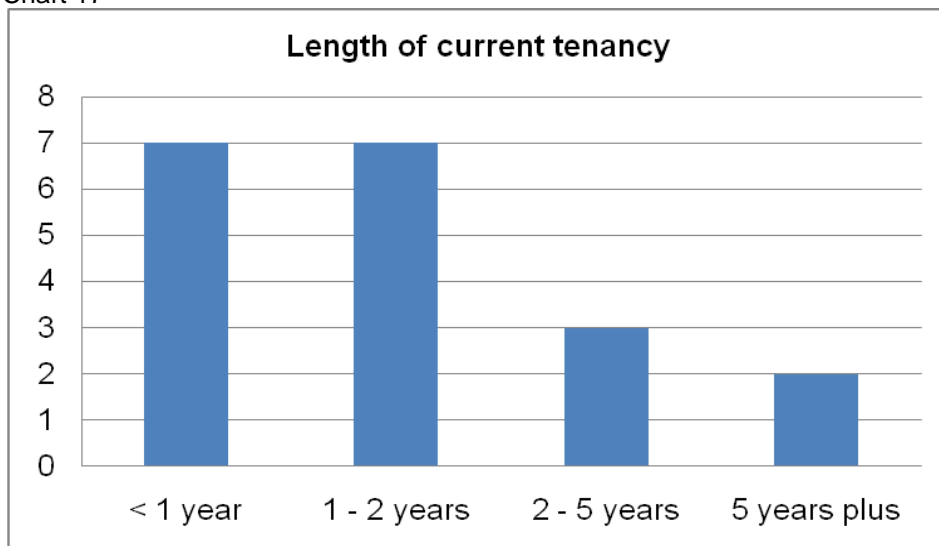
Source: tenant interviews

Nine tenants reported that they had visited health services more in the last six months compared to the previous six months. Of these tenants four have existing health conditions. Of the remaining five, most said that they had previously not visited their GP for months and years.

About their home

A number of tenants had moved quite recently to accommodation which was either cheaper or had a similar rent but was in better condition. The average length of stay was just over two years; the national average is one year, but this is distorted by two tenants living in their homes for 7 and 12 years. 14 of the 19 tenants had moved within the last two years with reasons for moves including the need to find more affordable accommodation as a result of welfare reforms and/or unemployment, the landlord increasing rent and disrepair.

Chart 17

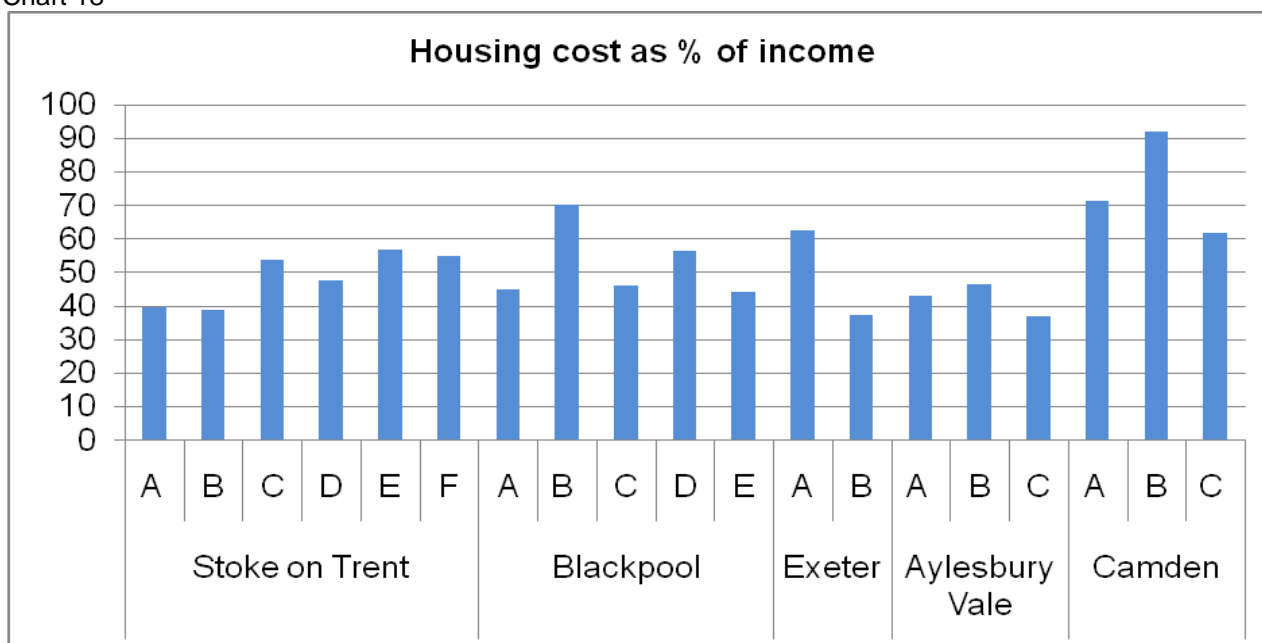


Source: tenant interviews

About their income

A very high proportion of tenants’ income (benefits or otherwise) was taken up with paying the contractual rent – housing costs accounted for an average 53% of disposable income. This compares with 25 – 33% of income which is typically the level at which a home is deemed affordable.

Chart 18



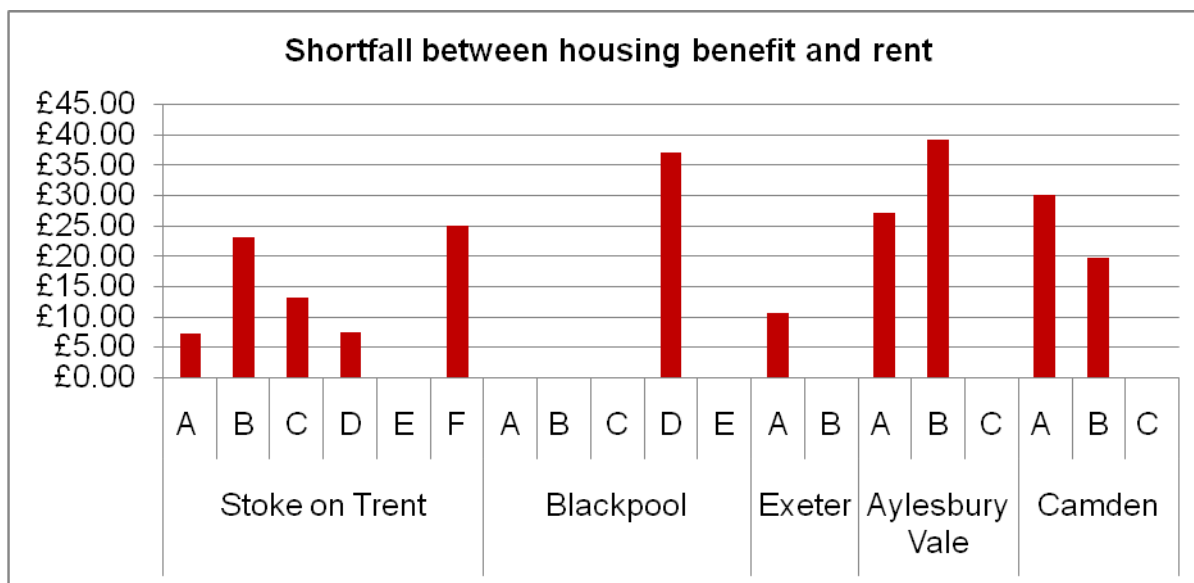
Source: tenant interviews

While the size of our sample means that caution must be exercised when drawing conclusions from figures, it is unsurprising that housing costs as a proportion of income are generally higher in the London Borough of Camden. The number of tenants interviewed in Exeter and Aylesbury Vale are too low to draw any conclusions but it is a surprise that in Aylesbury Vale in particular the proportion is lower than in the lower priced markets of Stoke on Trent and Blackpool. High

proportions in these cases may be attributed to changes in the methods for calculating eligible rents for Housing Benefit purposes and the steep way that Housing Benefit is reduced when people take on low paid work.

Among the 15 tenants who were not in paid work, only three had rents which were fully met by Housing Benefit. The average shortfall among the others was £20.00 a week ranging from £7.08 per week to £39.00 per week. Trying to meet shortfalls clearly means that tenants either had to accrue rent debts and/or make up the shortfalls out of extremely low incomes, thus reducing income available to pay for basic essentials such as food and fuel.

Chart 19



Source: tenant interviews

Two tenants who had significantly higher levels of income after housing costs were receiving child maintenance. Child maintenance is not taken into account when calculating entitlement to means tested benefits and this provision does highlight the importance of child maintenance for parents of children and its effect on living standards.

How has tenants’ income changed?

Several tenants had already experienced reductions in income or other changes that affected their ability to manage on a budget. Reported changes include:

- A reduction in income of £37 per week after being found fit for work by the DWP (the tenant was appealing against this). Budgeting had also been disrupted by the DWP changing the tenant’s benefit payday – a situation complicated by the DWP failing to tell the tenant that this was going to happen, thus necessitating the tenant having to claim an alignment loan from DWP. Repayments towards this reduced the tenant’s weekly benefit
- Serious delays to income support when part-time work had ended and the tenant was unemployed for a short period: *“I had really bad delays of eight weeks with my income support and this had a knock-on effect on my Housing Benefit. I was in a very heavy situation when I was out of work I had to borrow money to keep going”*

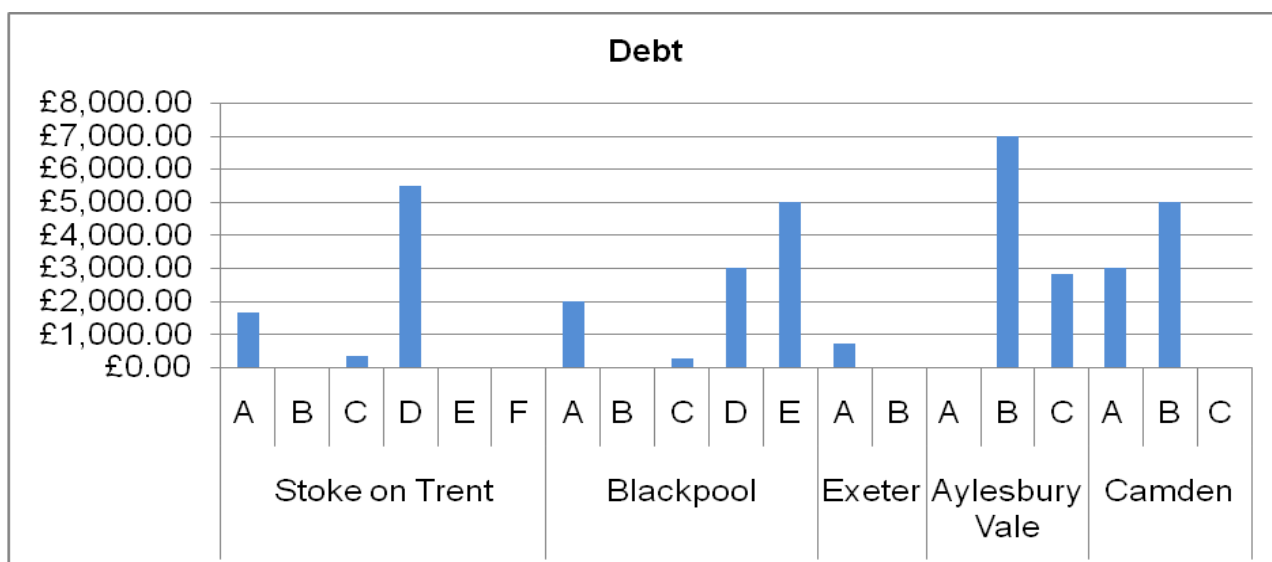
- A move from incapacity benefit onto employment and support allowance for a tenant with multiple health problems had resulted in the tenant needing to find another £100 per month towards their rent
- Changes in the formula for calculating the local housing allowance reduced Housing Benefit by £5 per week. The tenant was using pension credit to pay the rent.

Seeking employment to boost income was not always felt to be the answer. One tenant was concerned that they would lose free school meals in September as a result of taking low-paid work “Overall I’m better off working but the loss of free school meals in September will make me slightly worse off”.

Tenant debt

Almost two thirds of tenants, had debts ranging from £350 to £7,000. Nine had debts over £1,000.

Chart 20



Source: tenant interviews

6. Detailed findings; the impact of change on housing and health

In this section we present the findings from each part of the research. Under the headings of unhealthy housing, unsafe housing, unsuitable housing and insecure housing we provide a summary of what the research is telling us, supported by the following information:

- What do we know about homes, households and health in the private rented sector?
- What did the literature search tell us about the impact of change?
- What did the analysis of CAB data tell us?
- What did advice agencies report?
- What did tenants report?

Findings are drawn from across all five local authority areas. Local authority specific findings are presented in Appendices 7.1 to 7.5.

6.1 Unhealthy housing

Summary

Households living in poverty are more likely to live in poor conditions than households not in poverty, and are more likely to suffer poor health. It is expected that these households will be affected disproportionately by the lack of decent and affordable housing.

Many homes in the private rented sector are not decent, with the age and type of home presenting a challenge to improving conditions; the cost of repair is significantly higher than for other tenures. This situation has remained unchanged since previous English Housing Surveys. An increase in the proportion of decent homes in the sector reflects that the sector now includes a greater number of newer homes.

Whilst the English Housing Survey reports that private rented tenant dissatisfaction relates primarily to repairs and maintenance, CAB data indicates there has been only a very small increase in enquiries about these matters in the last four years. Given that conditions in the sector have not improved, this very small increase is felt likely to reflect a more worrying trend; that tenants are afraid to report issues of poor condition and disrepair for fear of losing their home. Interviews with advice agencies and tenants support this. Three quarters of tenant interviewees had accommodation which they described as either mediocre or poor:

“Went to CAB about damp. Have had difficult conversations with landlord who threatened he would not renew my contract if I pursue this.”

“[Landlord] is not a nice bloke to get on the wrong side of.”

Whilst the primary reason for non-decency is failure against the Housing and Health and Rating System (HHSRS), it is of particular interest that a greater proportion of homes in the sector fail on thermal comfort when compared to other tenures, and that this is reflected in a lower SAP rating and greater fuel bills. There are higher rates of fuel poverty in the sector and it is the main reason for non-decency for the 16% of households in poverty living there. Previous and recent research has identified that, when faced with a choice, households will spend less income on heating and

eating. Interviews with advice agencies and tenants confirm that this is the case, with the latter also reporting damp and mould, and broken heating systems. Paying for fuel is also felt to be having a direct impact on increasing levels of personal debt, confirmed by CAB statistics; energy related enquiries to CAB have increased by 45%, whilst fuel debt enquiries have risen by 5.8%, over the last four years. Fuel poverty associated health risks include respiratory problems (particularly for children), mental health, accidents and injuries in the home and there is a higher mortality risk. A number of tenants reported that their health has been directly affected by their inability to heat their home sufficiently. It is also a health concern that case studies elsewhere, and advice agencies and tenants in this research, report that people are unable to heat water to wash themselves or their clothes.

Existing research, advice agencies and tenants confirm that even if tenants are able to afford a better quality home, the cost of moving is prohibitive, with tenants who have moved getting into debt or selling possessions and these being the only available 'options' in the future. For those households who want to move, the lack of decent housing is reportedly a barrier, particularly in high value housing market areas, but not exclusively.

What do we know about homes, households and health in the private rented sector?

Unless otherwise specified, data is taken from the English Housing Survey Homes Report 2010 and Household Report 2010-11, published in July 2012.

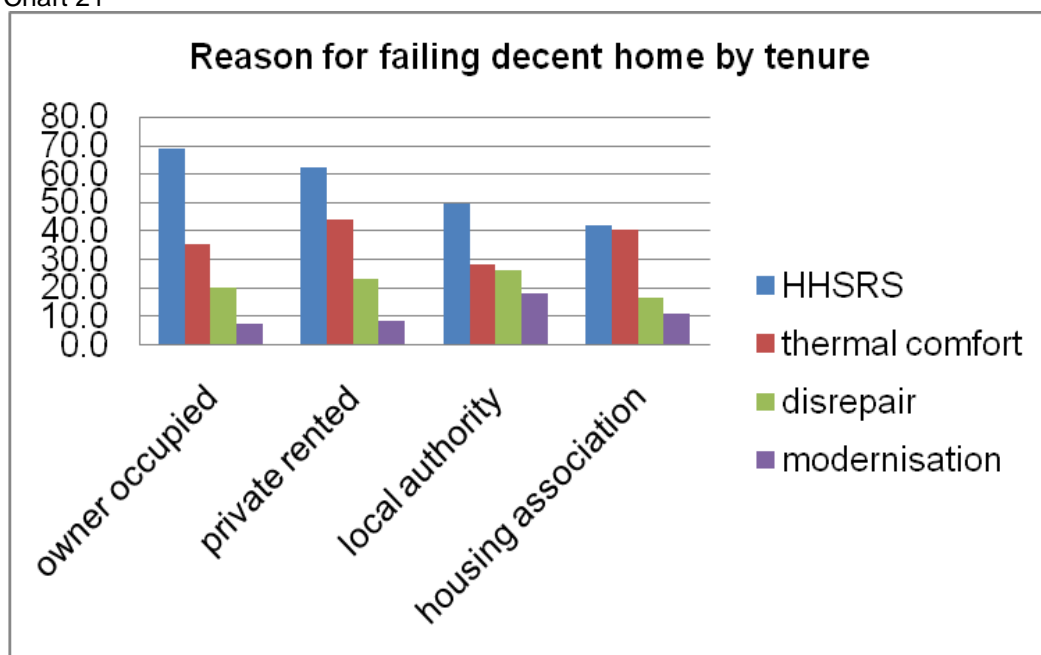
Homes

Private rented homes tend to be older (pre-1945, with 40% build pre-1919), smaller (one or two bed), located in areas with significant problems in the locality and valued in a low council tax band (77% are in bands A–C).

The quality of housing in the private rented sector remains in relatively poor condition (23% of 5.9m non-decent homes), with less improvement in decency – particularly in thermal comfort – than for other tenures³⁹. This is related to the age and type of dwelling (there is a much higher proportion of converted flats in the sector), and the difficulty that exists in treating these homes (26% of 1.6m non-decent, difficult-to-treat, homes).

³⁹ In contrast the greatest improvement in disrepair component was in the private rented sector, where the percentage of homes failing on disrepair fell from 14% in 2006 to 9% in 2010 (by 39%)

Chart 21



Source: EHS Home Report 2010

Homes in the private rented sector are less energy efficient and affordable to run. The average SAP rating in the private rented sector is 54 points, compared to 62 points in social rented homes⁴⁰. Homes are less likely to have mains gas⁴¹ and cavity wall insulation.

The challenges presented by property age and type, poor conditions and hard-to-treat homes are reflected in the higher average costs of basic disrepair and works to bring private rented homes to a decent standard. The average basic standardised repair cost is £21/m² compared with £14/m² for all dwellings. Just under a quarter of the total basic disrepair bill of £31.8 billion⁴² within the stock relates to the private rented sector. The average costs of works required to deal with non-decent homes was £5,537 per dwelling but average costs for private rented sector homes was £6,004 per dwelling.

The most prevalent reason for dissatisfaction amongst private renters was that the landlord did not bother with repairs or maintenance (41%).

Households and health

Households living in poverty⁴³ are more likely to live in poor conditions than those not in poverty. Households in poverty in the private sector are more likely to live in older, non-decent (particularly failing on thermal comfort) homes. 16% of private renters lived in relative poverty, compared to 55% owner occupiers and 29% social renters.

⁴⁰ The largest increase in SAP rating since 1996 was in the private rented sector, where the average SAP rating increased by 13 SAP points

⁴¹ DECC Annual Report Fuel Poverty 2012: SAP ratings are closely linked to the type of fuel used; gas fired systems contribute to a better rating and boiler improvements have contributed to improvements in the overall SAP rating since 1996

⁴² At 2010 prices, for day-to-day maintenance

⁴³ Defined in the EHS as households whose equivalised income is less than 60% of the median value

Around 27% of children in rented accommodation experienced persistent poverty compared with around 7% of children in owner-occupied accommodation^{xxxiv}. Poor health is linked to low socio-economic status (the ‘social gradient’). There are concentrations of people with both shorter life expectancy and greater disability in some of the poorest areas of England, with many of the people living in these areas bearing a higher burden of ill health^{xxxv}.

In 2010, the number of fuel poor households in the UK was estimated at around 4.75 million, representing approximately 19% of all UK households, of which around 4 million households are vulnerable^{44xxxvi}. Households living in the private rented sector have a higher likelihood of living in fuel poverty – 19% of households in private rented were in fuel poverty compared with 11% in other tenures in 2010^{xxxvii}.

Households in fuel poverty are more likely to live in cold housing, known for its effects on health and wellbeing including; a greater likelihood of respiratory problems for children; a greater risk to mental health for all ages, and of accidents and injuries in the home; a higher mortality risk (cold housing contributes to excess winter deaths, of which there were an estimated 25,700 excess winter deaths in England and Wales in 2010/11)^{xxxviii}.

What did the literature search tell us about the impact of change?

There is an expectation that, with lower incomes and less choice of affordable homes, households in receipt of benefits will increasingly find themselves living in substandard accommodation^{xxxix}. 2012 DWP commissioned research (of Housing Benefit claimants) reports that the fourth main difficulty faced by people in finding accommodation is that available homes are in poor condition^{xl}.

Sir Michael Marmot, in a recent report on the impact of the impact of economic downturn and policy changes on health inequalities in London observes that *‘an inability to pay for decent housing and basic needs will all increase negative mental and physical health outcomes across the social gradient and especially for more vulnerable groups’*^{xli}.

GPs in Scotland have reported that the most striking manifestation of financial hardship is a growing number of households experiencing fuel poverty; they’re faced with a choice about where to spend less income - *‘heating and eating’*. There is a reported case of household going elsewhere in order to wash^{xlii}. This is not unexpected. 2009 Shelter research found that Housing Benefit claimants are likely to prioritise rent and bills over other spending such as food and heating if faced with a shortfall and the predictions are that households in the private rented sector affected by the cap will scale back on these other areas of spending^{xliii}. Recent case studies from the Zaccheus Trust 2000 also support the notion that if there isn’t sufficient income to cover necessary minimum expenditure including food and fuel, people will have to make choices.

What did the analysis of CAB data tell us?

We looked at a range of issues that would indicate that the customer has health or disability issues, or housing issues that would affect their health and wellbeing. These were:

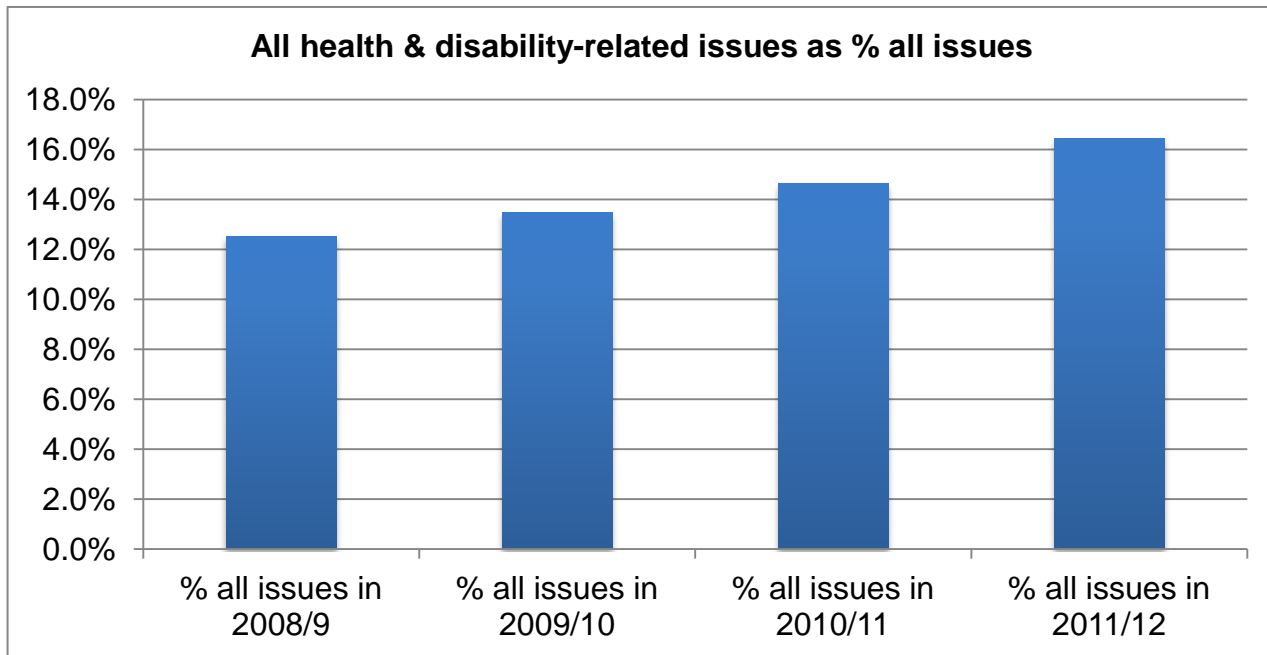
- Carers Allowance
- Attendance Allowance

⁴⁴ A vulnerable household is one that contains the elderly, children or someone who is disabled or has a long term illness

- DLA-Mobility Component
- DLA-Care Component
- Employment and Support Allowance
- Incapacity Benefit
- Water/sewerage debts
- Fuel debts
- Environmental and neighbour issues.

The next chart shows how this collection of issues has varied over the four year period.

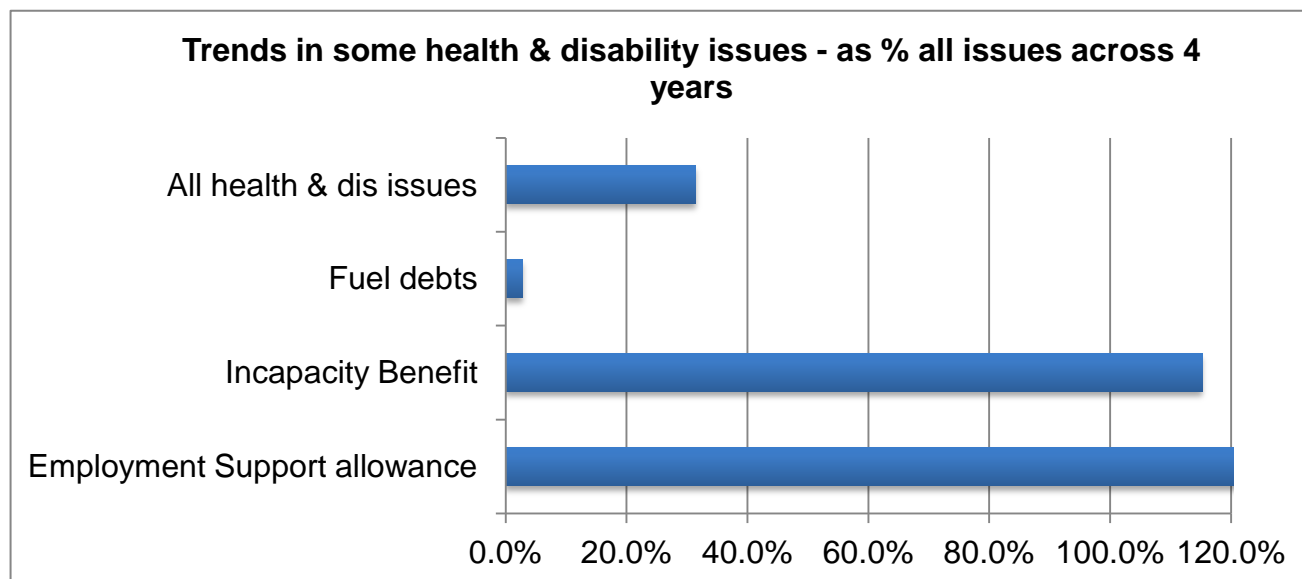
Chart 22



Source: CAB

There has been an increase of 31.4% in the rates of enquiry about this set of issues. The chart below shows the change in just three of these:

Chart 23



Source: CAB

The links between health and housing issues are not made within data capture by the CAB, but two issues would indicate that customers are concerned about their health and/or safety in their private rented home.

Table 4

Indications of unhealthy/unsafe homes in the private rented sector as % all PRS issues	Change of over years
Repairs/Maintenance issues	1.9%
Energy efficiency measures	45.1%

Source: CAB

What did advice agencies report?

As you would expect from the profile of housing stock, poor housing conditions and difficulties in getting repairs done are mainly reported in Blackpool, Stoke-on-Trent and Camden.

Whilst there hasn't been a direct increase in clients seeking advice about the poor condition of housing, it's clear that more people are likely to be living in homes where disrepair, damp and mould exist, and where households are living in fuel poverty.

All advice agencies reported seeing tenants who want to complain about the condition of their property but do not pursue matters because they think their landlord will end their tenancy; they are "putting up" with the situation.

This situation is worse in areas where rents are high and there is little alternative affordable accommodation – there is nowhere else for tenants to go. In Camden landlords are "in a powerful position" and do not need to maintain their properties to be able to let them at high rents. The need to renegotiate rents increases the pressure on tenants to accept sub-standard housing; tenants want to keep their landlords "on side".

An interesting situation exists in Stoke-on-Trent where the housing market is the opposite of Camden – there is an oversupply of private rented sector homes. Here the level of disrepair is felt to be related to the landlord’s financial capacity. Many landlords have created a portfolio of cheap accommodation with each additional property mortgaged against the previous. Unable to increase rent levels, their ability to maintain homes is restricted.

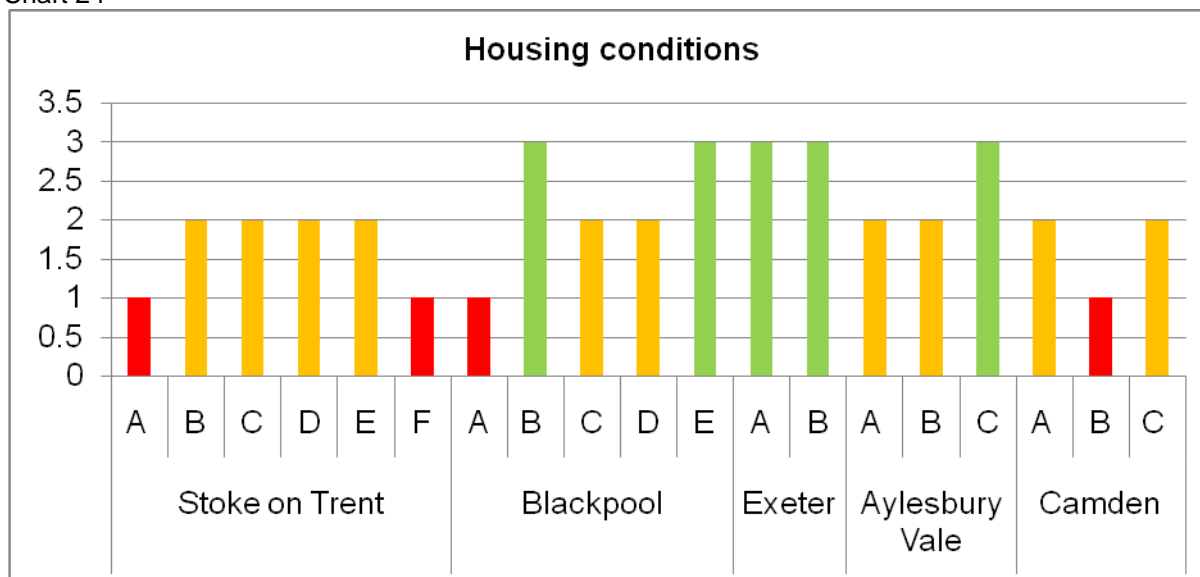
One of the main reported disrepair issues is damp (a damp home is a cold home) and mould which can be difficult for tenants to challenge as because many landlords claim it is a result of condensation. Households are also often unable to adequately heat their property. Households are making up the shortfall in rent from other benefits which leaves less for other household costs; all agencies report that tenants are increasingly unable to pay their fuel bills, or are making choices between rent, debts, heating and eating. Some households are choosing to get into debt to pay their fuel bills, evident through the increasing levels of personal debt being reported to agencies.

Finally, the cost of moving is felt likely to result in households moving into poorer quality housing. Costs are felt to be increasing and include a deposit, rent in advance, administration fees, transactions fees to access keys, etc. These costs are mainly charged by letting agencies, often where better quality properties are available. This has the effect of forcing lower income households to seek accommodation from poor quality landlords with poor quality property, or getting into debt to afford the cost.

What did tenants report?

Three quarters of interviewees had accommodation which they described as either mediocre or poor. Some who described their accommodation as being mediocre should probably have described it as being poor, for example ‘mediocre’ included an insecure home accessible to neighbours; a boiler regularly breaking; unsafe stairs.

Chart 24



Source: tenant interviews

With such a low number of tenant interviews we cannot draw conclusions from tenant’s views of the quality of accommodation within each local authority area but it is interesting to note that tenant views do correlate with those of advice agencies in Stoke on Trent, Exeter and London

Borough of Camden in particular. There are also a number of reported issues common to all or most areas.

The main issues reported by tenants were damp and mould, with these conditions exacerbating one tenant's respiratory illness and resulting in another tenant's possessions being destroyed. A number of tenants reported that their boiler or heating systems didn't work, and two tenants suggested that regular maintenance was not undertaken.

The majority of tenants reported being unable to afford to heat their homes and/or having to make choices between 'heating and eating' and a number of tenants were in debt to energy companies.

"Some weeks I'm practically without electricity as I can't afford to put money in the meter and I've gone without basic things like milk and sugar. I can't pay for shopping and fuel."
Single unemployed tenant.

Beyond the lack of heat contributing to damp and mould, several tenants reported being unable to wash clothes; one tenant stays with friends when it is too cold and one tenant described how a radiator burn from *"having to cuddle up close"* resulted in an infection that required hospital treatment. In the latter's case *"the infection ended up as bad as it was because I couldn't afford to eat healthy meals every day"*.

Tenants were asked if they had sought advice in relation to poor housing conditions; only three had done so. Most of those who said that they wouldn't seek advice suggested that their landlord probably wouldn't renew their tenancy as a result. One tenant thought their rent would be increased and another thought that they wouldn't get a good reference and be able to move to a better home.

"Went to CAB about damp. Have had difficult conversations with landlord who threatened he would not renew my contract if I pursue this."

"[Landlord] is not a nice bloke to get on the wrong side of."

"In two minds about rocking the boat with the landlord in case he evicts or refuses to give my deposit back if I push it. This has happened to me in the past."

Moving to a better quality, affordable, home is not felt to be an option for most, primarily because of the cost of moving. This was estimated by tenants to be between £300 and £3,000. Those who have moved in recent times have paid for this by borrowing from friends and family and selling possessions; some are still in debt as a result, with one tenant having had to move four times in five years as benefits have changed. Other tenants said that if they had to move they would have to borrow from family but there were three tenants who simply said they could not afford to move again.

6.2 Unsafe housing

Summary

The private rented sector is increasingly a home for families with children yet homes tend to provide a less safe and secure environment in which to live, and the cost of rectifying hazards are

disproportionately high compared to other tenures. The health impact of poor conditions and unsafe housing on children in particular is known to last into adulthood. Accidents in the home contribute significantly to health service demand.

As with unhealthy housing there is an expectation, and evidence of, households in receipt of Housing Benefit increasingly living in substandard accommodation. However, despite knowing their home is unsafe (just under half of tenants interviewed described unsafe features); most tenants will take no action for fear of the consequences to their home, despite knowing that their home is unsafe.

“People will live in dangerous situations with their fingers crossed rather than tackle their landlord.” Advice agency.

A number of hazards reported by advice agencies and tenants related to unsafe gas and electrical installations, which also contributed to problems heating the home.

What do we know about homes, households and health in the private rented sector?

Unless otherwise specified, data is taken from the English Housing Survey Homes Report 2010 and Household Report 2010-11, published in July 2012.

Homes

Homes in the private rented sector tend to provide a less safe and secure environment in which to live. They're more likely to have significantly higher risks related to personal or domestic hygiene, are more 'defective' in at least one item related to kitchen and bathroom health and safety. They're less likely to have security features and tenants were more likely than owner occupiers to say they felt unsafe at night in their neighbourhoods.

There are disproportionate costs associated with remedying Category 1 hazards, particularly in converted flats, in the private rented sector compared to other tenures.

Households and health

31% of private rented tenants had dependent children; 40% of these households were lone parent households. This compares with 33% of social rent tenants with dependent children, of which 52% are lone parent households.

Shelter estimated that more than one million children suffer in bad housing in England in 2006. The health and wellbeing of children is especially affected by housing, with the overall impact lasting into adulthood. More likely to have long-term ill health, slow physical growth and delayed cognitive development, and reduced mental well-being; poor housing conditions also increase the risk of severe ill-health or disability (by up to 25% during childhood). Almost half of all childhood accidents are associated with the physical condition of the home (every year, 1 million children under the age of 15 are taken to accident and emergency units after injuries occur in the home. Many more are treated at home or by their GP^{xlv}) and there is a greater risk of a domestic fire^{xlvixlvixlviii}.

The incidence of accidents also increases with age (particularly falls)^{xlix}. It is estimated that injury at home results in over 4,000 deaths in the UK annually^l.

What did the literature search tell us about the impact of change?

As with unhealthy housing there is an expectation that, with lower incomes and less choice of affordable homes, households in receipt of benefits will increasingly find themselves living in substandard accommodation. This appears to be borne out by recent DWP research with tenants in receipt of Housing Benefit^{li}.

What did advice agencies report?

“People will live in dangerous situations with their fingers crossed rather than tackle their landlord.” Advice agency.

As with unhealthy housing, agencies suggest that although there hasn't been a direct increase in enquiries in relation to unsafe housing it doesn't mean to say that this isn't an increasing problem for tenants.

Again, tenants who do report issues are unwilling to take action against their landlord for fear of eviction. The most severe case cited by agencies was from Camden, where a tenant was living in a House in Multiple Occupation (HMO) with an illegal gas supply, installed by the landlord. The Federation recommended that the tenant make a referral to the Council's Environmental Health Team but the response was 'no'; the tenant did not want to upset the landlord for fear of eviction. The tenant was on a low income and felt they had very few other options.

The situation in Stoke-on-Trent, where landlords have little money to spend on repairs and making homes safe, is also felt likely to increase.

What did tenants report?

Tenants were specifically asked if their homes were unsafe; 42% (8 tenants) reported that this was the case. Hazards identified by tenants included:

- Two unsafe boilers, one of which had been identified by a gas safety check
- A fire alarm that didn't work
- An uneven back yard and stairs (an older tenant with mobility issues)
- Leaking water from the bathroom causing an electrical hazard (registered disabled tenant)
- Worn and unsafe stair carpeting (family with young child)
- No earth in an electrical socket
- Insecure loft which can be accessed by neighbours (single female tenant).

Again, when asked whether the tenant had sought advice or taken any other action, tenants reported that they were fearful of the consequences stated earlier, even though they are aware that their safety is at risk.

6.3 Unsuitable housing

Summary

Homes in the private rented sector appear to be increasingly unsuitable for a number of household types, particularly families (overcrowding⁴⁵), single people under the age of 35 (sharing) and disabled households (not accessible and/or adapted). CAB data reports a 42% increase over the last four years in the rate of enquiries about the unsuitability⁴⁶ of private rented homes as a proportion of all housing enquiries, and an 11% rise in enquiries from people wanting advice about moving home, with particular rises in enquiries about access to social rent and emergency accommodation.

The rate of increase in overcrowding in the private rented sector since 2001/02 has been faster than for other tenures, with 187,000 overcrowded households in 2010, a rate of 5.4% compared to 3% across all tenures⁴⁷. Overcrowding is more prevalent in low income and lone parent households, and it is expected to increase as a result of welfare reforms as households choose to move somewhere smaller, or invite a non-dependent to live in the existing home. There are a number of well-documented health risks associated with overcrowding, from TB and respiratory infection to mental ill-health. Recent case studies suggest that the latter is a particular issue as households are spending more time at home in cramped conditions. Demand for social care services is also expected to increase as extended families are unable to live together and provide support, whilst non-dependent children are less likely to be able to stay at home. Although tenants interviewed were not overcrowding at the moment (two had recently moved to address this), one tenant expected to be overcrowding soon and another reported that their son was unable to return home during university holidays because the family would be overcrowding and this was affecting the family's relationships.

Homes in the private rented sector are not meeting the needs of disabled households, including households with a disabled child, and it is expected that disabled households will be disproportionately affected by welfare reform. A greater proportion of homes in the sector do not meet 'visitability' standards, and it is estimated that 47% of disabled people who privately rent live in a home that isn't adapted to their needs; access and adaptations come at a cost which can't be afforded by the household. Households with a disabled member are more likely to live in non-decent homes with substantial disrepair. Moving home in the private rented sector is less of an option for disabled households, confirmed by advice agencies and by the one registered disabled tenant interviewed in this research. The Disability Benefits Consortium has said that:

*"[Reducing] the amount of financial support available through Housing Benefit will further reduce the number of suitable properties affordable to disabled people in receipt of Housing Benefit and risks leaving some disabled people living in inappropriate accommodation... It also risks forcing people out of homes that have already been adapted."*ⁱⁱⁱ

The lack of suitable, affordable and decent, housing for single people under 35 years old is evidently an issue, and one that is expected to get worse. The use of Discretionary Housing

⁴⁵ In the EHS levels of overcrowding are measured using the 'bedroom standard', defined by the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationships of the household members) and the number of bedrooms available to the household. A household is defined as overcrowded if there are fewer bedrooms available than required by the bedroom standard

⁴⁶ This isn't defined by CAB but could include overcrowding, unsuitable for a family, etc

⁴⁷ The rate is calculated across three years as the sample size is small

Payments is felt by advice agencies to be masking the extent of the problem being caused by the introduction of the shared room rate for people aged 25 to 35. Levels of non-decency and Category 1 hazards in shared accommodation in the private rented sector are disproportionately high when compared to other tenures, and single and multi-person households are more likely to live in homes with significant problems in the local environment than other groups. Sharing with others is not always the best solution, particularly for people with mental health problems or learning disabilities, and people recovering from substance misuse. The health and wellbeing of other households in the shared accommodation is also at risk, with advice agencies and tenants reporting that tenants feel unsafe because of others in the property. There is research that suggests that there are greater risks to health from sharing; compared to living in a detached house, living in a flat/bedsit is associated with increased risk of common mental disorder and disabling disorder. Sharing is likely to exacerbate existing health conditions and this was confirmed in case studies from existing research, and interviews with advice agencies and tenants in this research. In terms of the impact on local organisations, it has been reported that households are unable to move-on from supported accommodation into the private rented sector simply because shared accommodation is not suitable; the exemption.

"I'm currently living in a bedsit with other people who are drug and alcohol users."

What we know about homes, households and health in the private rented sector?

Unless otherwise specified, data is taken from the English Housing Survey Homes Report 2010 and Household Report 2010-11, published in July 2012.

Homes

In all tenures, in the last ten years, the rate of overcrowding has increased slightly, from 2.4% in 2001-02 to 3.0% in 2010-11. Within this, 5.4% of households in the private rented sector are overcrowded; the rate of increase since 2001-02 has been faster than for other tenures.

Over 27% of private rented sector homes have no 'visitability' features⁴⁸ for people with a mobility issue. Whilst this is the same for owner-occupied homes, it compares with 21% in local authority and housing association homes.

Shared facilities and services were more prevalent in the social and private rented sectors (44% and 32% respectively).

It is also of interest, given the introduction of the shared room rate for under 35 years old, that levels of non-decency in converted flats in the sector are much greater than for any other tenure, and that the cost of remedying Category 1 hazards in converted flats is disproportionately high.

Households and health

Overcrowding is more prevalent in low-income households; there are insufficient larger affordable homes^{liii}. Lone parents are also more likely to be living in overcrowded homes. Overcrowding is associated with a range of diseases, including TB, respiratory infection, and mental ill health such

⁴⁸ The four features which are considered to be the most important for enabling people with mobility problems to either access their home or visit another home are: level access; flush threshold; sufficiently wide door and circulation space to move around; and use of a WC on the ground or entry floor

as anxiety and depression.^{liv} Of the 655,000 households living in overcrowded conditions, 452,000 households include children. Health effects on children include an increased likelihood of respiratory problems (these can mean disturbed sleep), infections, mental health problems, meningitis and there is a direct link with childhood tuberculosis. Lack of suitable accommodation may mean households living in poor conditions for many years.

Compared to living in a detached house, living in a flat/bedsit is associated with increased risk of common mental disorder and disabling disorder^{lv}. Households consisting of a single person aged under 60; single parent with children; or multi-adult households were more likely to live in homes with significant problems in the local environment than other groups. The private rented sector, particularly multi-occupied homes, has been suggested as inadequate for those with mental health problems^{lvi}; it can be a stressful environment.

Around 10–12% of households with a disabled household member live in the private rented sector; 10% are working age.^{lvilviii} It is estimated that 47% of disabled people who privately rent live in a home that isn't adapted to their needs^{lix}. Households with a disabled member are more likely to live in homes with substantial disrepair.

Families with a disabled child are more likely to be renting their homes than families with non-disabled children, and are less likely to be living in a decent home compared to families with a non-disabled child. They are 50% more likely than other families to live in overcrowded accommodation, to rate their home as being in a poor state of repair, and to report problems with wiring, draughts and damp in the child's bedroom. In addition to having a negative impact on the child's health, wellbeing and development, living in unsuitable housing has been found to be associated with increased levels of parental stress, and other children in the family are also affected negatively^{lx}.

What did the literature search tell us about the impact of changes?

It is expected that some households will choose to overcrowd, either remaining where they are and inviting a non-dependant to live in the home, or moving to smaller accommodation in order to afford the rent. The uprating of non-dependent deductions will not necessarily act as a deterrent if the Universal Credit cap is already limiting benefits^{lxilxliixliiii}. Overcrowding was identified in the government's impact assessment of changes to the Local Housing Allowance, particularly affecting large families who were living in a home with more than four bedrooms, and families where they downsize to find affordable accommodation. It also noted that '*extended families may need to set up separate households, this could increase elderly care burdens on social services departments or affect the ability of non-dependent children to stay at home and attend further education*'. Increasing levels of overcrowding and sub-standard housing may also accelerate flight from such areas by those with greater housing choice, increasing segregation.^{lxiv}

Recent research on the impact of welfare reform by the Young Foundation on behalf of the London Borough of Camden identified many people living in cramped conditions, unable to move to more spacious accommodation. It also reports that many people are now also spending a greater proportion of their time at home, due to cuts to universal services – be they for children, older people, or those with disabilities.

Research suggests that disabled people living in the private rented sector will be disproportionately affected by welfare reforms, particularly those who live in areas with higher property costs^{lxv}. Access and adaptation requirements come at a cost which, when combined with

reduced income, will result in more disabled people living in homes that are unsuitable for their needs^{lxvi}. The Disability Benefits Consortium has said that:

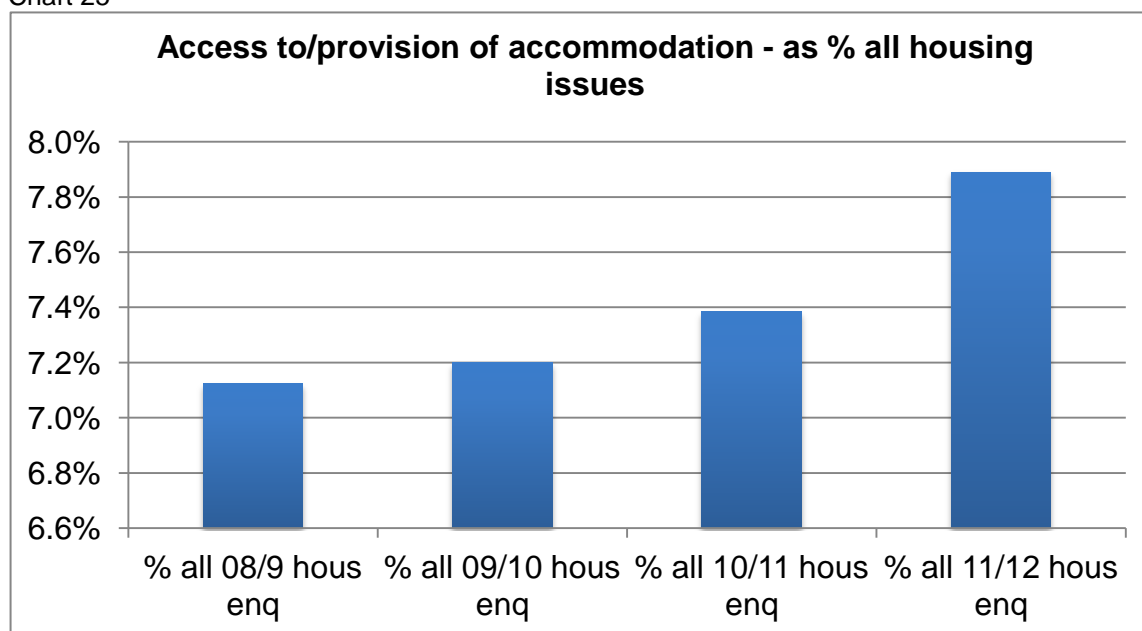
“[Reducing] the amount of financial support available through Housing Benefit will further reduce the number of suitable properties affordable to disabled people in receipt of Housing Benefit and risks leaving some disabled people living in inappropriate accommodation... It also risks forcing people out of homes that have already been adapted.”^{lxvii}

A Stoke-on-Trent specific report on the impact of welfare reforms suggests that the shared room rate for under 35’s will have a particular impact on adults who have enduring mental ill health or learning disabilities who are vulnerable to exploitation when living in a shared home. This is particularly the case for single women. It also predicts that many people will inappropriately share poor quality terraced housing which does not have adequate sanitary or catering facilities. These predictions are based on the experiences of the local CAB and Brighter Futures, an organisation working with vulnerable people who has seen the beneficial effect of self contained accommodation on those with health and social needs^{lxviii}.

What did the analysis of CAB national data tell us?

The main indicator that a customer feels that their home is unsuitable for them is that they want advice and help to move. The CAB has seen a 10.7% rise in enquiries that include this issue.

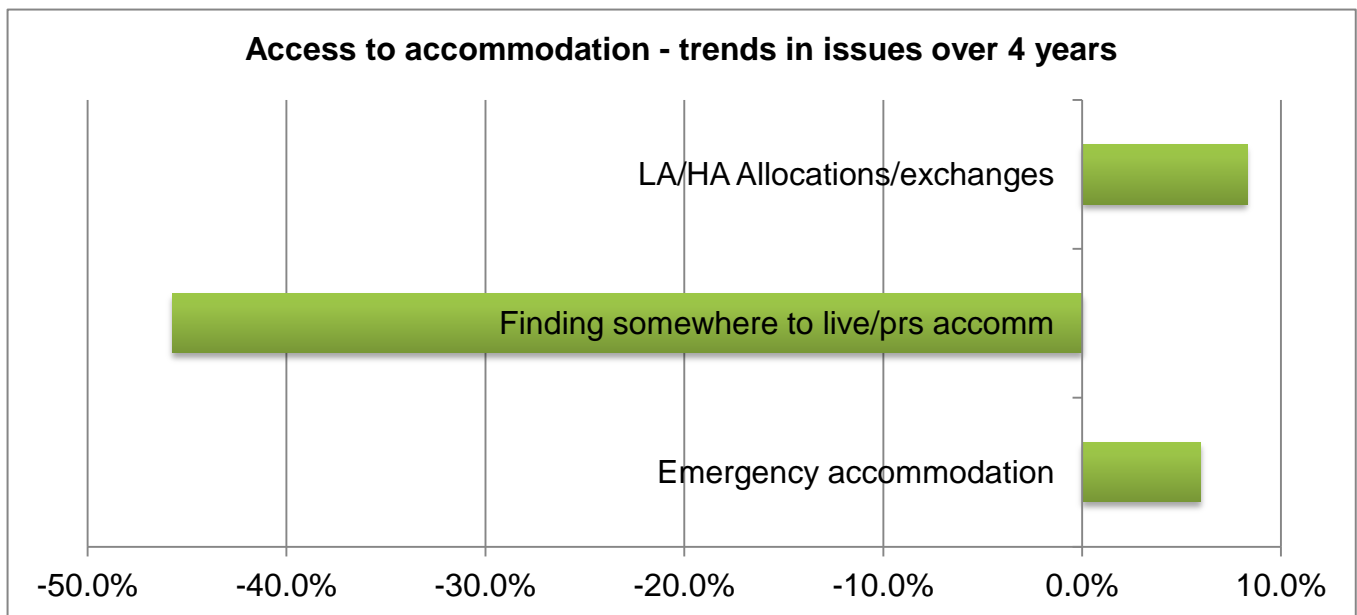
Chart 25



Source: CAB

However, largely owing to the reduction in specialist housing advice within the CAB, the recorded numbers at Part 3 have decreased overall, with the majority of these issues being recorded only at Part 2 levels. Looking at Part 3 issues (i.e. excluding all Gateway enquiries) there has been a 45.7% decrease in enquiries about accessing private rented homes, but 8.3% and 6% increases in enquiries about allocations through local authorities’ housing registers and emergency accommodation respectively. The decrease in enquiries about access to the private rented homes is likely to be a result of local authority housing option services and other access initiatives; CAB is no longer the first point of advice on access to the sector.

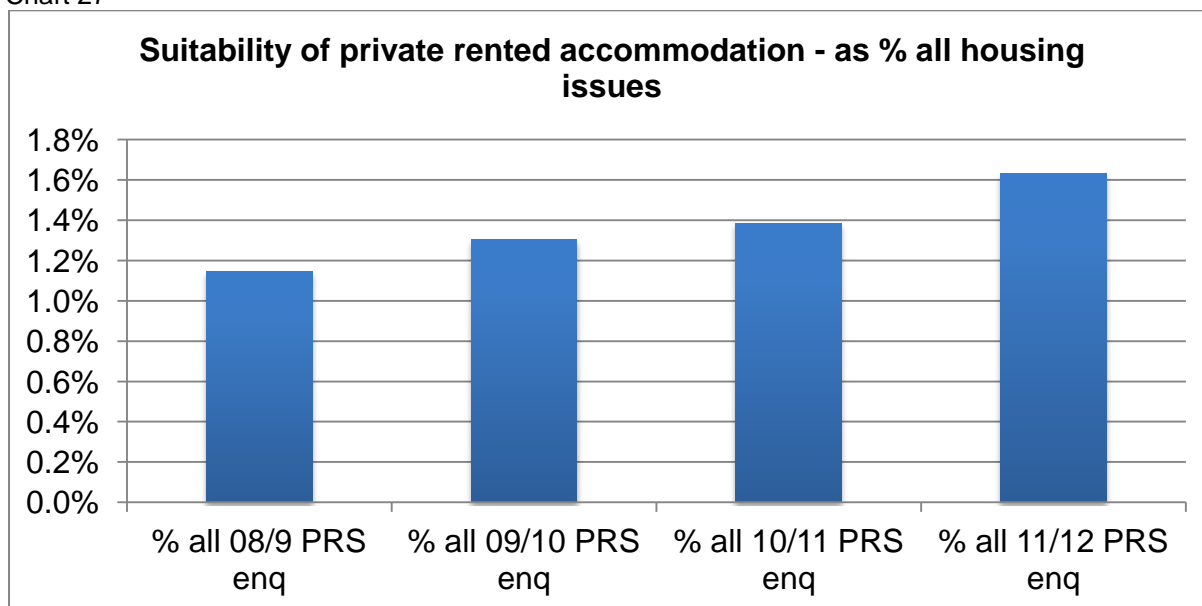
Chart 26



Source: CAB

However, there has been a 42.4% increase in the rate of enquiries about the unsuitability⁴⁹ of private rented homes as a proportion of all housing enquiries.

Chart 27



Source: CAB

⁴⁹ This isn't defined by CAB but could include overcrowding, unsuitable for a family, etc

What did advice agencies report?

Agencies cite three unsuitability issues that are increasing and are felt to be a direct result of welfare reforms in the current housing market; overcrowding; shared accommodation; accommodation unsuitable for disabled people.

More households are choosing to live in over-crowded housing in order to afford their home. This is not simply a London or family household issue; single/couple households are choosing to share with other households simply because it's the only way they can afford something on the shared room rate. This arrangement is expected to increase in the future.

Shared accommodation is not suitable for households with existing health conditions or other support needs that make them vulnerable to losing their home, for example drug or alcohol use. In Exeter cases of clients with mental health issues were cited, where just the fear of sharing accommodation was exacerbating health conditions. In one case sharing was felt to be a "*recipe for disaster*" as there would have been an impact on the other households too. Exemptions from the shared room rate are also reported to be insufficient for households moving-on from supported accommodation, leaving vulnerable people with no alternative to share which could set-back their progress towards independence. In reality these households are not moving-on, 'silting up' supported accommodation.

All advice agencies believe that many of the consequences of the shared room rate are being masked by the use of Discretionary Housing Payments (DHP). As this is a temporary measure, and there are felt to be few options for households to resolve their housing situation during the period when DHP is paid, it is expected that many more people will be seeking assistance in the future as DHP ends.

Agencies report that disabled households in the private rented sector find it harder than other households to move. Moves can be necessary because of changes in the household e.g. a family member moving out, or simply because of a change benefits such as the Employment and Support Allowance. One case cited in Aylesbury was of a severely disabled tenant, unable to work, who will have moved three times by September 2012 as the tenant's children have left to go to university. It has not been possible to find suitable accommodation on this last occasion and an application for social housing has been made.

What did tenants report?

Two tenants referred to overcrowding having been an issue for their family. One household had recently moved to more expensive accommodation to overcome this situation (the tenant's son was sharing a bed with another family member). Another tenant's situation was 'resolved' because one member of the family (a student at university) was choosing not to return home during holidays simply because of lack of space; this is felt to have negatively affected relationships in the family. Another tenant was concerned about finding a home suitable for growing children who are currently sharing a bedroom.

One tenant was concerned that they would no longer be able to afford a spare room for their carer who is only needed when the tenant suffers an episode of ill-health.

Three tenants suggested that shared accommodation/houses in multiple occupation were unsuitable for their needs. Interestingly two tenants referred to their landlord living in the same

accommodation and sharing facilities; these circumstances appear to affect the willingness of tenants to make a complaint about conditions. Another tenant felt intimidated by other tenants who were drug and alcohol users.

“I’m currently living in a bedsit with other people who are drug and alcohol users.”

6.4 Insecure housing

Summary

Insecure housing is a growing issue for private sector tenants in receipt of benefits, and it is felt to be having the greatest impact on health. CAB data indicates that private rented sector insecurity enquiries have risen by 167% over the last four years.

Although recognised as providing a suitable alternative to social housing for many households, housing costs in the private rented sector are the highest of all tenures (43% of gross weekly income compared to 29% for social renters), and generally cost more to heat. Difficulties in paying rent are increasing (CAB reports an increase in rent arrears enquiries over the last four years of 31%) and demand for housing from other, non-benefit, dependent households are contributing to shorter lengths of tenancy in the sector (research also shows that frequent moves have been related to elevated stress levels, depression, and hopelessness) and adding to tenants’ fears that they will be asked to leave. Lack of knowledge about what welfare reform will mean for household income is also contributing to tenants’ concern about the security of their home. CAB data reports a 63% increase in enquiries about Housing Benefit restrictions, whilst advice agency and tenant interviews confirm that a) there is little awareness of what changes will mean and b) that this is a significant worry for people.

“Every day I worry when I open letters that they will announce a cut in my income. I wish they [DWP] would contact me sooner rather than later so I know where I stand.”

A high proportion of people in the sector want to move into an affordable rented home, including households on low-to-middle incomes (debt is increasing amongst these households); CAB data confirms that enquiries about access to social rent and emergency accommodation have increased by 11% over the last four years. The reality is that there isn’t the supply of affordable and decent homes and that the cost of moving is prohibitive. On having to move to find cheaper accommodation in Blackpool, where rent is comparatively cheap and the sector accounts for 22% of the market, one tenant said:

“It would have to be a tent in a field.”

Tenants’ fears are confirmed by rising homelessness and landlord possession orders, with 19% of statutory homeless cases arising from loss of an assured shorthold tenancy during 2011/12, against an overall increase in homelessness acceptances of 14%, and CAB data also showing a 16% increase in enquiries in relation to homelessness from the private rented sector over the last four years. Interestingly 67% of households in temporary accommodation at 31 March 2012 (around 34,000) were temporarily accommodated in the private rented sector. Homelessness is associated with severe health disadvantages for adults and children (there are long-term health effects), exacerbated by problems in accessing employment, services and affordable accommodation. The government’s 2010 impact assessment of changes to Local Housing

Allowance notes that *'there is also a risk of households falling into rent arrears leading to eviction and an increase in the numbers of households that present themselves as homeless'*.

Overcrowding, unsafe, cold and poorly designed housing, neighbourhood deprivation, homelessness and instability, are known to impact on mental health, particularly contributing to anxiety and depression. As described in earlier sections, welfare reform and problems of housing affordability mean that these scenarios are more likely to exist for private sector tenants in receipt of Housing Benefit, who simply can't afford to move to address these issues. Deteriorating mental health and wellbeing is a common theme emerging from recent UK and US research into the combined effects of recession and austerity measures, affecting people in and out of work. In the UK nine out of ten people find that financial difficulties make their mental health worse. 14% of people living in privately rented homes have a common mental disorder and around half of all people claiming benefits because of illness have mental health problems. Advice agency and tenant interviews confirm that tenants' mental health has been directly affected by changes. Advice agencies feel that this is the most significant health impact. 95% of tenants reported that their mental health was suffering as a result of daily worrying about making ends meet, and that existing mental health conditions had been exacerbated, often requiring medical intervention.

Finally, it is a concern to health and wellbeing that tenants reported that their circumstances were contributing to social isolation and withdrawal from relationships with friends and family. These relationships provide valuable support and if not available, the implication is that people will turn elsewhere, for example to health services.

What do we know about homes, households and health in the private rented sector?

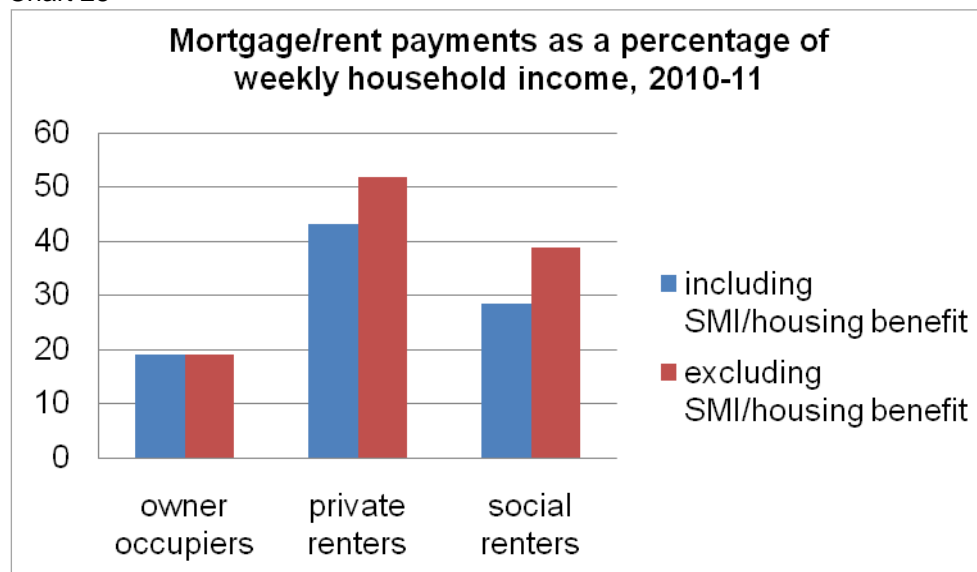
Unless otherwise specified, data is taken from the English Housing Survey Homes Report 2010 and Household Report 2010-11, published in July 2012.

Homes

Rent levels have been discussed earlier. These translate into housing costs. Private renters had the highest housing costs of all tenures and were spending a greater proportion of their weekly income on rent, and were living in less energy efficient homes. Weekly rent payments were on average 43%⁵⁰ of their gross weekly income, compared to weekly mortgage and rent payments of, on average, 19% for owner occupiers and 29% for social renters respectively.

⁵⁰ 43% includes Housing Benefit as income. The average weekly rent payment for private renters, when Housing Benefit was excluded was more than half of their gross household income (52%)

Chart 28



Source: English Housing Survey 2010

The median length of tenancy in the private rented sector is just one year^{lxix}. A proportion of moves in 2010/11 (12%) were because the accommodation was unsuitable or there were issues with their landlord. Other reasons cited for being asked to leave by the landlord included non-payment of rent, or difficulties with payment of Housing Benefit or local housing allowance^{lxx}. There is a cost associated with moving, averaging £1,500 for two adults and any children moving into a two bed property⁵¹.

Local authority and private rented homes are more likely to be located in areas with problems than those in other tenures. Some 16% of homes were in areas with at least some significant problems in the locality, most commonly those associated with upkeep and misuse.

Households and health

There are a higher proportion of people in the sector wanting to move into an affordable rented home than from other tenures, suggesting that current housing costs in the private rented sector are unaffordable, even for low to middle income households in the sector. Research in 2011 found that people on low-to-middle incomes in the private rented sector were more likely to be in debt than in the previous 12 months (15%) than people on low-to-middle incomes who were renting from a local authority (10%)^{lxxi}.

During the 2011/12 financial year, there were 50,290 households accepted as homeless, an increase of 14% from 44,160 in 2010/11. 13,130 applicants were accepted as owed a main homelessness duty during January to March 2012, 16% higher than the same quarter last year. 72% of these households include children, 19% of homelessness arose from loss of an assured shorthold tenancy, and 61% of all households were placed in some form of temporary accommodation (an increase of 58% in the same quarter last year). 50,430 households were in temporary accommodation on 31 March 2012 (5% more than at the same date last year); 67% of these households were accommodated in the private rented sector, most commonly in a property

⁵¹ Costs can include a holding deposit, a deposit, rent in advance, admin fee, referencing fees for the tenant and guarantor

leased by the local authority or housing association, or in some cases let directly to the applicant as the tenant of a private sector landlord.

Homelessness is associated with severe health disadvantages, exacerbated by problems in accessing employment, services and affordable accommodation. Research also suggests that health disadvantages are connected to the cost of living e.g. food^{lxxii}, whilst conditions, including overcrowding, can be more extreme than for other tenures^{lxxiii}. Children affected by homelessness are three to four times more likely to have mental health problems than other children, whilst those living in Bed and Breakfast accommodation suffer from behavioural problems, stress, unhappiness, poor sleep, insecurity, infections and gastrointestinal problems. The long-term health effects, particularly on children are felt unlikely to be known for years^{lxxiv}.

One in four of the population will have a mental health problem at some point in their life. Whilst equally common in men and women, types of problem differ; women are more likely to suffer depression whilst men are more likely to suffer from substance misuse^{lxxv}. Around half of all people claiming benefits because of illness have mental health problems^{lxxvi}. Nine out of ten people find that financial difficulties make their mental health worse, one in two adults with problem debts has a mental health problem and one in four people experiencing a mental health problem has debts or is in arrears⁵².

There are higher rates of common mental disorder amongst people living in privately rented housing 14% compared with those who owned their own accommodation 7%, and those in social rent homes 17%^{lxxvii}. The sector, particularly multi-occupied homes, has been suggested as inadequate for those with mental health problems^{lxxviii}; it can be a stressful environment. Older renters (social and private) have been shown to have poorer mental health than owner-occupiers but the difference diminishes as people get older. However, difficulties paying bills and poor housing conditions become more significant in terms of mental health as people get older^{lxxix}.

Homelessness and instability, overcrowding, unsafe, cold and poorly designed housing, and neighbourhood deprivation are known to impact on mental health, particularly contributing to anxiety and depression^{lxxx}. It is difficult to identify a single cause, which is reflected in Mind's guide to housing and health^{lxxxi}. It is clear that lack of money to pay for housing, or to purchase other things, for example to be able to participate in a social activity, because housing costs are expensive cause real stress^{lxxxii}.

Environmental problems can have a significant impact on how residents feel about their home and neighbourhood. Some types of problems are symptomatic of wider social and economic problems such as anti-social behaviour and low demand (the poorer the neighbourhood, the more likely it is to have high rates of crime, poor air quality, lack of green spaces and safe places for children to play^{lxxxiii}), and that some environmental problems can adversely affect the physical and mental health of residents e.g., accumulations of rubbish may attract vermin, high levels of air pollution may trigger or aggravate respiratory conditions, persistent or continual noise can cause stress^{lxxxiv}. The problems of poor neighbourhood quality and lack of access to affordable housing coexist^{lxxxv}. The effects of living in a deprived area are likely to be worse for poorer people^{lxxxvii}.

⁵² Royal College of Psychiatrists, sourced from MIND's 'Money and Mental Health'

What did the literature search tell us about the impact of changes?

The main consequence of welfare reform in the current economic climate is expected to be households priced out of their homes. Moving home is one of the options available to tenants, alongside options which include negotiating a lower rent or overcrowding.

The government's 2010 impact assessment of changes to the Local Housing Allowance formula for Housing Benefit suggests that impacts from population movement because tenants cannot afford their current home could have wider impacts including rearranging *'their children's schooling, healthcare arrangements or, where relevant, social services support; they may also need assistance with finding accommodation. There is also a risk of households falling into rent arrears leading to eviction and an increase in the numbers of households that present themselves as homeless'*.

Deteriorating mental health and wellbeing is a common theme emerging from recent research into the combined effects of recession and austerity measures, affecting people who are in and out of work. This has also been experienced in the US where frequent moves, living in doubled-up housing, eviction, and foreclosure have been related to elevated stress levels, depression, and feelings of hopelessness. Research on the foreclosure crisis pointed to linkages between home foreclosures and an array of negative psychological and physical health problems, including hypertension, heart disease, and anxiety or depression^{lxxxviii}. People in work are trying to manage stresses associated with additional pressure at work (fewer staff to do the same job), the need to do more than one job to earn enough money, job insecurity and the impact of these on relationships at home. People out of work, particularly those who have previously been unable to work due to mental ill-health but have been assessed as 'fit for work', are also struggling to manage with less income but are increasing their use of medication, including self-medicating with drugs and alcohol.

Previous research with households whose income has been increased through welfare rights advice highlights that income is particularly important to enabling people to maintain and develop new relationships, including with family. Borrowing money can place a strain on these relationships and not having enough money to participate in social activities can lead to isolation^{lxxxix}.

There is research underway to understand the relationship between stress resulting from traumatic experiences such as moving home and dementia⁵³.

What did the analysis of national CAB data tell us?

CAB records at the Part 3 detail level indicate that issues about the security of a private rented home have increased by 167% in four years. Issues related to homelessness from the private rented sector have also increased – by almost 16% over the last four years.

Table 5

Private landlord possession actions	2008/9	2009/10	2010/11	2011/12
Related to actual homelessness	827	614	705	668
Related to threatened homelessness	8826	8177	8760	8179
As a proportion all homelessness issues	14.6%	14.1%	16.1%	16.9%

Source: CAB

⁵³ University of Southampton research, reported by the BBC 23 June 2012 <http://www.bbc.co.uk/news/health-18577326>

Other indications of the increasing insecurity of the private rented sector are:

- 63.3% increase in enquiries about Housing Benefit restrictions
- 30.7% increase in enquiries about private sector rent arrears
- 23.6% increase in enquiries about discretionary housing payments
- 13.9% in possession actions unrelated to rent arrears.

This information is presented in more detail in section 5.1.

Also of interest, although it is not possible to draw a direct connection to households in the private rented sector, it is of interest to note that whilst homelessness enquiries related to domestic abuse have decreased by 8% over the four years, there has been a 9.7% increase in domestic abuse issues where the query has largely been about how to manage or tackle this. As the recession deepened, there were real concerns that domestic violence would increase owing to the stresses on relationships from economic pressures. There are therefore indications that people experiencing domestic abuse may not feel able to leave their partner but are instead trying to cope within their home. People may be trying to get through a difficult time without breaking up their partnership or perhaps cannot afford to leave their partner.

What did advice agencies report?

The effect of insecure housing on health is by far the biggest issue agencies report seeing as a direct result of welfare reforms, changes in the economy and housing market.

All agencies report an increase in the number of anxious and stressed tenants seeking advice. Those with existing health conditions feel that these have been exacerbated by their housing and financial situation.

Uncertainty about the future is their main issue. Tenants worry about how to manage their financial situation, pay their debts, or afford to move. They worry about trying to negotiate rent reductions, particularly where they have not disclosed they are in receipt of Housing Benefit. They also don't know whether their landlord will increase the rent, sell the home, be repossessed, or end the tenancy for other reasons. They don't fully understand the details of welfare reforms. For those tenants in receipt of Discretionary Housing Payment and/or living on loans or savings, their anxiety still remains; these sources of income are temporary.

For tenants facing a change in their income in Exeter, Aylesbury Vale and Camden the only option is to move away from the area, or to find somewhere that is likely to be in poor condition (if this exists). Moving to another area is not felt suitable for many, particularly as they will have to leave family and other support networks. Cases cited include a disabled tenant who runs a local support group for other disabled families and a Chinese tenant wishes to remain close to the China Town community. Families are very concerned about moving their children to a different school and the impact this will have on their development.

Moving home is also a costly experience (see unhealthy housing) which adds to household debt. Worry about the debt and the upheaval contributes to stress and anxiety.

Illegal evictions are also felt to be increasing. Camden's Federation reported cases where landlords have visited properties and "*whisper into the tenant's ear, we are going to get you out of here*". This has a psychological impact. This is also reported in Stoke where stress is created by

many landlords that threaten people with illegal eviction, often because of rent arrears. Many landlords cannot afford to take tenants to court and so use a number of psychological and sometimes physical ways to move people out of properties.

What did tenants report?

95% of tenants reported that their health was suffering as a result of daily worrying about making ends meet, with all stating this was having an impact on their mental health and wellbeing in particular. Just over half of tenants felt that the situation of managing their home and budget was contributing to depression; five of these tenants already have depression and felt that their condition was being exacerbated by stress and anxiety. Four tenants referred to the need for treatment. When asked how tenants manage, one said:

“Drink and drugs help me forget about money worries and not being able to find work.”

Three tenants referred to uncertainty about their tenancy, with landlords wanting to increase the rent and a tenant reporting ‘*tensions*’ with their landlord about rent and condition. Only one tenant (in Aylesbury Vale) mentioned that their landlord had reduced the rent. A number of tenants felt that moving was simply not possible either because of the cost of moving (see unhealthy housing) or because there are no other housing options. On having to move to find cheaper accommodation in Blackpool one tenant said *“it would have to be a tent in a field”*.

Uncertainty about the impact of welfare reforms was also a major worry for most tenants.

“Every day I worry when I open letters that they will announce a cut in my income. I wish they [DWP] would contact me sooner rather than later so I know where I stand.”

One tenant who had benefited from the discretionary housing payment was concerned about how they would manage when it ended after the 12 week period. Another tenant expressed concern about council tax support and felt that if this was no longer available they would not be able to eat.

Tenant debts had often arisen as a result of having to move to cheaper accommodation, or were high priority debts such as fuel and rent. Six tenants had borrowed money from friends and family and a number reported that this had put a strain on relationships. Two tenants referred to pay-day loans and the use of credit cards to *‘tide them over’*.

“I’ve had to borrow money from my mother and have been unable to repay her and this creates rows.” Lone parent with mental health problems.

“I fell out with my family over money.... I was sofa surfing when I was homeless and this caused tension with friends; I lost a couple of friends as a result.” Single unemployed person.

One tenant felt that as there is no affordable housing in London, there is no option but to leave London and lose their job.

Overall, awareness of benefit changes was poor. Almost all tenants had heard of change to the benefits system but could only describe them in fairly general terms. Only a few were able to be very specific. However, most tenants did believe that changes in benefits would have a negative impact on their financial situation and quality of life.

6.5 Other effects on quality of life

Summary

The Employment and Support Allowance work capability assessment is reported by advice agencies to be having a significant impact on tenants' levels of stress and anxiety. As a proportion of the workload enquiries to CAB on this matter have increased significantly, and agencies report being able to spend less time with clients because of the complexity of cases.

There's evidence from previous research, confirmed by advice agencies and tenants interviewed, that tenants are choosing not to eat properly in order to live within their income. 63% of tenants reported skipping main meals whilst 84% reported that they had to significantly reduce spending on food. Tenants include those with long-term health conditions and dependent children.

Tenants' ability to look for and maintain employment is reported to have been affected, a result of stress, anxiety and depression and lack of money to maintain an appropriate appearance.

The impact of tenants' circumstances on their children is also of interest, with a number of tenants reporting being unable to pay for toys or other activities; not having any space for young adults to return home to during university holidays; children being anxious because of the condition of the home; the effect of moving to a different school. One tenant suggested that their situation "*affects my parenting skills*".

What did advice agencies report?

Increased stress and anxiety amongst tenants who are unable to work was reported as a real concern by agencies. Many examples were given of cases where the Employment and Support Allowance work capability assessment has led to decisions to remove benefits, yet these decisions did not take into account the individual's circumstances. The Tribunal process itself, followed by awards and then further assessments by the DWP is causing significant distress to the households involved.

In trying to manage on a budget so they can remain living in their home, tenants are making choices about where they spend the money they have. In addition to not heating their home, or getting into debt to pay the fuel bills, tenants are reported to be not eating meals and not paying for their children's participation in school activities or other social activities. This is of real concern to the agencies.

What did tenants report?

A number of tenants reported that their situation had affected their confidence and that this was impacting on relationships and employment. Many felt that they had become withdrawn, that their mood/temper/appearance had been affected, and they didn't want to socialise with friends (many also couldn't afford to).

"I have lost contact with all my old friends because I am embarrassed about the circumstances I am living in and my lack of money." Single pensioner.

"It's made me anxious and depressed and I have had to miss out on activities with friends if they involve spending money." Single person of working age, unemployed.

A number of tenants said that their lack of confidence was hindering their ability to find work, and one tenant specifically commented on being unable to maintain their clothes or afford to have their hair cut – important to gain employment. Three tenants said they were unable to pay for access to the internet which contributes to isolation and also makes looking for work more difficult.

“My concentration has been affected and it has reduced my confidence to apply for work.”
Single person of working age, unemployed.

For those tenants in work, their situation was felt to be affecting their concentration.

“[I] get snappy with my mum, I get very tearful and I go to work feeling sick, I'm not sleeping properly I can't focus at work but I try to not let it affect me.” Single, ex-public sector, professional working on a temporary, low paid contract.

63% of tenants reported skipping main meals in an effort to live on their budget whilst 84% reported that they had to significantly reduce spending on food. Two tenants reported buying out of date food.

Tenants with existing long term health conditions and disabled tenants reported a number of issues that they feel are exacerbating their situation. In addition to stress and anxiety; a number of tenants said they were not eating main meals/were living on a restricted diet *“I sometimes go without food for a few days”*; one tenant reported being unable to afford fuel for their car which enabled them to be mobile, and another felt that their situation affected *“my ability to listen to my doctors”*.

“I worry about making ends meet quite often, nearly every day and it is made me more depressed, has affected my friendships and my confidence has been affected.” Single person with long term mental health problems.

A number of tenants talked about the impact of changes on their children; unable to pay for toys or other activities; not having any space for young adults to return home to during university holidays; children being anxious because of the condition of the home; the effect of moving to a different school. One tenant suggested that their situation *“affects my parenting skills”*.

“I have tried and tried to move within an area that does not require my children to move school. This has meant that the shortfall between rent and Housing Benefit has always been a problem. The moves cause hiccups with my children's education and make them less secure.” Long term ill-health, lone parent with one dependent child, two children at university.

7. Appendices

Appendix 7.1 Aylesbury Vale housing market, advice agencies and CAB data analysis

Housing market area analysis draws on information available from public sources about the housing market in each of the five local authority areas. In some instances the available information is dated e.g. strategic housing market assessments undertaken in 2007, drawing on data from 2006. The information in here has been supplemented by local intelligence drawn from conversations with the advice agencies about the private rented sector market.

Housing market analysis

Aylesbury Vale is the largest and most populated of the four districts in Buckinghamshire, covering approximately 900 sq km.

Aylesbury is the county town of Buckinghamshire, surrounded by over a 100 smaller settlements and villages. A predominantly rural area, there is a relatively small private rented market the villages, with most in Aylesbury, Buckingham or Winslow. The district is part of the Milton Keynes and South Midlands growth area, and the Metropolitan Greenbelt around London. The northern part of the district sits adjacent to both Milton Keynes and Leighton Buzzard and enjoys strong links with these areas through the provision of retail facilities and employment. The southern part of the district contains Areas of Outstanding Natural Beauty and the rural areas provide a relatively significant source of employment through manufacturing and business service activities.

There are approximately 69,258 households in Aylesbury Vale, with a population of 172,000 at March 2008. The South East Plan Examination in Public Panel Report (August 2007) advises that the number of homes built in the district should be increased from 21,200 to 26,900 from 2006 - 2026. The population is projected to rise from its current level to 213,000 by 2026. Aylesbury Vale will then account for 85% of population growth within Buckinghamshire⁵⁴. It is a relatively robust economy and above all, it is an area of major future growth.

Generally employment levels are good. 85.2% of the working age population are economically active (compared with 82% in South East) and Aylesbury Vale has low levels of deprivation; 8.3% compared to 13.2% in the South East (IMD 2004). It is recognised that there is relative deprivation within certain areas.

House prices and private sector rents in Aylesbury Vale, like the rest of the South East, are often beyond the reach of those on low or even average incomes⁵⁵. There is a university in Buckingham and the students aren't particularly poor (the university is the only independent university in the UK); affording to rent isn't a problem, which tends to drive the rents up and reduces overall supply in the private rented sector⁵⁶. In 2007 the overall mean weekly cost of privately renting a property in Aylesbury Vale is £158.08; at the time none of the households in potential housing need were able to afford this rent.

“House prices at the moment (both for renting and buying) are extortionate, every time I have found myself being told I have to leave a place and having nowhere to go it has been because the

⁵⁴ Buckinghamshire Strategic Housing Market Assessment (2008)

⁵⁵ All data in this section is taken from The Housing Needs Assessment 2007 (HNA)

⁵⁶ CAB Home Visiting Service

landlord has increased the rents so that I cannot afford it...”(Response to District Link article on homelessness, July 07).

In spring 2012 CAB’s Home Visiting Service undertook research using RightMove which suggested that there would not be any properties available to people on Housing Benefit; people would have to move to Milton Keynes or find very poor quality property in Aylesbury Vale which is often not advertised on Right Move. The Broad Rental Market Areas do not take account of the university and are based on rents in Milton Keynes or the south of Aylesbury Vale.

Demand for affordable housing in Aylesbury Vale currently exceeds provision. Rising house prices, the increased costs of borrowing, difficulties in obtaining mortgages and difficulties in accessing the private rented sector will all have an impact on future levels of homelessness and before the welfare reform changes were introduced the Council had recognised that single room restriction rate for single people under the age of 25 years made it difficult to access private rented accommodation. Increasing this to 35 years will add further pressures.

Intermediate housing is difficult to access for many households. 14% have the potential to afford shared ownership and 6.6% could meet their housing need through intermediate rent (i.e. rent at approximately 80% of open market rents).

CAB reports that there is not a major problem of disrepair in the private rented sector; there are many homes on newer estates expanded in the last two decades. However, there are a number of almshouses in Buckingham, where the rent has been very low, but over the last 5 years have increased. Accommodation is relatively poor and unsuitable (it includes bed sits). One client felt that rents have gone up significantly for poor quality properties. Almshouses Association has leeway to do what they want and can move away from charitable status and increase rent levels.

Advice agency feedback

The district is covered by two CABs, one of which also provides a Home Visiting Service. We spoke to this service and to the CAB in Aylesbury town, where most of the private rented sector is located.

Citizens Advice Bureau

The CAB is funded by the council. Funding has not been cut to date but it has been frozen. The CAB is not sure whether the funding will be cut in the future. There are other sources of funding for specific projects e.g. there are four GP outreach projects funded by the PCT, a project that runs from the Healthy Living Centre and projects at a children centre offering debt advice and personal money advice.

The CAB employs 8 paid staff which include an employment specialist; a GP outreach worker; a health project worker; administration staff. The CAB also has 20 volunteer advisers and 4 Gateway assessors; they don’t advise but are the first point of contact when people are accessing the bureau. They provide information only.

CAB provides general advice and can provide specialist advice in employment matters. It previously had a specialist debt advisor but this ceased due to insufficient funding.

It sees similar numbers of social tenants and people renting in the private rented sector and generally supports many student tenants who struggle to get their deposits back from landlords.

Home Visiting Service (HVS)

The Home Visiting Service is offered in north Aylesbury Vale and most clients are in social housing rather than private rented. It is accessed through CAB's Gateway system. The HVS service is based in Buckingham, a small market town with a number of surrounding villages. The service is based on home visits because the bus service is really poor in the area, some areas only having a weekly bus service; and many clients don't drive, are older, disabled, have caring responsibilities, etc. There are two home visiting advisors who specialise in welfare benefits and housing issues. The HVS believes that this is an unusual service and is funded by a fundraising arm in the bureau and with funding from a local housing association.

There is also CAB office in Buckingham, open for advice every weekday (general advisers) and also provides an outreach service in Winslow (a large village). There's also a specialist part time money advisor who is very busy with the level of debt presented. The council has a Service Level Agreement in place to fund generalist advice; this funding is not ring-fenced in any way and to date has not been reduced.

The HVS used to represent people at tribunals hearing appeals about benefits but now don't have the time to do this. Instead they go through the process with clients and advise what they need to do to prepare. Tribunals are held in Milton Keynes; a round trip takes a lot of time (and in one case the appeal was in Oxford and travel is also quite expensive).

HVS has an arrangement with GPs to take Attendance Allowance and Disability Living Allowance claim forms to GPs and collect them; they have a fairly good relationship with the surgeries in Buckingham and Winslow. However, they do find that GPs don't know enough about benefits; when asking for medical evidence they don't always provide what is required and while some GPs will discuss this with advisers, many don't have the time.

The performance of the service used to be judged on outcomes e.g. additional benefits achieved for clients but now this is based much more on more work with fewer financial outcomes. Problems with the way that the benefits system is administered makes for a lot of abortive work (such as chasing up correspondence DWP claim not to have received) and cuts in entitlement means that much work is being spent just to maintain existing benefits for clients.

Buckinghamshire County Council did have a welfare benefits team but six months ago it stopped taking on new cases and could only visit people receiving care services as part of assessing charges for services. There is an expectation that individual cases are taken on by advice agencies but no additional money has been made available There are fewer places to refer clients now such as a welfare benefits team. There are advice lines (consultancy lines) National Homelessness Advice Service (NHAS) consultancy and CAB specialist support service (Child Poverty Action Group); these are very useful but are under threat of being reduced.

About the demand for advice and assistance

It is *'tough out there at the moment'* for people renting in the private rented sector. People are being asked to pay large deposits to take on a tenancy and many households find this impossible to do. There is high demand for property and generally low supply and so rents are quite high.

Both services confirmed that more recently there has been a particular problem where rent is restricted to LHA rates and people's circumstances change, for example, when dependents leave to go to university. Households have had to move, including those with severe disabilities or who are unable to work.

The changes have also affected single men over the age of 25 who are coming out of a relationship and have children but are unable to find accommodation suitable for them and cannot afford to access self contained accommodation. This household group tends to struggle the most. There are properties available for single people in this age group within Housing Benefit limits but only if they have 'done their homework'. The most difficult cases come when households have taken on a tenancy and then have a change of circumstances and then cannot pay their rent. It is very difficult to get Discretionary Housing Payments to cover this. The council usually says it will only provide DHP when clients are vulnerable and then only for 3 months (even though such policies are unlawful).

The level of personal debt is increasing and both services are presented with increasing levels of people in serious debt; people wait until they have a crisis before doing something about it. This makes it very difficult to be proactive in the provision of advice and assistance. Very few people have savings at all when they're on benefits so don't have these to fall back on.

There are problems with Employment and Support Allowance assessments (the Work Capability Assessment). There are many more appeals which is a particularly time consuming process e.g. fill in forms, attend the appeal, win the appeal and then four weeks later being sent a new form to complete and then they are back in the system back to scoring zero points and having to appeal again. The CAB called it the 'revolving door syndrome'. The number has meant that the services don't have the capacity to support appeals in the same way as they have done in the past. There is also a feeling that Tribunals are being asked by the DWP to be a bit tougher on individual cases (even though Tribunals are independent).

A GP recently contacted the HVS about a client to ask for assistance. The individual had mental health issues and had been on incapacity benefit for many years but had failed an Employment and Support Allowance assessment and was terrified of going to the tribunal and given their mental health issues was likely to be aggressive. The HVS was advised not to undertake a home visit because of their behaviour. The service has managed to get the decision changed after a difficult process to get to the right decision maker. It took four or five months which was such a significant input of resource from the HVS. It is difficult for GPs to make assessments because the form to complete is a 'tick box' form and does not always work for individual cases.

It is costly for people to attend the Job Centre in Milton Keynes if they need to sign-on every fortnight. The bus from Buckingham costs £3, which is a significant cost given their limited income. This would also be expensive if they had their own transport given the price of fuel.

There have been a number of issues with the advice that is being given by officers at the Job Centre. The advice is often poor quality and inaccurate and it seems, as welfare reforms become

more complicated, to be getting worse. Many people are being misadvised and this could lead to people not claiming what they're entitled to.

What has been the impact of change on housing and health?

1. **Unhealthy housing:** poor housing conditions and fuel poverty

The services have seen many households using their benefits intended to pay for basic living costs, to pay the shortfall on their rent, which may mean less for fuel to heat their home. Fuel bills have also increased and are contributing to greater debt for individuals. A number of the utility companies offered discount schemes e.g. for guaranteed pension credit but individuals did not get it if they had savings in addition to pension credit. The criteria need to be clearer.

2. **Unsafe housing:** accidents in the home, gas and electricity

There are many cases of landlords failing to repair properties. Many households are caught between the landlord and environmental health.

3. **Unsuitable housing:** associated with disability of limited mobility, with overcrowding and under-occupation

A case of a severely disabled, single parent was cited. The client's three children have gone to university, with the last one leaving home in September 2012, when the client has to move home for the third time. On each child leaving the client has had to move to make-up for the shortfall between rent and Housing Benefit. In theory, benefits can be adjusted during holiday time but in practice this is not realistic; the client can't simply move. This time client has been unable to find a suitable home in the private rented sector given their particular needs and an application for social housing has been made. It is unlikely to be available in time. Whilst the client wants to stay in Buckingham they will only be able to pay their rent if they use some money from another benefit; they will not be able to find accommodation within LHA. The CAB has managed to secure charitable monies to pay for other things such as the telephone bill, releasing some money for the rent, but feels that they are *'robbing Peter to pay Paul'*. The client does not want to move to another local authority area. They access many support services in their current location and play a significant part in the community, particularly leading in work to support disabled people.

The CAB has seen a number of cases where single people aged 25-35 are trying to find suitable shared accommodation and this is proving very difficult. Generally this is when people have particular problems such as alcohol or drug dependency and have to share with people with similar problems. The CAB struggles to find suitable, affordable, alternative solutions for them.

4. **Insecure housing:** households unable to access suitable housing (for example because of limited or insecure household income), fear or experience of loss of their home, or insecure for reasons such as domestic abuse

The services cited many cases of clients living with a high degree of uncertainty about the future, trying to manage on a reduced income and making decisions that may affect their health and wellbeing in the long run.

One client's daughter has moved out and benefits were reduced accordingly. The client doesn't believe it is possible to find somewhere cheaper to live and chooses to be really careful with the

food budget. Although they have got into any debt, the household lives very much hand-to-mouth. Social activities including children's school trips, etc, have been cut.

Another client has three daughters and the eldest decided to live with friends. Benefits changed accordingly and the client was unable to meet the shortfall in rent. They could not move because of an 18 month tenancy. Rent is being paid for from other benefits. A Discretionary Housing Payment has been paid but this is for a limited period of time.

The uncertainty that comes with the *'revolving door syndrome'* of Employment and Support Allowance assessments is creating a lot of stress and anxiety for many households. Clients feel as though they are constantly battling to prove that they are unfit for work and fighting through tribunals and appeals again and again. They do not know whether they will be successful each time and this is having a major impact on their health and wellbeing.

There's concern that with certain benefits being awarded for much shorter periods of time, followed by reassessment (a process which causes stress), households are finding it difficult to manage with the uncertainty.

What, if any, effects are there on the capacity and capability of local services to respond to change?

There's likely to be greater demand in the future:

- When universal credit is paid on a monthly basis, people will find it more difficult to manage
- Decisions on localised council tax support will affect many people already on low incomes.

Also, there is the prospect of cuts in income following the introduction of Personal Independent Payment.

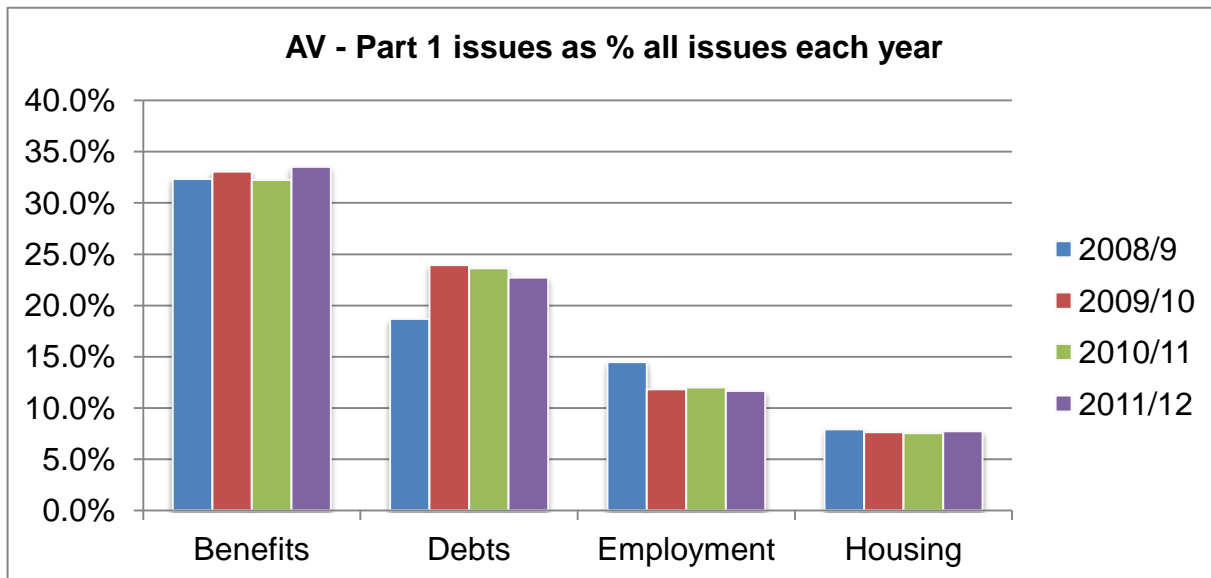
CAB data analysis

Part 2 CAB data is available for each of the five study areas for the four years from 2008/09 to 2011/12. This doesn't give the depth of understanding provided by Part 3 data, but we can gain some insight into the issues on which customers of the CAB are seeking advice.

Balance of issues across the four years 2008/9 to 2011/12

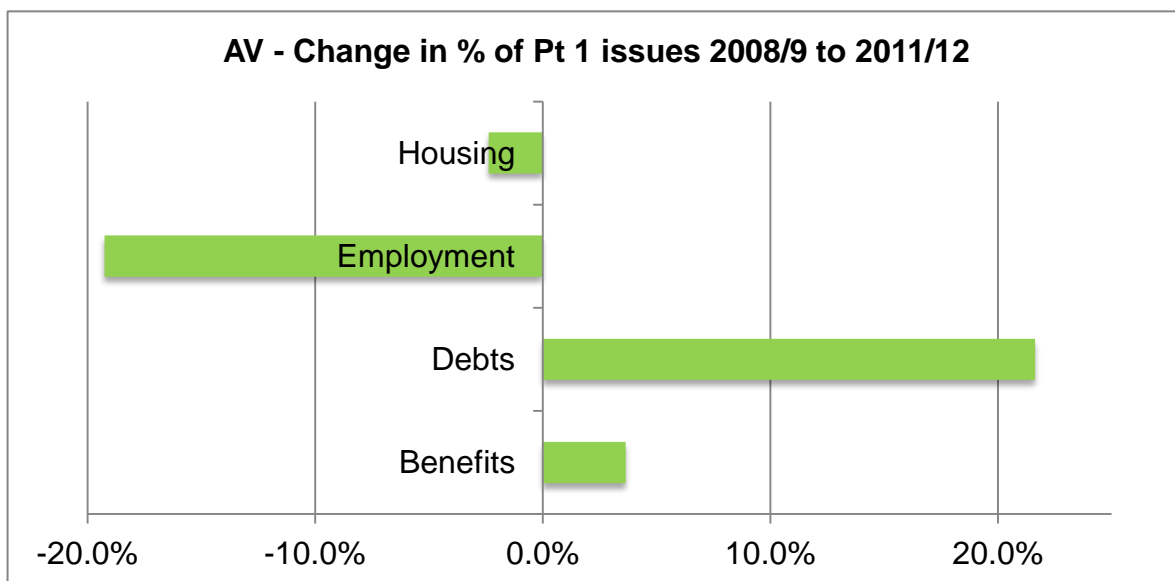
The charts below show four main areas as a percentage of all issues reported by the CAB for customers living in Aylesbury Vale over the last four years.

Chart 29



Source: CAB

Chart 30

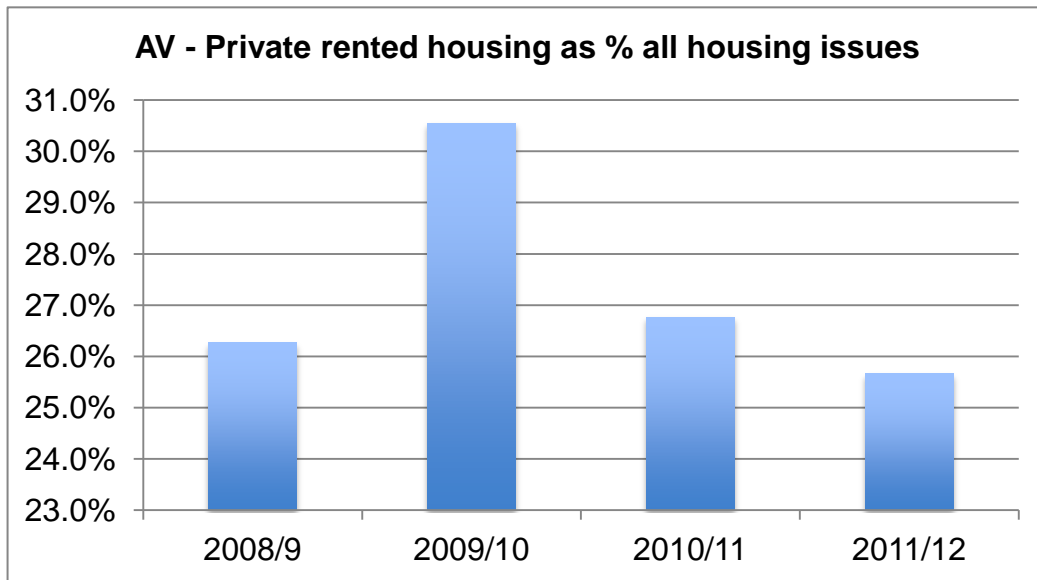


Source: CAB

- Issues around debt have increased by almost 22%
- Benefit concerns have increased by 3.6%
- The largest fall has been in employment enquiries – a decrease of 19.3%

Private rented housing issues

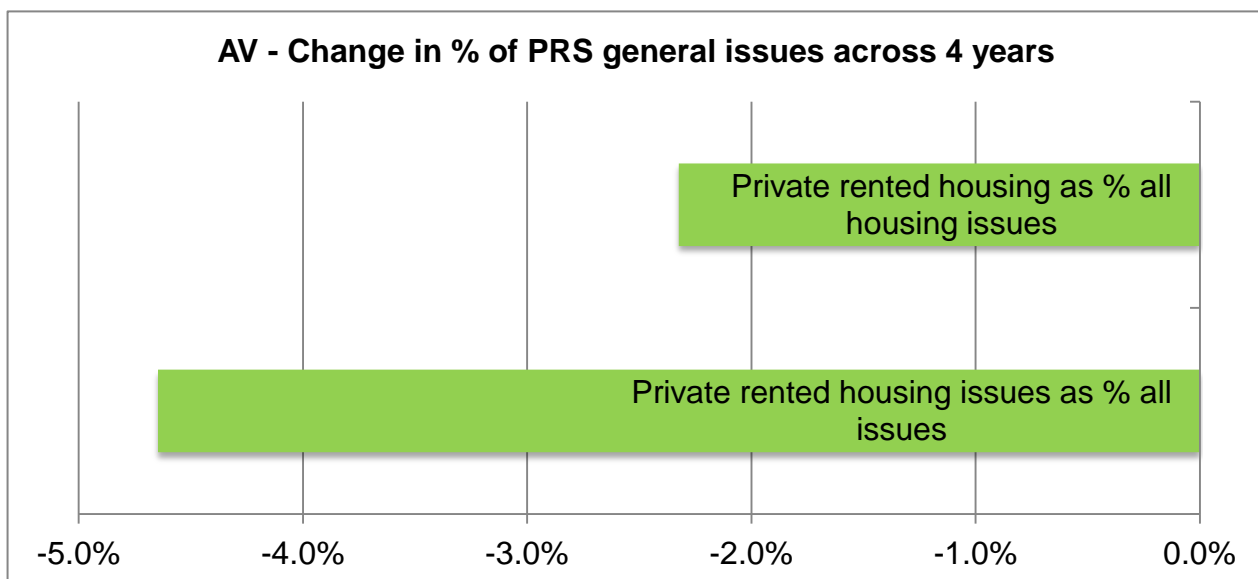
Chart 31



Source: CAB

There has been a sharp decline in the proportion of issues raised that concern the private rented sector.

Chart 32



Source: CAB

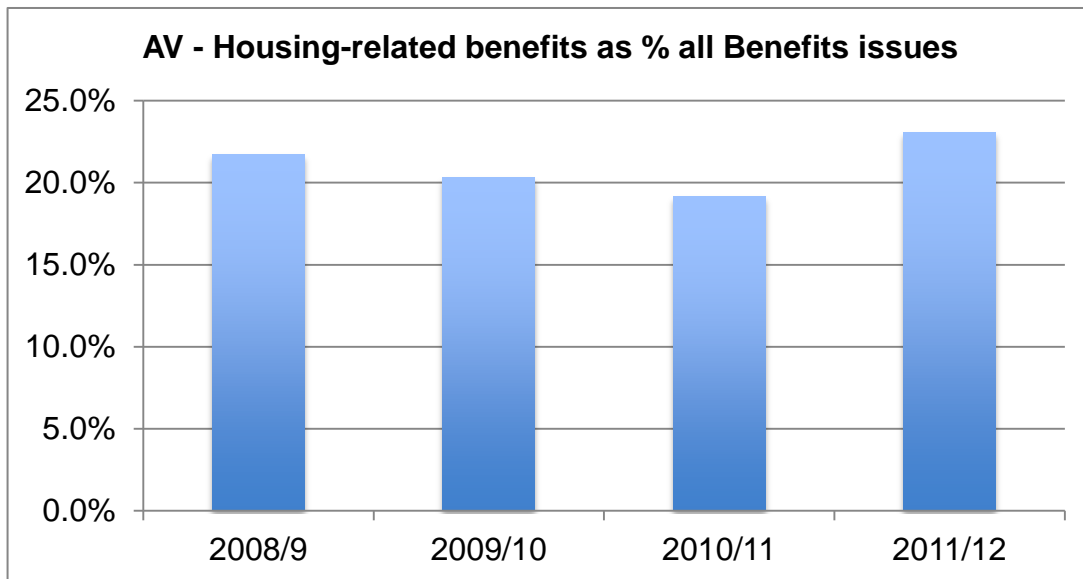
Housing related benefits

The housing-related benefits included in the charts below are:

- Housing Benefit
- Council Tax Benefit
- Community Care grants.

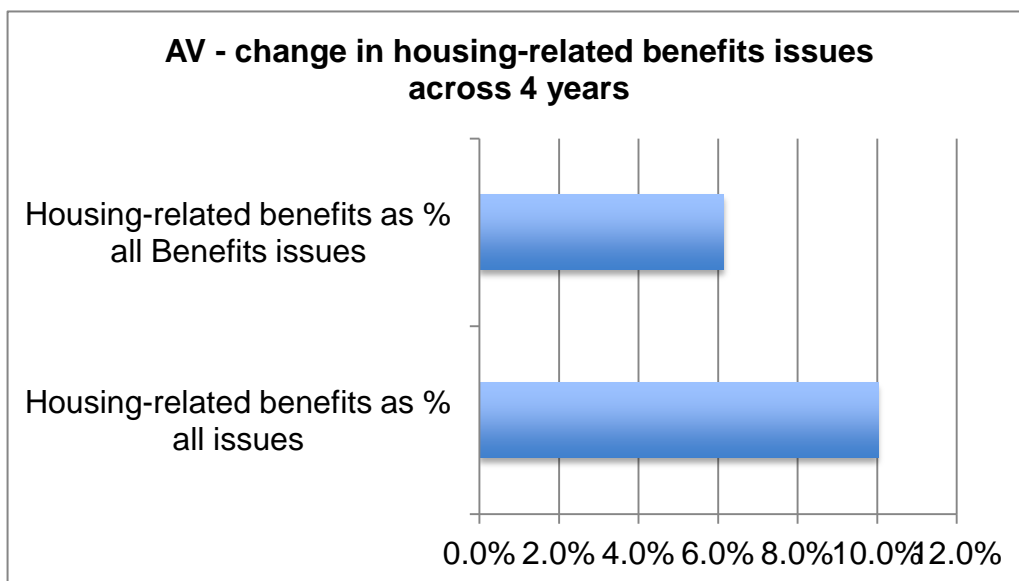
The rate of occurrence of these issues has increased by 10% as a proportion of all issues, and over 6% as a proportion of all benefits issues.

Chart 33



Source: CAB

Chart 34



Source: CAB

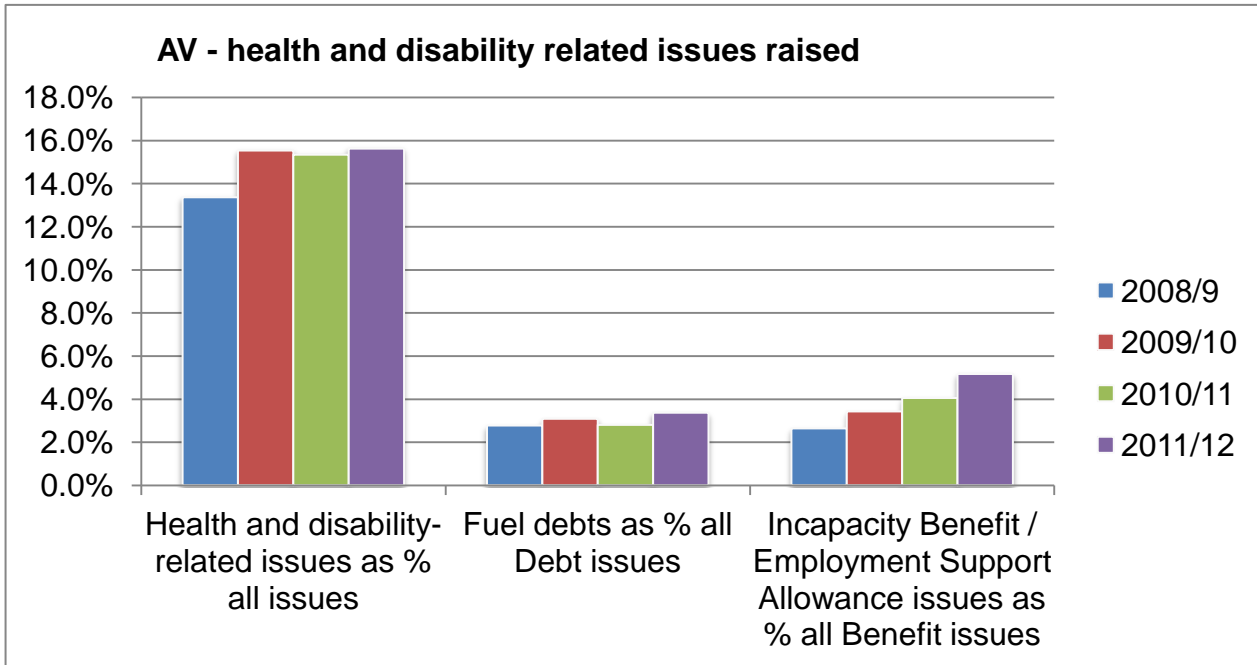
Issues related to unsafe or unhealthy homes

We looked at issues that indicate a customer has a health or disability concern, or a housing-related issue that would directly affect their health.

- Carers Allowance
- Attendance Allowance
- DLA-Mobility Component

- DLA-Care Component
- Employment and Support allowance
- Incapacity Benefit
- Water/sewerage debts
- Fuel debts
- Environmental and neighbour issues.

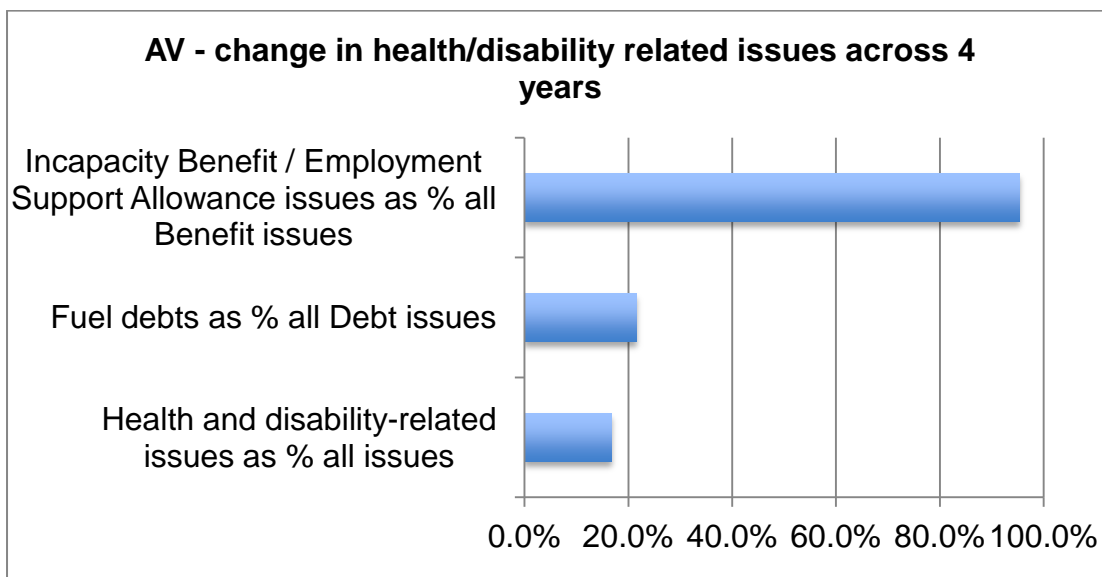
Chart 35



Source: CAB

This set of issues forms over 15% of all issues recorded. The largest increases are in Incapacity Benefit and Employment and Support Allowance (95.3%), but fuel debt issues have increased by a worrying 21.6%.

Chart 36

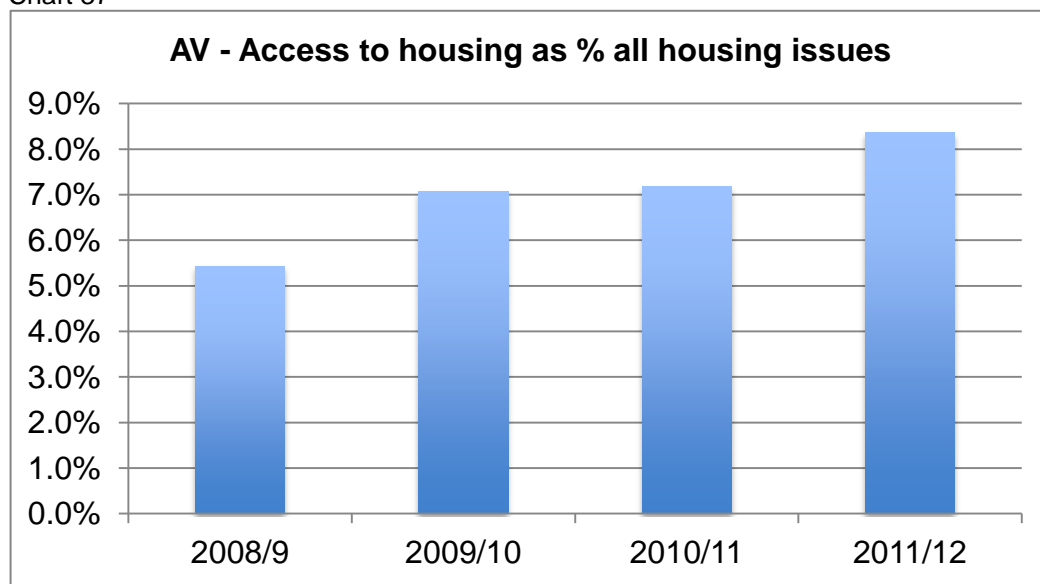


Source: CAB

Unsuitable housing

At the Part 2 level, we can only separate out issues related to a need to move home, but these have increased by 54% over the four year period.

Chart 37

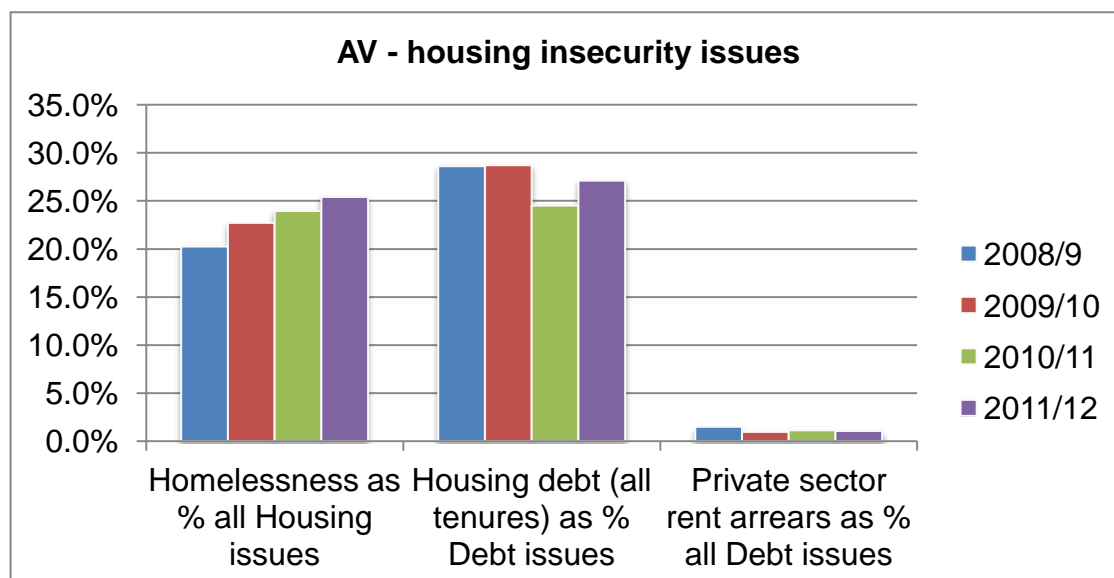


Source: CAB

Insecure housing

The chart below combines all homelessness issues and housing debt across tenure and separates out private sector rent arrears.

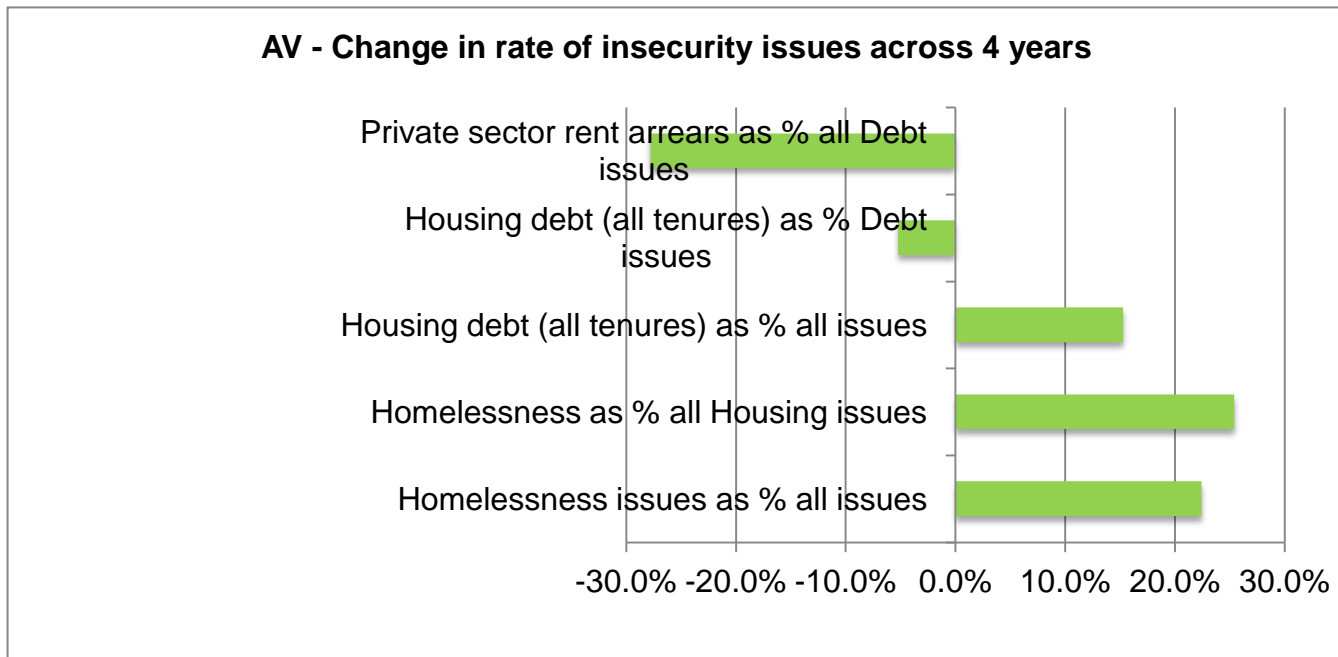
Chart 38



Source: CAB

While homelessness issues have increased very significantly, the rate of enquiries around private sector rent arrears has decreased by almost 28%, and housing debt overall by just over 5%.

Chart 39



Source: CAB

Appendix 7.2 Blackpool housing market, advice agencies and CAB data analysis

Housing market area analysis draws on information available from public sources about the housing market in each of the five local authority areas. In some instances the available information is dated e.g. strategic housing market assessments undertaken in 2007, drawing on data from 2006. The information in here has been supplemented by local intelligence drawn from conversations with the advice agencies about the private rented sector market.

Housing market analysis

Blackpool has a unique and extreme set of housing and economic challenges linked to the town's changing fortunes as the UK's largest seaside holiday resort. The North West town grew rapidly at the turn of the twentieth century to accommodate large numbers of holiday makers. Guest house accommodation has gradually shifted to alternative uses as visitor numbers have declined. In order to accommodate as many guests as possible properties were commonly built over three or more storeys, on a narrow foot print and with large rear outriggers. This built form means that options for redevelopment are limited and by far the most economically viable solution for failing guest houses is change of use to houses in multiple occupation (HMO).

Blackpool has high levels of poor quality stock but this is concentrated in specific properties and groups. 61.6% of Blackpool's housing stock was estimated to be built pre-1945 compared to 43.4% of stock in England; therefore Blackpool's private sector housing stock profile is older than that found in England as a whole. 38.7% (23,000) of private sector dwellings can be classed as non-decent compared to 27.1% in England. The Private Sector House Condition Survey 2007 found that non-decent dwellings in Blackpool are most associated with pre 1919 properties, the private rented sector, converted flats, occupiers on the lowest incomes and those in receipt of benefit. It is also associated with heads of household aged 16 to 24 and those over 60. Blackpool Private Sector stock condition survey estimates that 7.7% of private sector dwellings are in fuel poverty compared to 6.1% in England.⁵⁷

In 2001 owner occupation levels were around 70% and the private rented market accounted for 18% of the overall market⁵⁸. This is reported to have changed. Blackpool was the very first local authority to see the introduction of the Local Housing Allowance method of assessing eligible rent for Housing Benefit in the private rented sector, as part of a national pilot in October 2003. Landlords in Blackpool are reported to take the view that the introduction of the LHA led to a typical rise in rents of around 10% and this is confirmed by feedback from local authority and advice sources. The financial incentive within LHA to raise rents is felt to have encouraged the growth in private rented accommodation which overall went up from 18% of all stock to 22% of all stock in Blackpool between 2001 and 2008⁵⁹.

The limited supply of affordable housing options across the Fylde Coast and the attractiveness of Blackpool as a holiday destination for low income and vulnerable households from across the country create a steady demand for even the poorest quality accommodation. There are significant proportions of properties in Council Tax bands A and B. Rents are commonly funded by Housing

⁵⁷ 2007 Private Sector House Condition Survey, Blackpool council and CPC, April 2008

⁵⁸ Census 2001

⁵⁹ Memorandum submitted by Blackpool Council (LH 76) to Work and Pensions Committee November 2009

Benefit which can create high rates of return for property owners. In Blackpool the private rented sector accounts for 62.6% of all Housing Benefit claimants⁶⁰.

This dynamic has led to an extremely unbalanced housing supply with housing choice in large parts of the inner area of Blackpool being limited to poor quality privately rented bedsits and flats, or acquisition of a guesthouse or HMO, with very few options in between. There are high levels of transience and problems of crime, anti-social behaviour, low educational attainment, worklessness and neglected properties. Blackpool has 5 areas in the top 10 most deprived wards in the country. The limited family housing offer and poor quality neighbourhoods means that more economically active households choose to live in more attractive residential areas elsewhere in Blackpool or across the Fylde Coast.

Blackpool has a relatively young population compared to surrounding areas; its older population is reducing. Migration figures confirm that the largest inflow into Blackpool is for one person households⁶¹, in part a reflection the concentration of private rented stock, and in particular HMOs, in the central area catering for small/single households on low incomes and the availability of seasonal and casual work.

Although Blackpool's limited size and large population make it very densely populated, overcrowding figures are relatively low which reflects the high level of single person households.

The Private Sector House Condition Survey 2007 found that non-decent dwellings in Blackpool are most associated with pre 1919 properties, the private rented sector, converted flats, occupiers on the lowest incomes and those in receipt of benefit. 46.7% of private sector dwellings occupied by vulnerable residents were estimated to be non-decent.

Advice agency feedback

Blackpool CAB is a local independent charity, employing 18.5 full time equivalent staff and supported by around 36 volunteers and 7 Trustees. The annual turnover for the current financial year is approximately £577,000.

Opening hours are Monday-Friday 10 am to 4 pm where clients can 'drop in', make and attend appointments. Telephone advice is available Monday to Friday 9 to 4 pm and Saturday mornings 10 am to 12.30 pm.

The CAB holds Quality Mark in General Level Advice and Specialist Level Quality Mark in Debt and Welfare Benefits. The CAB's Money Advice Service delivers face-to-face debt advice and runs financial capability sessions for clients accessing debt advice service on a volunteer led basis. Housing advice is provided through the generalist advice service (primarily funded by Blackpool Council). Specialist level help in housing is referred to local solicitors who employ housing litigators and can take on court representation work.

Access to the service is a combination of:

- Face-to-face at the main office
- Outreach at one of nine health based settings, usually by appointment
- Outreach in the most deprived wards of Blackpool and Wyre, usually by appointment

⁶⁰ DWP Housing Benefit Operation Database (HoBoD)

⁶¹ Census 2001

- By telephone
- Via the internet www.adviceguide.org.uk
- Via direct e-mail advice@blackpoolcab.org.uk.

Funding for services comes from a number of sources:

Table 6

Current Funding 2012-13	%
Blackpool Council	11.9
Blackpool PCT	15.2
Legal Services Commission	20.1
Face to Face Debt Advice	17.9
Big Lottery Fund (2)	15.2
Advice Services Fund	11.8

Source: Blackpool CAB

The remainder of income is made up from small grants, donations, etc.

Funding is due to reduce substantially in January 2013 with the loss of Legal Services Commission funding (LSC). The CAB currently holds a specialist contract with the LSC to deliver specialist level debt and welfare benefits. CAB will need to find alternative ways of helping people to access specialist knowledge and practical help with things like claiming and challenging benefits/decisions (including Housing Benefit) and dealing with debt (which may also lead to inability to sustain tenancies or mortgages, etc.

Blackpool CAB is the lead agent of the Fylde Coast Advice Network. The Network consists of advice agencies from across, Blackpool, Wyre and Fylde. The CAB works together to promote uptake and awareness of information and advice needs of the community through road shows, promotional events, advertisements, front line desk aids (where to go for advice, direct telephone numbers for use of front line workers), joint training events and conferences for advice workers.

The CAB has strong links with the local authority, County Courts, various creditors, the Health Authority and various health and social care professionals. In Blackpool a lot of this entails working with Community Mental Health Teams.

Blackpool CAB is the only Not for Profit Advice CAB that is a regular and consistent member of the fortnightly Discretionary Housing Payment Decision Making Panel; a member of the Financial Literacy and Skills for Life Strategic Group, Blackpool Strategic Partnership Group; Third Sector Strategic Partnerships covering Blackpool, Wyre and Fylde. Representatives also attend Regional appeal tribunal user meetings and the local Private Sector Tenants Federation. It operates a formal referral protocol between partners for referring clients between agencies where appropriate for the client.

About demand for advice and assistance

The CAB has seen a significant increase in the number of clients needing assistance with appealing against benefit decisions – the local DWP office dealing with appeals currently has a caseload of over 5,000 appeals. Many clients are being turned down for sickness related benefits, in particular Employment and Support Allowance, Disability Living Allowance and Attendance Allowance. CAB staff feel they are ‘drowning’ in casework.

CAB statistics provided by Blackpool for the period April 2011 to March 2012 show there were 7,581 clients living in the Blackpool unitary authority helped with 15,387 separate issues.

The six top issues within the category 'housing that households seek support and advice about' are:

- Private Sector Rented Property – 212
- Owner Occupier property – 42
- Threatened Homelessness – 56
- Environmental + Neighbour issues – 26
- Housing Association Property – 21
- Other Housing Issues – 272.

The top six issues within the 'debt' category were:

- Credit, store and charge card debts – 835
- Debt relief order – 820
- Unsecured personal loan debts – 751
- Bankruptcy – 452
- Bank & Building Society Overdrafts – 337
- Other – 747.

Households usually seek advice when they are at crisis point, having left things too late, and facing with court dates/court orders; bailiffs, eviction notices, etc. The CAB has found that financial capability, money management and budgeting skills are much needed/valued by clients.

Not all clients are aware of the current welfare benefit changes.

What has been the impact of change on housing and health?

1. **Unhealthy housing:** poor housing conditions and fuel poverty

It is understood that there has been an increase in tenants reporting landlords to Trading Standards as landlords have increased the cost of utilities.

2. **Unsafe housing:** accidents in the home, gas and electricity

The agency provided no comment on this aspect of housing and health.

3. **Unsuitable housing:** associated with disability of limited mobility, with overcrowding and under-occupation

Blackpool CAB understands that the council has taken steps to prevent large properties such as former bed and breakfast accommodation from becoming Houses in Multiple Occupation.

- 4. Insecure housing:** households unable to access suitable housing (for example because of limited or insecure household income), fear or experience of loss of their home, or insecure for reasons such as domestic abuse

The CAB has instances where clients do report health conditions, usually where there is a mental health issue. Clients often present with mental health conditions diagnosed and undiagnosed ranging from anxiety, stress, depression, sleeplessness, bipolar, etc. The majority of clients accessing the health based service report to their GP with medical symptoms which are more often than not caused by social problems.

Many clients are being turned down for sickness related benefits, in particular Employment and Support Allowance, Disability Living Allowance and Attendance Allowance. It is especially problematic for those with a mental health condition.

What, if any, effects are there on the capacity and capability of local services to respond to change?

As per other advice organisations locally, Blackpool CAB will be facing considerable and rising demand in the coming months with welfare reforms. This pressure will be exacerbated by the government's decision to withdraw social welfare from the legal aid scheme. The CAB will lose over 20% of its funding with the loss of CLS funding in January, 2013. This will mean that many clients will no longer be able to access the help that they need in accessing or challenging benefit decisions. CAB also believes that this will only increase the mental health problems faced by a large proportion of the community of Blackpool.

The CAB is trying to find ways of promoting self-help for clients, developing self-help packs in debt and welfare benefits that 'more able' clients can use. The range of help needed by clients varies considerably from provision of information only, to hand holding to practical hands on help with completing forms, preparing for appeal tribunals and court appearances and in some instance the more vulnerable clients would not succeed in their claim without representation at the tribunal or court.

The CAB has secured short term funding from the Advice Service Fund to re-train volunteers and staff and develop new ways of working. In particular the CAB is trying to tackle the problem of helping a growing number of individuals who need help with appealing against benefit decisions.

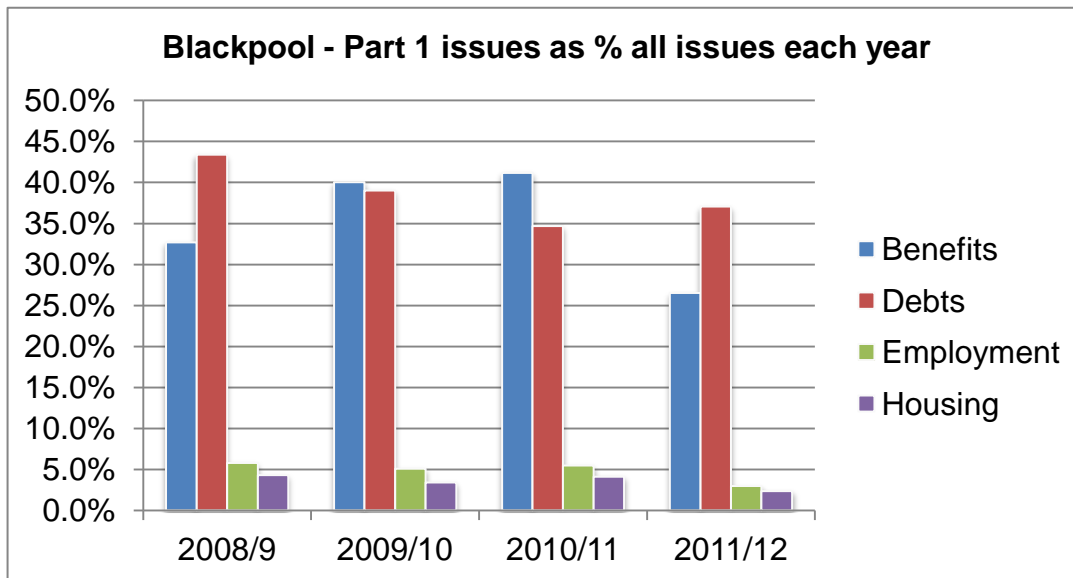
The CAB believes that more resources must be invested into the delivery of information, advice and practical help services for those in need.

CAB data analysis

Balance of issues across the four years 2008/9 to 2011/12

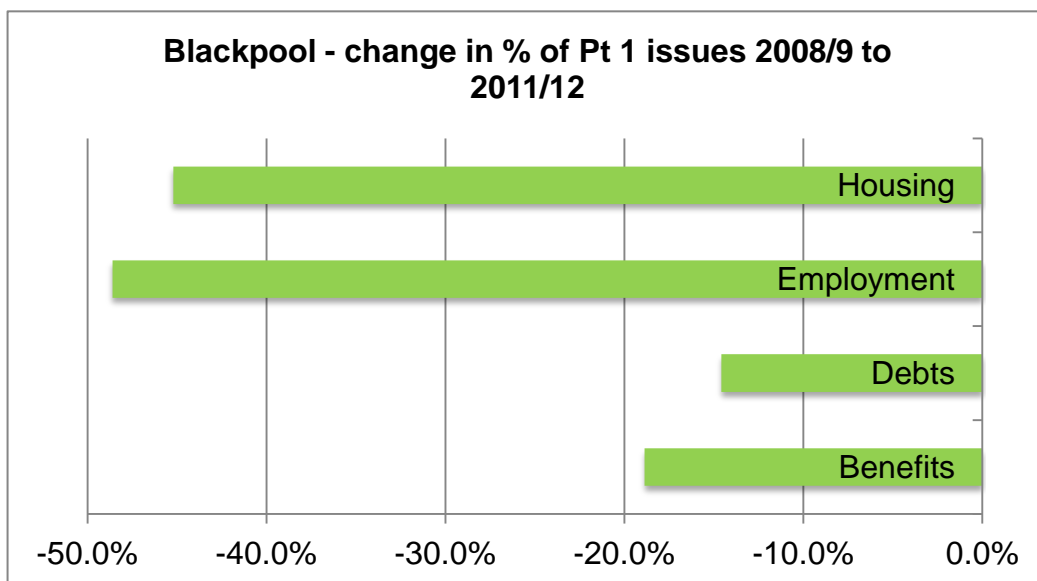
The charts below show four main areas as a percentage of all issues reported by the CAB for customers living in Blackpool over the last four years.

Chart 40



Source: CAB

Chart 41

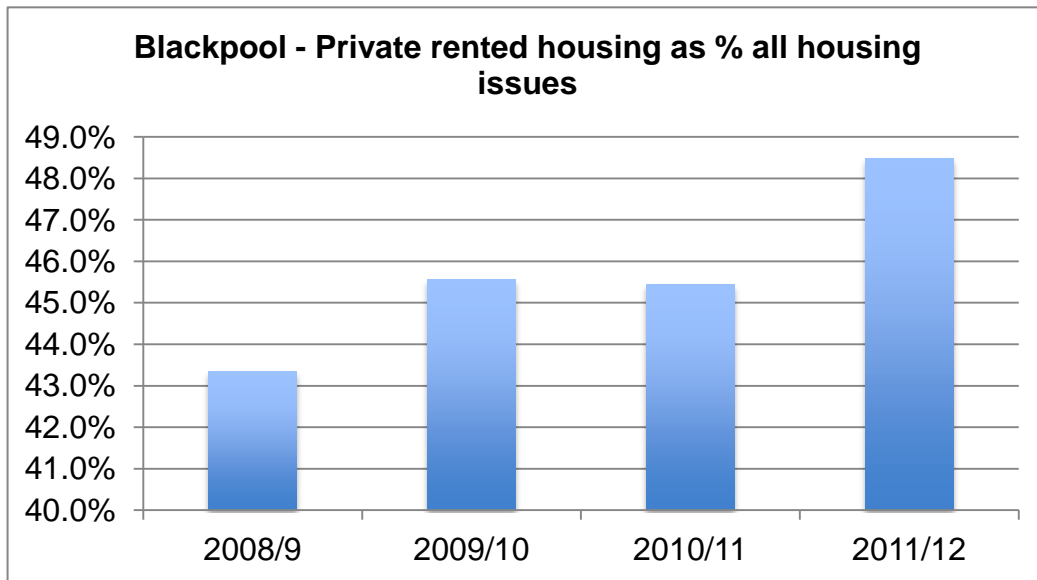


Source: CAB

- There have been significant decreases in the rate of reporting for each of the four categories reported.
- The largest fall was in Employment issues – 48.6%
- The second largest fall was in housing issues – over 45%.

Private rented housing issues

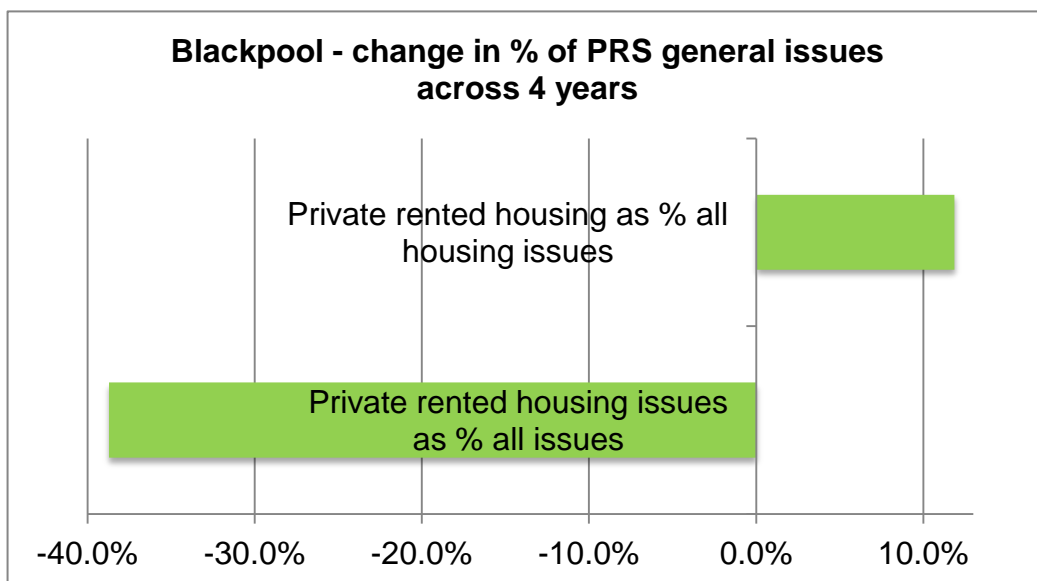
Chart 42



Source: CAB

There has been a sharp increase in the proportion of issues raised that concern the private rented sector, particularly in 2011/12 compared with previous years.

Chart 43



Source: CAB

However, other areas of enquiry are more significant overall – whilst the private rented sector forms an increasing issue within Housing enquiries, decreases in housing concerns overall mean that there has been a large decrease against all other issues across categories.

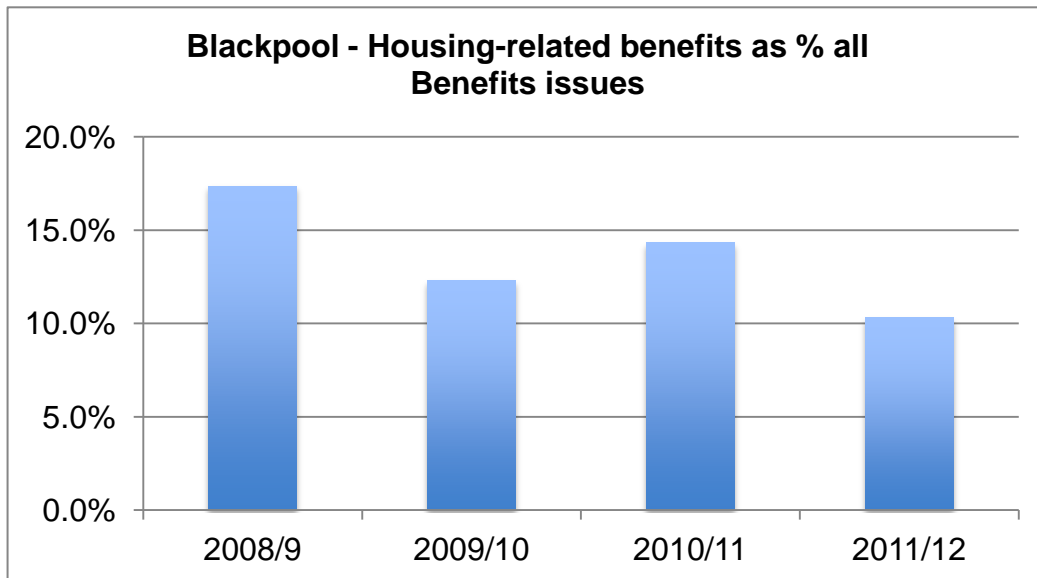
Housing related benefits

The housing-related benefits included in the charts below are:

- Housing Benefit
- Council Tax Benefit
- Community Care grants.

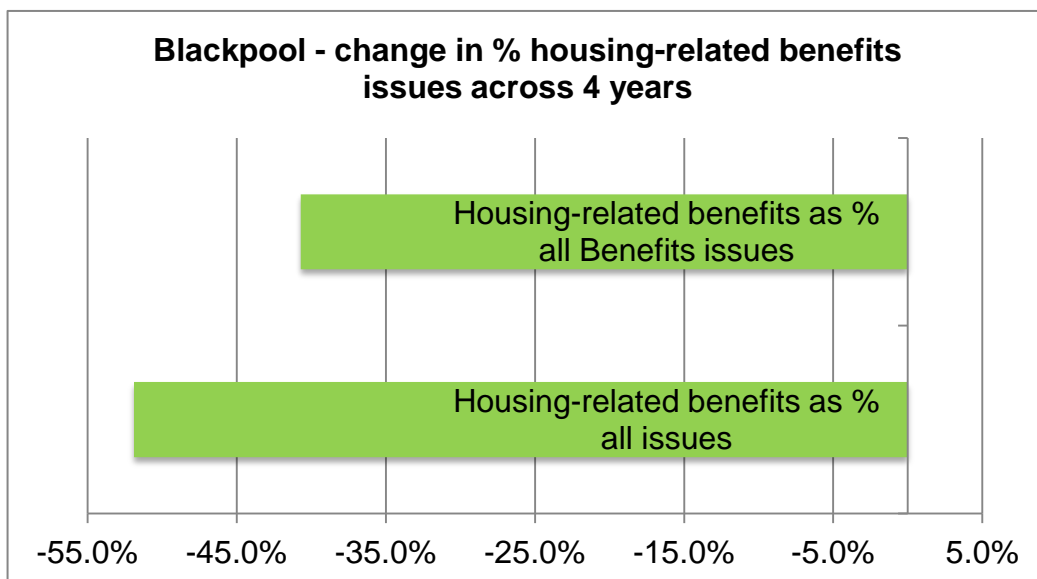
The rate of occurrence of these issues has decreased by almost 52% as a proportion all issues, and over 40% as a proportion of all benefits issues.

Chart 44



Source: CAB

Chart 45



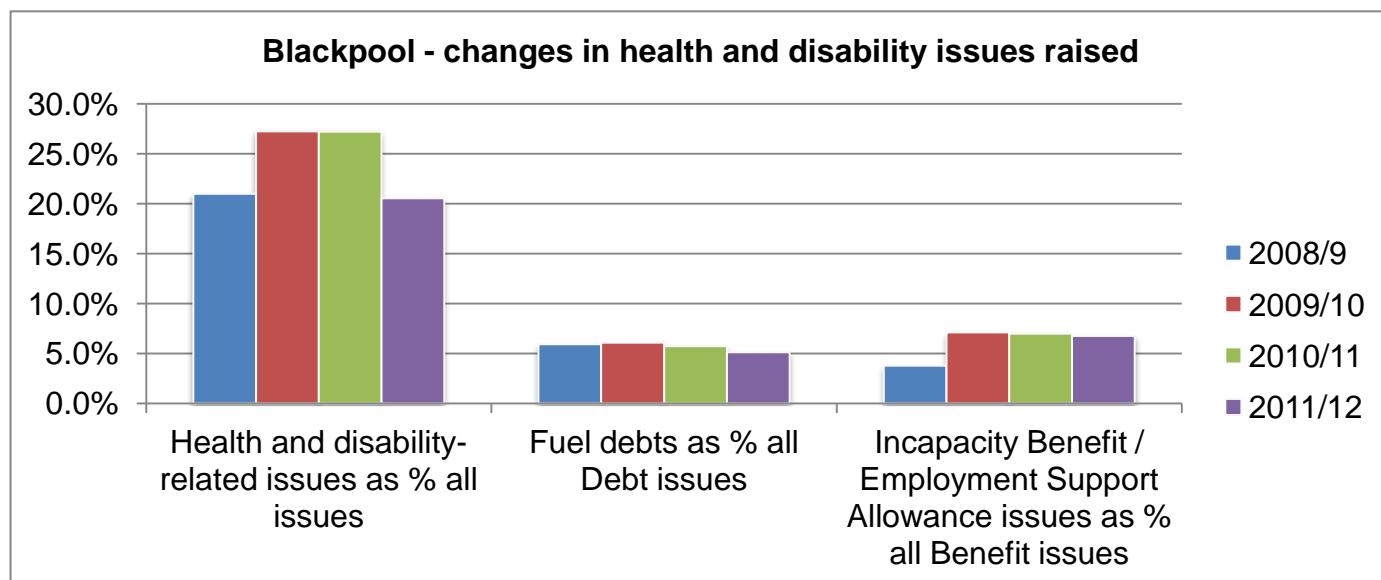
Source: CAB

Issues related to unsafe or unhealthy homes

We looked at issues that indicate a customer has a health or disability concern, or a housing-related issue that would directly affect their health.

- Carers Allowance
- Attendance Allowance
- DLA-Mobility Component
- DLA-Care Component
- Employment and Support Allowance
- Incapacity Benefit
- Water/sewerage debts
- Fuel debts
- Environmental and neighbour issues.

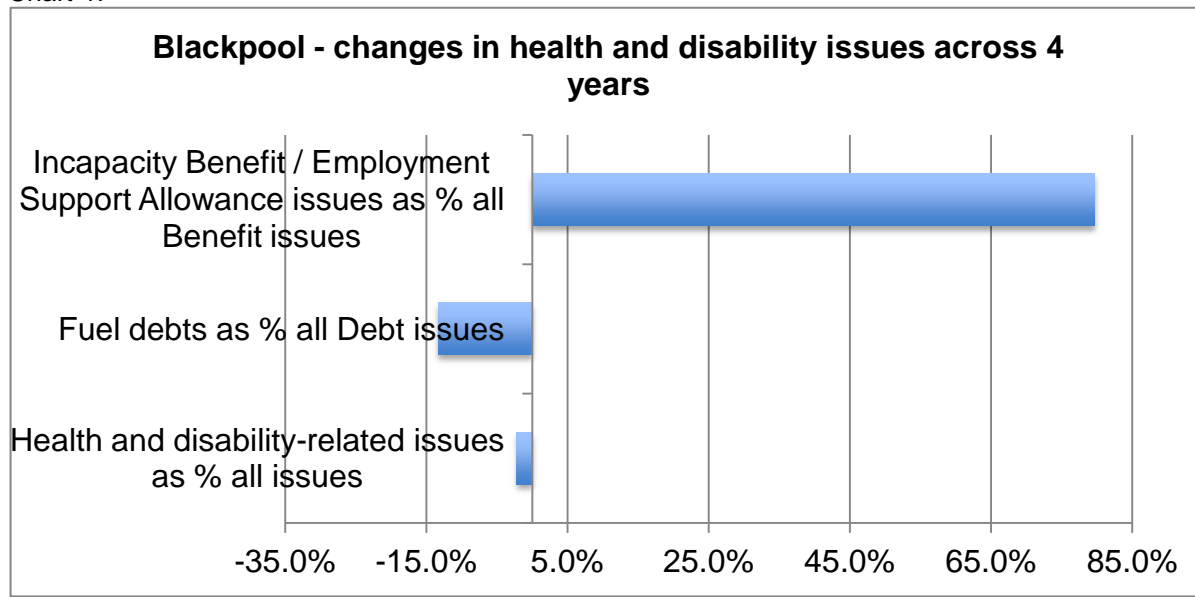
Chart 46



Source: CAB

This set of issues forms 20.5% of all issues recorded, although the rate of reporting has decreased on this relatively large base. The only increased rate of reporting is for incapacity benefit with Employment and Support Allowance (80%).

Chart 47

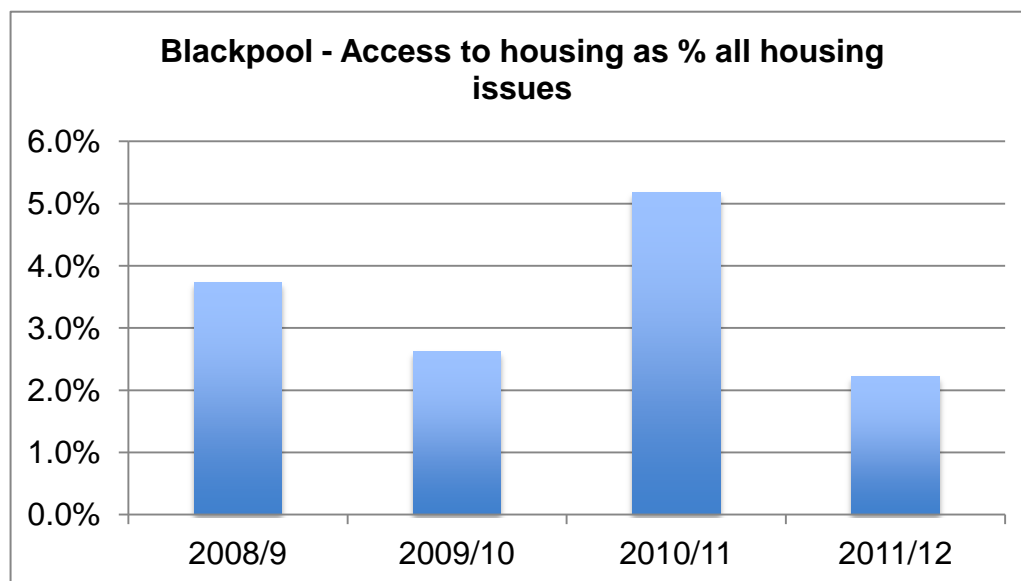


Source: CAB

Unsuitable housing

At the Part 2 level, we can only separate out issues related to a need to move home. There are relatively large variations year to year, so a trend wouldn't be reliable.

Chart 48

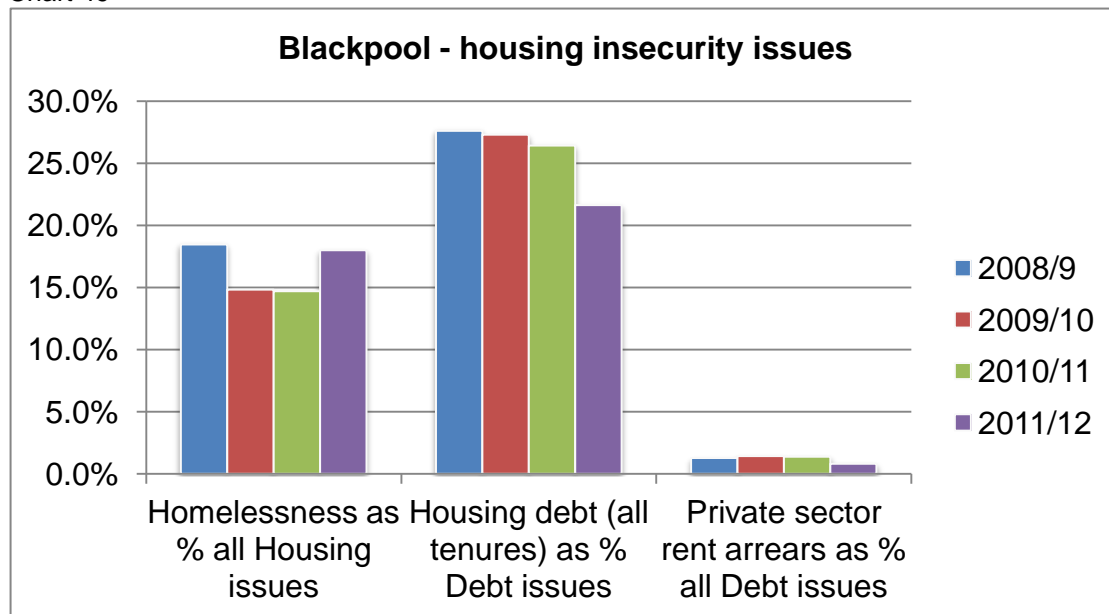


Source: CAB

Insecure housing

The chart below combines all homelessness issues and housing debt across tenure and separates out private sector rent arrears.

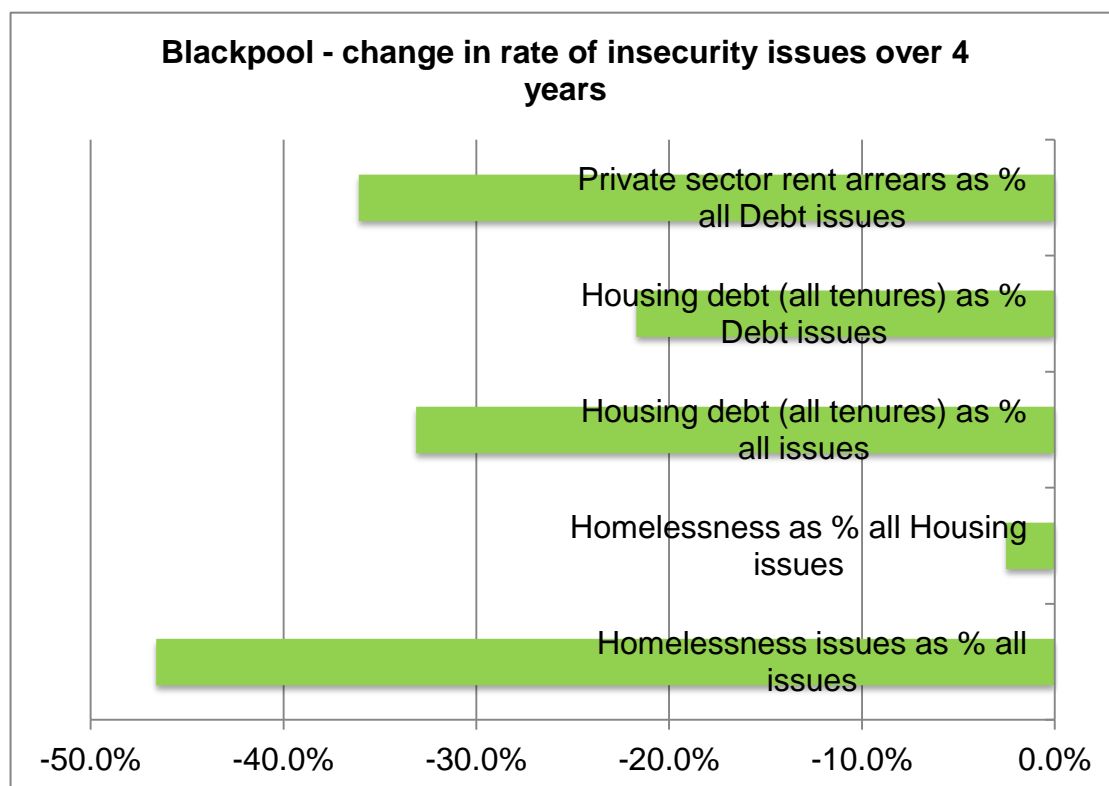
Chart 49



Source: CAB

All these issues have decreased over the four year period: homelessness as a proportion of housing-only issues has decreased least – 2.5% - but showed an increase in 2011/12 compared to 2010/11.

Chart 50



Source: CAB

Appendix 7.3 London Borough of Camden housing market, advice agencies and CAB data analysis

Housing market area analysis draws on information available from public sources about the housing market in each of the five local authority areas. In some instances the available information is dated e.g. strategic housing market assessments undertaken in 2007, drawing on data from 2006. The information in here has been supplemented by local intelligence drawn from conversations with the advice agencies about the private rented sector market.

Housing market analysis

In central London the Camden housing market is one of extreme pressure. House prices and private sector rents are prohibitively high and the demand for affordable housing exceeds supply. Although the proportion of households living in social rented housing is very similar to that across Inner London, Camden's private rented sector is larger than Inner London averages (a 2008 study suggests the private rented sector may have grown to accommodate 27.1% households⁶²).

The number of homes needed has increased slightly faster than the total population: Camden's population has grown by 4.1% over the last ten years, while the number of households has increased by 6.2%. This trend is set to accelerate, with the population expected to increase by 7% and the number of households by 11% over the next 15 years. A key factor in this pattern is the growing proportion of single person households⁶³. Camden has one of the largest student populations of any London borough⁶⁴ but the Camden Federation of Private Tenants also reports a decent sized older person renting population that tend to be 'long term' renters and thus exempt from many of the more recent Housing Benefit restrictions..

Over the last 15 years, house prices increased much more steeply in Camden than nationally, and remain buoyant during recession, and despite a brief dip the area remains unaffordable to many. In 2009, the average home cost £447,232 – almost 11.5 times more than the average household income at the time⁶⁵. The median household income reported in 2012 was £33,000, almost identical to London as a whole but ranging from £26,000 in St Pancras and Somers Town, which is poorer than the poorest London borough, Newham, to £45,000 in Frognal and Fitzjohns which is as wealthy as the richest, Richmond-upon-Thames and the City of London⁶⁶. The number of households who have applied for social housing in Camden has increased by over 50% since the end of 2005 to 22,000 in April 2011.

The costs of buying or renting a home on the open market in Camden are among the highest in the capital, with the average house price standing at more than £550,000 in March 2011⁶⁷. An average rent for a two bedroom home at £350 a week in the north of the borough and £550 in the south⁶⁸. Even for households with gross income levels that match the mean in the borough (£40,024⁶⁹) these costs are prohibitive. The average house price is almost 14 times that amount,

⁶² Housing Investment Plan. Housing Strategy Statistical Appendix 2008 Housing Needs Survey Update p.8

⁶³ Greater London Authority Population projections 2010 Round 'Camden Development' assess that Camden's population increased from 202,800 in 2001 to 211,200 in 2011 and the number of households from 91,700 to 97,400

⁶⁴ Camden Plan 2012 - 17

⁶⁵ Land Registry. House Price index. July 2011 PayCheck 2009. CACI

⁶⁶ Camden Plan 2012 -17

⁶⁷ Land Registry. House Price. May 2011

⁶⁸ Maximum Local Housing Allowance awards in March 2011 based on median market rents

⁶⁹ PayCheck 2010. CACI

while only studio or one bedroom flats in the north of the borough or single rooms in shared homes cost less than the 40% of household income the Mayor of London's guidance assesses is affordable. Yet 60.4% of households in Camden have an income lower than this⁷⁰. Camden's most recent assessment of housing need, in 2008, found that an additional 4,787 affordable homes a year over a five year period would be required to meet current and newly arising need⁷¹.

The Camden Federation of Private Tenants reports that there is very little correlation between the level of rent charged and the standard of service. The Federation has seen a number of properties they would class as 'slum' properties but the rent does not reflect this. It's felt that many landlords have built their business on maximising the rent chargeable to the Housing Benefit levels available and they are unlikely to, nor will they need to, reduce these given current demands from other markets e.g. households who are unable to buy. Many private tenants that claim Housing Benefit departments do not tell their landlord that this is the case. Landlords generally would rather not take on benefit dependent tenants and therefore the ability for these tenants to try to renegotiate rent payments because of reductions in their benefit entitlement is very difficult.

Welfare reforms are expected likely to have a severe impact; it's been assessed by the council that around 2,000 existing claimants will be affected, about 40% of whom have children. The introduction of restrictions to single private sector tenants aged 25 to 34, is estimated to affect about 450 existing claimants, and to social housing tenants of working age living in a home larger than their household needs, estimates are that it will affect 1,500 council tenants alone⁷².

Overcrowding is already a major factor. The 2001 Census recorded rates of overcrowding in Camden almost double London's. The 2008 assessment found overcrowding to be the commonest factor making households' accommodation unsuitable. It identified 5,540 overcrowded households, 5.7% of all households and 46.5% of those in unsuitable accommodation.⁷³

The proportion of unfit homes in the private rented sector was reported to be 14.9% in 2004. This compared to 6.75% and 3.7% in the owner occupation and housing association sectors respectively⁷⁴.

Advice agency feedback

Camden Federation of Private Tenants (CFPT)

The Federation is relatively small and provides a signposting and support role to tenants, for example, if the client wanted to know whether their tenancy agreement was legal, the Federation would probably refer them onto an advice agency. The support on offer means that clients can be on 'the books' for months if not years as the Federation works with them to improve their situation.

The Federation employs 1.5 full time officers. Office hours have been reduced from full office hours to 12-6pm following cuts to funding by their main funder, Camden Council (all locally funded agencies have experienced reduced funding).

⁷⁰ PayCheck. 2010 CACI

⁷¹ Some caution was issued with these figures as the assessment does not account for some households claiming Housing Benefit in order to cover their rent, spending more on rent than the 30% of household income the survey suggests is affordable, or securing cheaper accommodation outside Camden

⁷² Camden Council Housing Strategy 2011-2016

⁷³ Housing Needs Survey Update

⁷⁴ 2004 Private sector house condition survey

Clients access the services face-to-face, on the telephone and by email. Generally email and face-to-face are the most popular ways to contact them. The Federation does not do any contract work.

Data collection is undertaken on a monitoring form that looks at where people come from, the nature of their problems and the action taken plus usual equal opportunities outputs. This is not analysed formally because there is limited resources to do this (on further investigation there is insufficient information to be analysed as part of this research).

The Federation is part of the WISH Plus⁷⁵ service which is a formal network of referral agencies that signpost to other services.

The Federation is trying to access further funding from a number of charities (not the Council) to introduce a tenant support service. This is to establish a 'private tenant's ambassador project' to train volunteer private tenant champions to provide advice and support to other private tenants.

About demand for advice and assistance

Over the past 12 months, there has been an increase in clients. Generally 100 cases a year are dealt with, without publicising the service. This figure could be much higher and the Federation envisages demand increasing significantly in the future.

The main advice sought is problem relationships between landlords and tenants generally relating to poor communication, the state of the property they are living in, getting basic repairs done and 'tenants feeling ripped off'. Landlords are looking to maximise rent increases at every opportunity. Part of this is the market; because of the significant levels of demand, landlords are in a much more powerful position than tenants. Tenants have so few options to move elsewhere within Camden.

Tenants are also presenting with affordability problems and are very shocked when they realise that there is little they can do about rent increases. This is growing and becoming a major problem for people. Incomes are not going up, welfare reforms are tightening access to support and landlords are trying to maximise the rents achieved. This has always been a problem for low income tenants but more recently it's also becoming a problem for higher income groups that are by no means wealthy, but are not eligible for any financial support and these households are now beginning to experience problems in terms of access to good quality rented housing.

The timing of when people seek support varies. Many households try to sort out a situation by themselves and when they realise they need some help and advice they then contact an agency. This is often very late in the day and clients present with relatively difficult situations and finding a solution can be a challenge.

⁷⁵ WISH (Warmth, Income, Safety and Health) Plus aims to improve your health and wellbeing. It offers packages of support and co-ordinates referrals. This increases access to health services, safety and security measures in the home and the take up of benefits for those in need. WISH Plus enables staff to access help for clients. It offers a holistic service that benefits vulnerable residents who may not otherwise access support. Training and information is provided to allow designated frontline staff to refer their clients to WISH Plus. WISH Plus is a multi-agency partnership between Camden Council, NHS Camden and a range of statutory, voluntary and community agencies. WISH Plus is funded by NHS Camden

What has been the impact of change on housing and health?

1. **Unhealthy housing:** poor housing conditions and fuel poverty

The state of the property and getting basic repairs done are two of the main reasons why advice is sought.

The majority of clients recognised the impact that their housing is having on their health and wellbeing and can regularly provide examples to the Federation. However, with the introduction of welfare reforms and the need to renegotiate rents with their landlords' tenants are now choosing to 'put up' with poor housing conditions and disrepair because they want to keep their landlords 'on side'. A decision to move to a cheaper home has also, for some clients, meant a move to a home with poorer conditions.

The Federation has seen tenants not heating their homes adequately because they can't afford to.

2. **Unsafe housing:** accidents in the home, gas and electricity

The Federation feels that people will live in dangerous situations with their fingers crossed rather than tackle their landlord, citing a case where a client is living in a '*HMO kind of set up*' also occupied by the landlord. The gas supply was illegal because the landlord had installed it himself. A Federation recommendation to contact Environmental Health at the Council was not followed up by the client for fear of the landlord '*throwing her out*'. The client was not earning a high wage and had very few other options.

3. **Unsuitable housing:** associated with disability of limited mobility, with overcrowding and under-occupation

The Federation reports clients choosing to live in overcrowded conditions, with a noticeable increase in overcrowding. Generally two people sign the tenancy agreement but more people move in to share the rent. The Federation believes this is very much linked into the cuts in incomes from welfare reform and housing affordability and that this type of arrangement will increase in the future.

4. **Insecure housing:** households unable to access suitable housing (for example because of limited or insecure household income), fear or experience of loss of their home, or insecure for reasons such as domestic abuse

Affordability and the gap between income and rent increases are affecting people's wellbeing; they are scared and worried. Clients want to remain in Camden because of family ties and local support networks and the Federation cited one example of a Chinese client who wishes to remain near to China Town and the community there. Benefit levels mean that the client can no longer afford the rent and this is creating significant worry and stress.

The Federation sees tenants come to them who are suffering from health problems related to the stress and worry of rent levels increasing and particularly uncertainty about the future. Tenants don't know what landlords will do to their rent; they don't fully understand the details of welfare reforms; they don't know how others are managing; they are worried about trying to negotiate rent reductions with landlords. This worsens as tenants worry about how else this may impact on them,

for example, whether they will be able to afford to heat their home, pay their bills, buy food, etc. The Federation has seen tenants choosing to miss meals and not heating their homes adequately.

The Federation supports many tenants that already suffer from mental health conditions and these are being worsened by the worry and stress. The Federation’s support role is felt critical to help people to manage this.

The Federation reports that *‘unregulated unscrupulous landlords’* are also contributing to stress experienced by tenants, citing cases where landlords visit properties and *‘whisper into the tenants ear, we are going to get you out of here’*; *‘it’s not ‘kicking the door down’ but psychological warfare’*. Welfare reform will worsen the position for many benefit dependent tenants because of reductions in financial support but also in their ability to compete with tenants who are not dependent on benefit.

For those tenants who have chosen to move to a cheaper property, the upheaval of the move, in addition to poorer housing conditions, is affecting people’s wellbeing significantly.

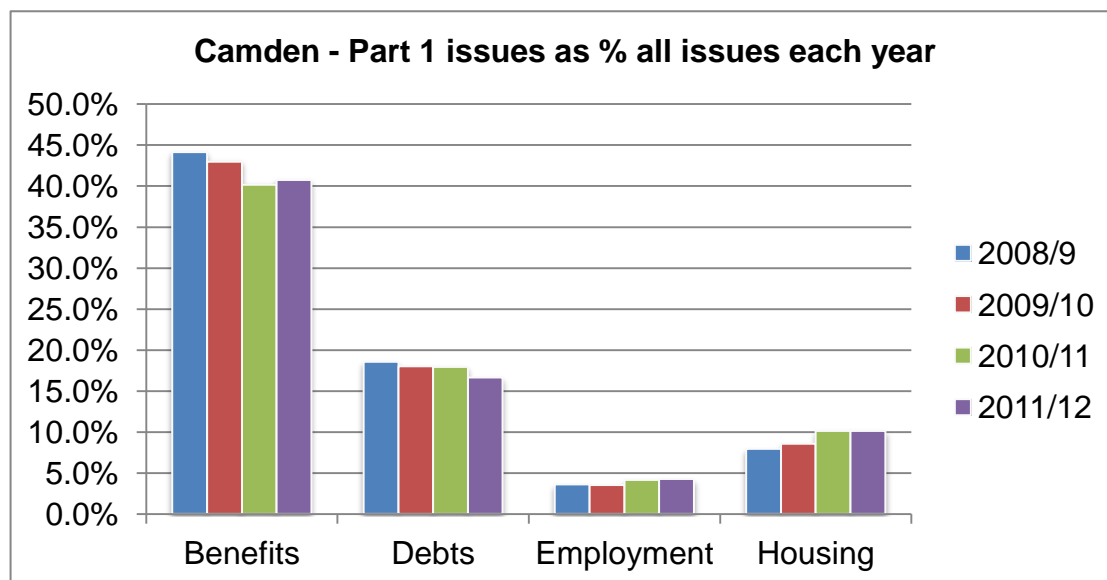
The Federation believes that the impact of reforms are disguised through the use of Discretionary Housing Payment (DHP), citing cases where this is simply providing a temporary measure but there are felt to be no other longer term solutions. The DHP system also appears to lack transparency and fairness (for example, there is no right of appeal to an independent Tribunal).

CAB data analysis

Balance of issues across the four years 2008/9 to 2011/12

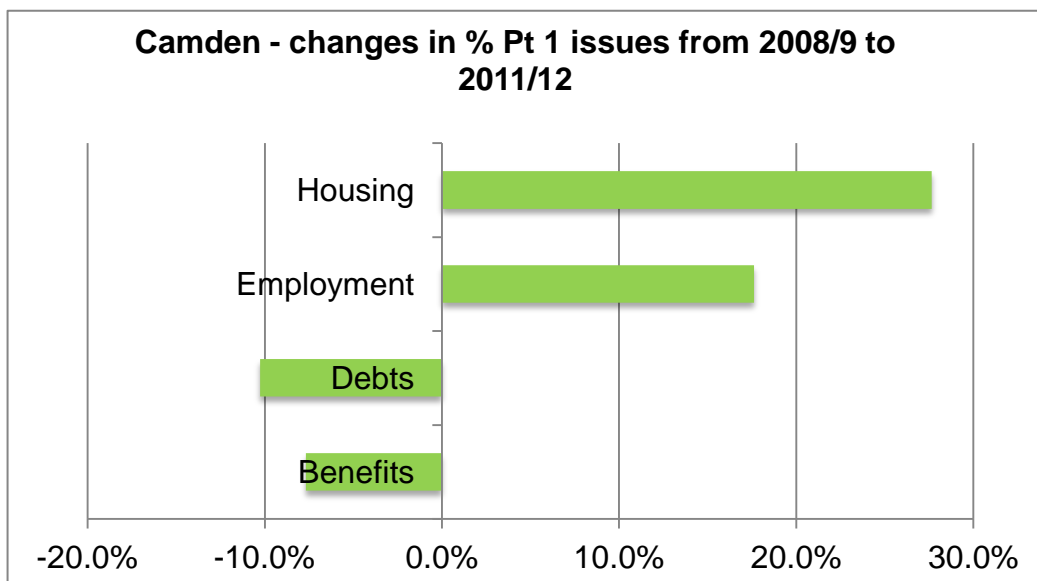
The charts below show four main areas as a percentage of all issues reported by the CAB for customers living in Camden over the last four years.

Chart 51



Source: CAB

Chart 52

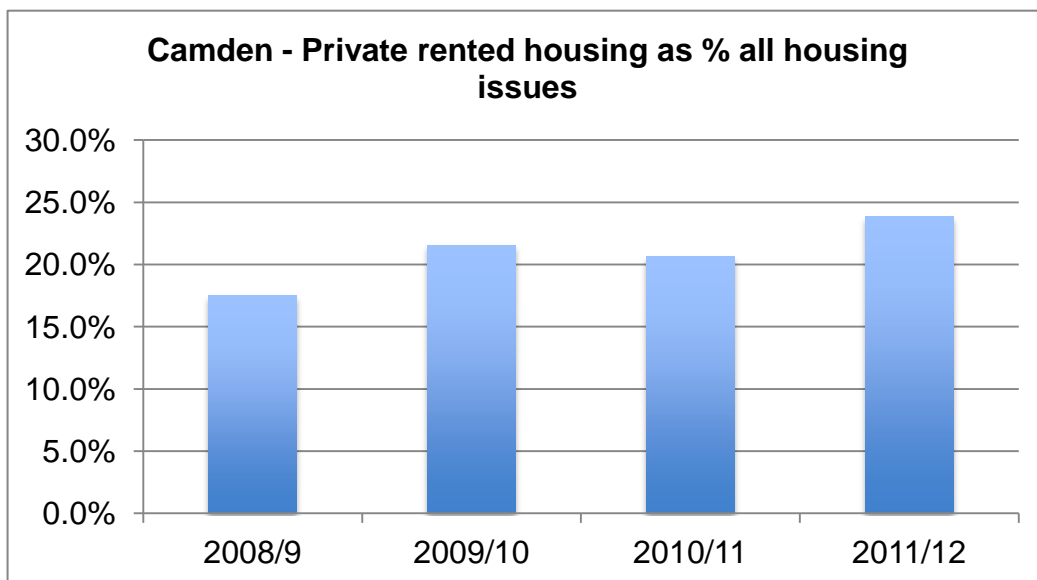


Source: CAB

- Housing issues have increased by 27.6%
- Employment issues increased by 17.6%
- However there have been falls in issues around Benefits and Debts.

Private rented housing issues

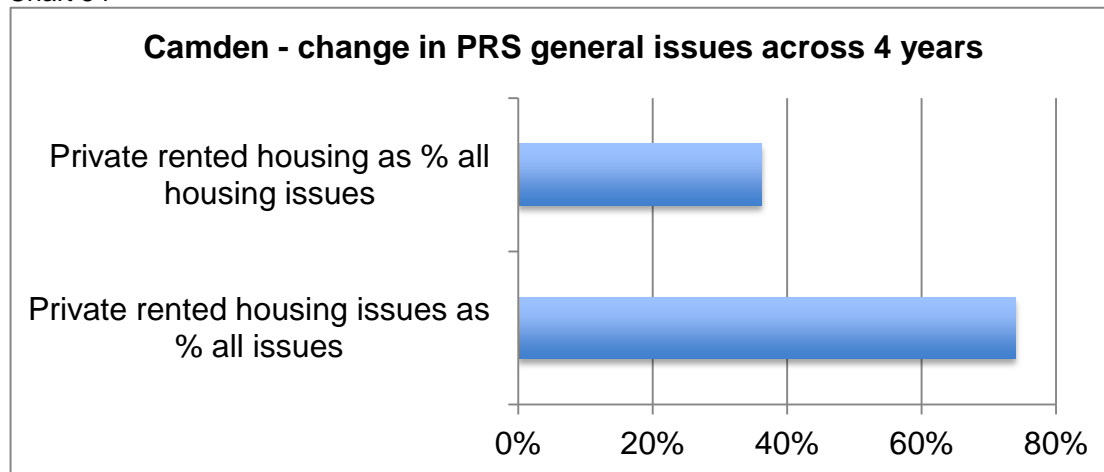
Chart 53



Source: CAB

There has been a significant increase in the rate of reported issues concerning the private rented sector; most significantly as a proportion of all issues raised, but also an increase of over 36% amongst all housing issues.

Chart 54



Source: CAB

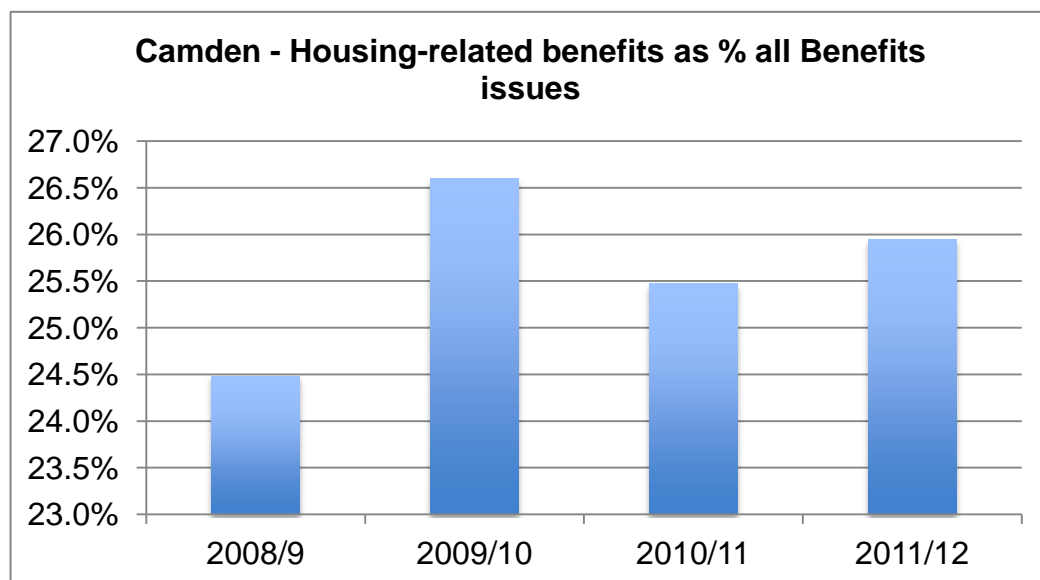
Housing related benefits

The housing-related benefits included in the charts below are:

- Housing Benefit
- Council Tax Benefit
- Community Care grants.

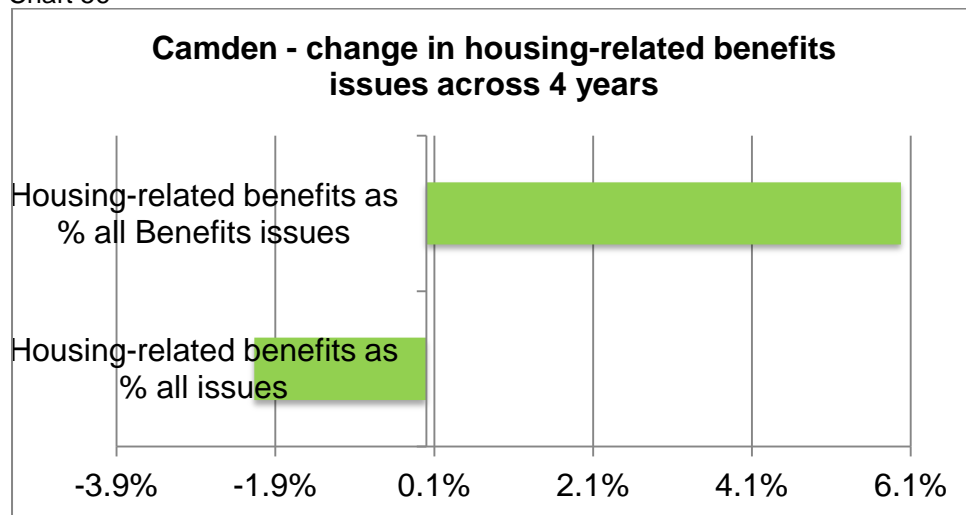
The rate of occurrence of these issues has increased by 6% as a proportion of all benefits issues, although the rate amongst all issues has declined slightly.

Chart 55



Source: CAB

Chart 56



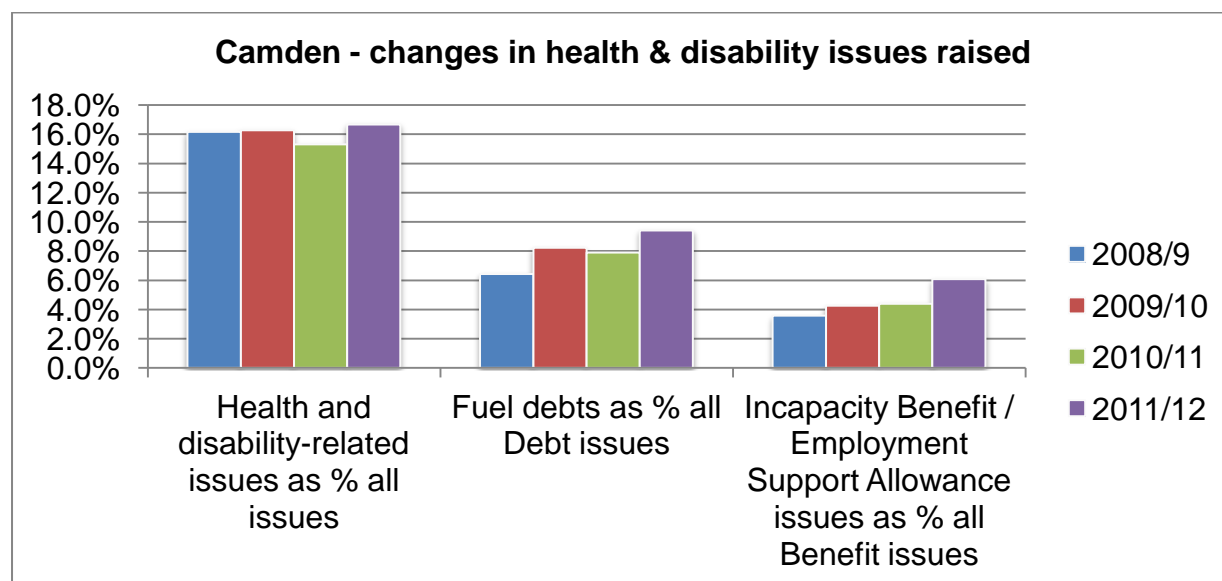
Source: CAB

Issues related to unsafe or unhealthy homes

We looked at issues that indicate a customer has a health or disability concern, or a housing-related issue that would directly affect their health.

- Carers Allowance
- Attendance Allowance
- DLA-Mobility Component
- DLA-Care Component
- Employment and Support Allowance
- Incapacity Benefit
- Water/sewerage debts
- Fuel debts
- Environmental and neighbour issues.

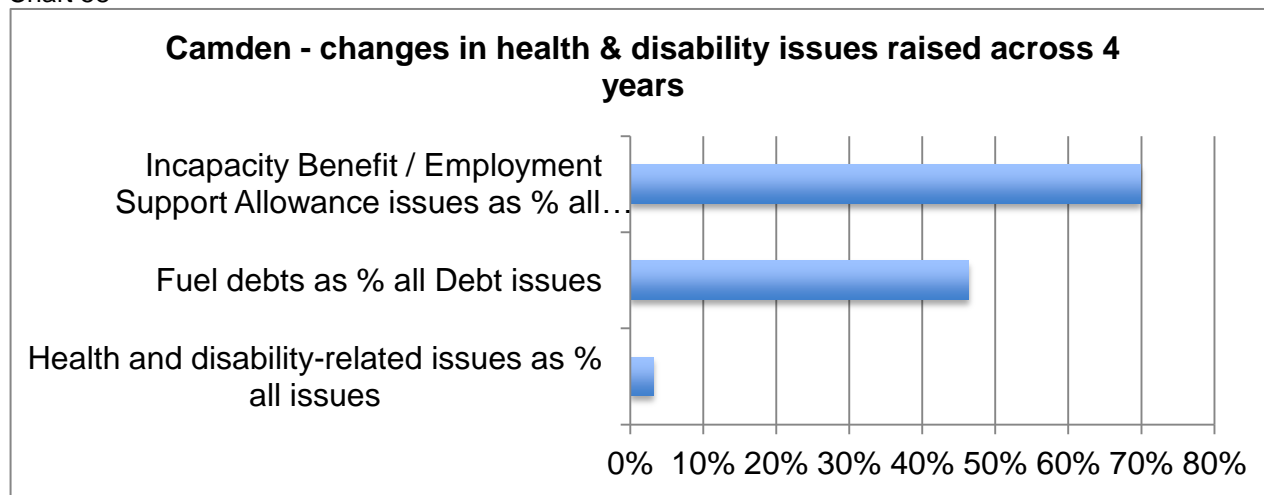
Chart 57



Source: CAB

This set of issues forms 16.7% of all issues recorded. Although the rate increased slightly over four years for the full combination, amongst these there were significantly large increases in Incapacity Benefit with Employment and Support Allowance (70%), and fuel debt (46%).

Chart 58

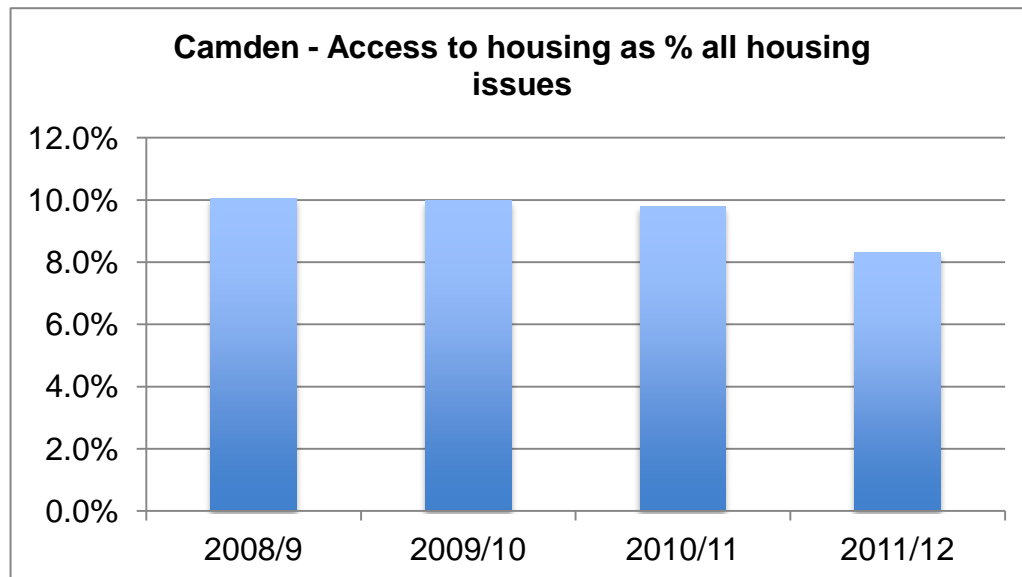


Source: CAB

Unsuitable housing

At the Part 2 level, we can only separate out issues related to a need to move home, but these issues decreased by more than 17% over the four years.

Chart 59

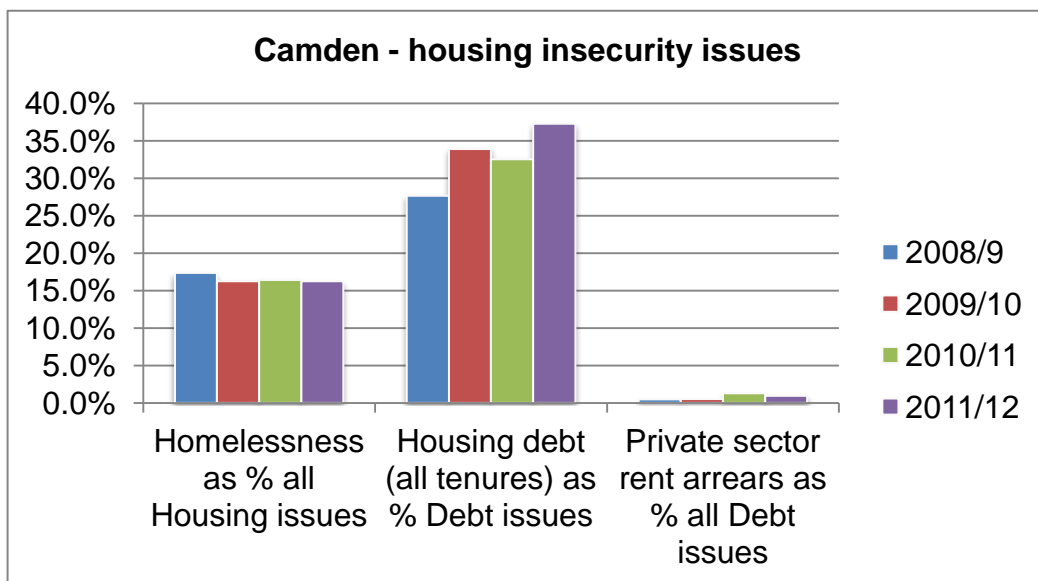


Source: CAB

Insecure housing

The chart below combines all homelessness issues and housing debt across tenure and separates out private sector rent arrears.

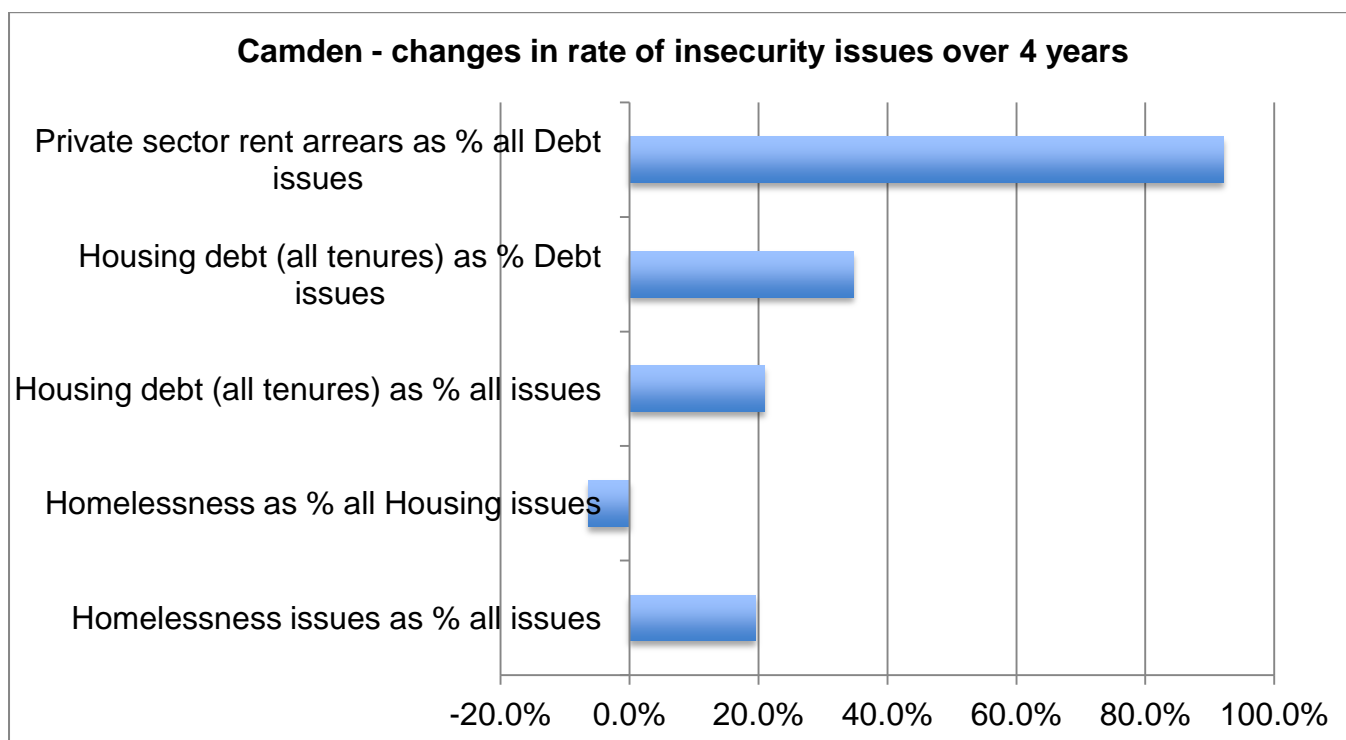
Chart 60



Source: CAB

While homelessness issues have declined slightly, the rate of enquiries around housing debt has increased by almost 35% amongst all debt issues, and by 21% amongst all issues raised. Although forming a relatively small proportion of issues, private sector rent arrears issues have increased by over 92%.

Chart 61



Source: CAB

Appendix 7.4 Exeter housing market, advice agencies and CAB data analysis

Housing market area analysis draws on information available from public sources about the housing market in each of the five local authority areas. In some instances the available information is dated e.g. strategic housing market assessments undertaken in 2007, drawing on data from 2006. The information in here has been supplemented by local intelligence drawn from conversations with the advice agencies about the private rented sector market.

Housing market analysis

A district in Devon, despite the downturn, Exeter has a healthy economy. It has a number of service industries that are still growing and this has created jobs. Exeter is a relatively prosperous city, offering a good quality of life and employment, educational, and recreation opportunities in a scenic location. There are new businesses opening up, unemployment remains low and younger households/families are attracted to the area to work and can afford to pay the rent levels that are being asked for. The city is compact with limited land available for new housing and high densities in many of the existing built-up areas. The risk of flooding restrains development opportunities in areas to the south of the city.

Increasing demand drives up house prices and private sector rents. As a result the number of households turning to the Council for assistance and applying for housing continues to rise. There are higher than average numbers of young adults in Exeter, boosted by the number of students (around 13% of the population). Household composition is varied with relatively high proportions of single person households, particularly pensioners and adult couples without children.

Residents of Exeter have average annual earnings of £19,400, with those in full-time employment earning an average £23,245 (source: Annual Survey of Hours and Earnings 2006). Household income levels are more useful than individual earnings when looking at wages relative to housing costs. The Exeter and Torbay Housing Market Assessment 2007 indicates that almost 50% of Exeter households have a household income of less than £20,000.

The dominant form of tenure in Exeter is owner occupation with 67%⁷⁶ of all properties owned outright or with a mortgage. There are low levels of homeowners affected by the downturn and the Agency has only a handful of households affected by mortgage difficulties.

Around 19% of homes are rented from social landlords (council or housing association) and the remaining 14% are privately rented. Between 2000 and 2006 average property prices in Exeter increased by 133%. For almost half of households in Exeter with household income of £20,000 or less, the median cost of a three bedroom property at £179,500 would be at least nine times their annual household income, far more than the three and half times household income offered by many mortgage lenders. First time buyers with no existing equity and those on low incomes are increasingly priced out of owner occupation.

The private rental market is very buoyant and remains so because of the number of students living in Exeter and the general prosperity of the City. Rents in the private rented sector are around twice as expensive as social rented accommodation. 15% of households in Exeter claim Housing Benefit. A single person earning the average income in Exeter and paying average rent for a one

⁷⁶ All data for Exeter is taken from the Exeter and Torbay Strategic Housing Market Assessment 2007 unless otherwise specified

bedroom private rented property would be paying more than a third of their gross annual income on rent. The Council's Housing Options Team reports that a significant proportion of rents charged are beyond the reach of many Housing Benefit claimants. There are pockets of deprivation, predominantly ex Council houses sold under the Right to Buy that are on the private rented market and affordable to those on Housing Benefit, but increasingly the service has to look outside of the City to try to find affordable rents.

Housing stock in Exeter is varied with high proportions of terraced housing (35%) and flats (23%). Semi-detached properties comprise 27% of stock and detached 15%. Exeter has fewer large properties and a lower proportion of older stock than neighbouring authorities, but compared to national averages Exeter has more older properties (pre-1919) and slightly more new properties (built post 1964). The 2009 private sector renewal policy reports on a recent house condition survey estimate that 37.7% of private sector properties are non decent.

The Exeter and Torbay Housing Market Assessment found that 1,429 households in Exeter are currently living in technically overcrowded housing, although 211 of these households considered their home to be about the right size. As many as 30,350 (70%) of households technically under-occupy their property, nearly half of these by two bedrooms or more. Of these 2,700 still considered that they have too few rooms available.

The authority reports that the effects of an ongoing shortage of housing include a continued upward pressure on land and house prices. The need for people to have to claim Housing Benefit within the private rented sector is felt likely to increase and households currently in unsuitable housing are less likely to have their needs resolved. Some households may be forced to leave the area in search of affordable housing elsewhere in the country.

Exeter City Council's draft Core Strategy and the Regional Spatial Strategy identify growth in household numbers and the need for considerable new housing development as key issues for the future. The Torbay and Exeter Housing Market Assessment suggests that the shortfall between both current and future need/demand for housing and availability of housing in Exeter is greater than previously predicted.

Advice agency feedback

Exeter City Council Housing Options Service

About the agency

The Housing Options Service is delivered by the Council and provides front line housing advice and housing options services. It also manages access into temporary accommodation and the council's housing register. The main reception is within the City Centre and is a Council owned building.

All aspects of housing needs advice are given to clients from all different tenures. The service is fully funded through the Council and DCLG homelessness grant. Funding has not been reduced and the DCLG grant actually increased in Exeter. There have been other reductions in funding to other related provision such as for housing related support (Supporting People, controlled by Devon County Council).

The service employs 11 full time staff and opens 9-5pm Monday to Friday. Contact is through email, telephone and there is a drop in service. People tend to want to come in and see people face to face although the service tries to encourage email.

The service also works closely with housing association tenants that have been served a notice, offering financial advice, in partnership with housing associations. It does not work provide any services under contract but it does contract with CAB to manage the court desk.

The service signposts to other agencies such as CAB and increasingly to GPs because of health (mainly stress) related problems.

Data about those who seek advice is limited to casework. On further investigation this data has proven insufficient to analyse to inform this research.

About demand for advice and assistance

The service offers advice to around 1,700 clients per year (those who have had a case opened – more will have sought advice without casework beginning). The service estimates that about 25% of casework relates to the private rented sector, circa 650. This number has increased by about 100 cases in the past 12 months.

The main reason for the increase is that people have been unable to pay their rent as a result of changes in the way Local Housing Allowance is assessed for Housing Benefit. Demand has mainly increased from single households aged 25-35 but there also families. These households are also seeking debt advice and financial support. With the Job Centre the service is beginning to offer debt advice when people come in to register for Jobseekers Allowance; there is a concern that debt advice is not being 'picked up'.

The numbers of households seeking debt advice has increased but not as significantly as expected as a result of changes to Housing Benefit. This may be because people are using savings and managing to make ends meet for a time limited period. The service expects this to increase over the coming 12 months.

The service also has high levels (and growing) of repeat approaches as households regularly revisit the service as budgets do not work out or a particular bill comes through the door, etc. Many more of these households are seeking social housing. The service also has more cases coming to them that have supporting letters from their GPs around the stress/anxiety related problems of unaffordable housing.

As well as affordability, households seek advice about illegal evictions; the majority of landlords are single property landlords and want to move back into the property themselves.

When households come into the service they are relatively well informed about the changes that will be happening in relation to Housing Benefit because the Council's Housing Benefit service ran an information campaign about the changes coming and this is considered to have been very successful.

What has been the impact of change on housing and health?

- 1. Unhealthy housing:** poor housing conditions and fuel poverty

The service has not seen anything significant in the way of disrepair as a result of changes. There is very little disrepair generally as the sector is well maintained and needs to be. There is healthy competition between landlords as individuals have choices about supply and will not choose to move into properties that are in significant levels of disrepair, even at low income levels.

With Housing Benefit reductions households are generally not staying in properties that they cannot afford and if they have not moved, it is just a matter of time. However, where households need to remain living in particular area because of work, family connections or access to good schools then they are beginning to cut back on essentials such as food and gas and electricity costs.

The service assists households to budget. This experience suggests that housing costs are being prioritised over utility bills, and that household assumptions are unrealistic in the long term. Decisions will have a detrimental effect on health and wellbeing in the longer term.

Households are seeking to move to areas where rents are lower. This is having the effect of increasing rent levels in these areas because there is limited supply.

Moving is also difficult, the cost of moving is one barrier but also the ongoing costs of having moved such as increased transport costs to travel to work will necessitate that households take decisions e.g. not to heat their home, etc.

2. **Unsafe housing:** accidents in the home, gas and electricity

The Service has not seen any specific cases of unsafe housing as a result of changes.

3. **Unsuitable housing:** associated with disability of limited mobility, with overcrowding and under-occupation

Unsuitable housing is a particular issue for under 35s who have been living in their own accommodation for a long time but now need to house share. Sharing a home with strangers is causing significant distress. The service cited two cases where the client's mental health meant they were unable to cope with sharing, and in one case sharing would also have been difficult for other people living in the household (a '*recipe for disaster*'); it was proving difficult to find suitable accommodation in these instances. The client's anxiety and stress levels were also increasing as the situation remained unresolved, exacerbating their existing health conditions.

The service reported that it is proving difficult to enable people to move-on from supported housing. The shared room rate exemption does not apply to all forms of supported housing, yet sharing will not be suitable for some of the people who need to take a step towards independence. Individuals are not able to make the move out of supported accommodation and people with housing related support needs are also not able to access the support they need.

Overcrowding issues are also reported regularly. This has tended to involve "A8 Nationals"⁷⁷ but also non-A8 nationals who are choosing to share the rent between a number of people/households.

⁷⁷ Citizens of the eight countries which joined the European Union in 2004 and who face severe restrictions on access to benefits and public housing: Poland, Latvia, Lithuania, Czech Republic, Slovakia, Slovenia, Estonia and Hungary

- 4. Insecure housing:** households unable to access suitable housing (for example because of limited or insecure household income), fear or experience of loss of their home, or insecure for reasons such as domestic abuse

Welfare reform is felt to be having a major impact on wellbeing and stress. The service reports a growing number of very anxious households who are worried about current cuts in their Housing Benefit and what may happen at the next review of their benefit. The 'unknown' is creating problems for many households but particularly families who have children settled in school.

Housing costs are being prioritised over utility bills, and other debts so more action is being taken to recover these costs causing greater anxiety and stress within households. This has led to an increase in families evicting older children who are seen as a financial burden leading to an increase in youth homelessness.

Individuals often feel unable to discuss rent issues with their landlords because they fear that landlords may evict them simply because they are concerned that rent arrears may occur, and also because many households have not informed their landlord that they are in receipt of Housing Benefit. Many landlords had made this a requirement of taking the property. Given the buoyancy of the rental market landlords can choose tenants and few landlords have been interested in lowering rents. Where this has happened it has tended to be very small scale and generally for households that have been tenants for many years.

The Council's Housing Benefit department is using Discretionary Housing Payments to support significant numbers of households at this stage. However, it has been made very clear that payments are temporary (6 months) and will only support them until they find alternative accommodation, outside of the City if that is where they can afford accommodation. The use of Discretionary Housing Payments is felt to be 'containing' the problem and in the future, particularly as the method of calculating the Local Housing Allowance is linked to the Consumer Price Index rather than the Retail Price Index, this problem will grow in scale and severity.

What, if any, effects are there on the capacity and capability of local services to respond to change?

The service thinks that an ongoing support service is now essential for many households but this is beyond the existing resources of the service. A suitable support service was previously offered by a service called Homemaker South West www.homemakersw.org.uk, funded by Devon Supporting People. It offered a regular review of an individual's case and took a pro-active approach to make contact with particular 'at risk' households that needed to talk through their problems in more detail and perhaps review their household budgets, etc. It was 'low level' ongoing support often offering listening time rather than 'critical stage advice'. This service no longer exists because funding was cut. The households that were supported by this service are now struggling, which affects their wellbeing and anxiety levels. They are regularly approaching the service and CAB for support that is not available. It is difficult to obtain funding for this preventive service.

The service does not believe that it sees all of the cases that require support and does not feel that it has a grasp of the scale of the problem. At present, it is early days, people will be using savings, credit, etc, to keep their heads above water but these arrangements will not be available

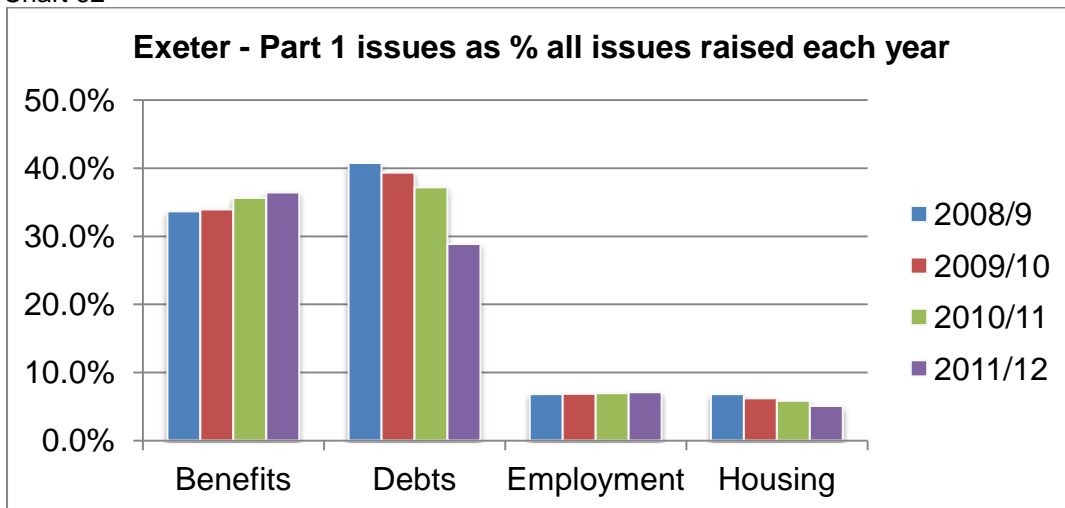
in the longer term and in the future it seems numbers will increase and many of their partner agencies such as CAB are having funding cut.

CAB data analysis

Balance of issues across the four years 2008/9 to 2011/12

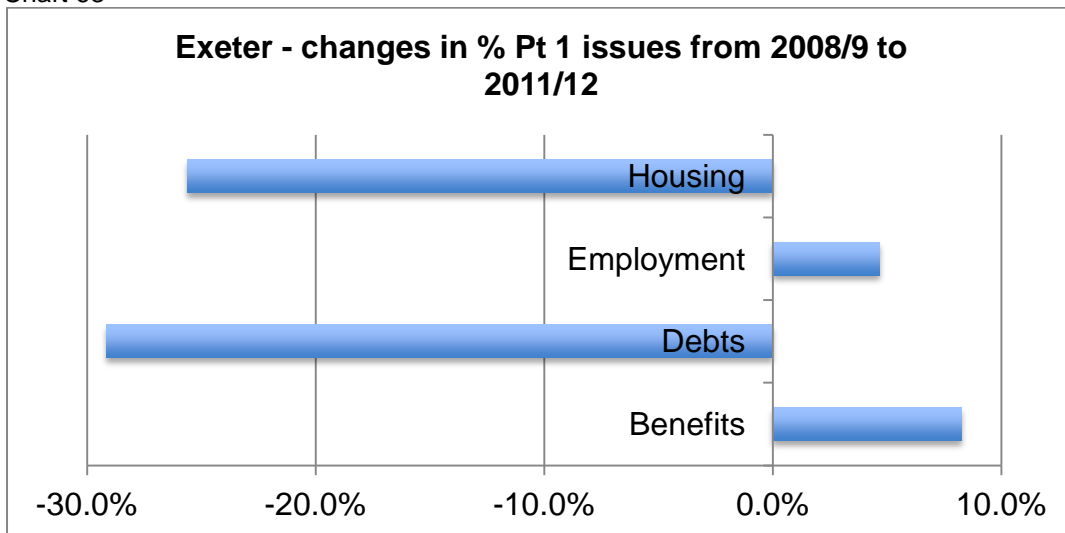
The charts below show four main areas as a percentage of all issues reported by the CAB for customers living in Exeter over the last four years.

Chart 62



Source: CAB

Chart 63



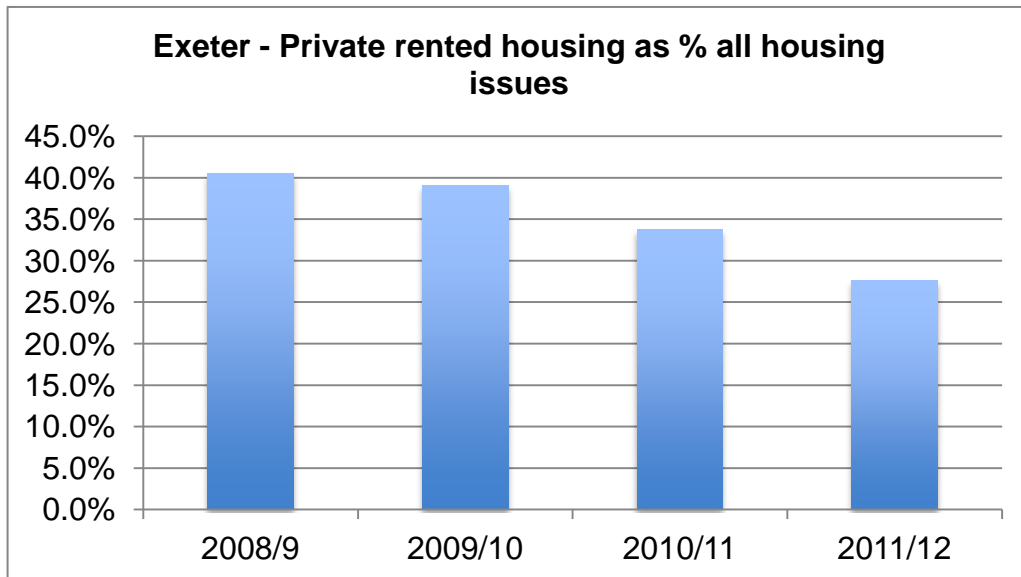
Source: CAB

- Issues around benefits have increased by over 8% and these now form over 36% of all issues raised
- Employment concerns have increased by 4.7%

- There have been very significant decreases in the rate of reporting of issues around housing and debts.

Private rented housing issues

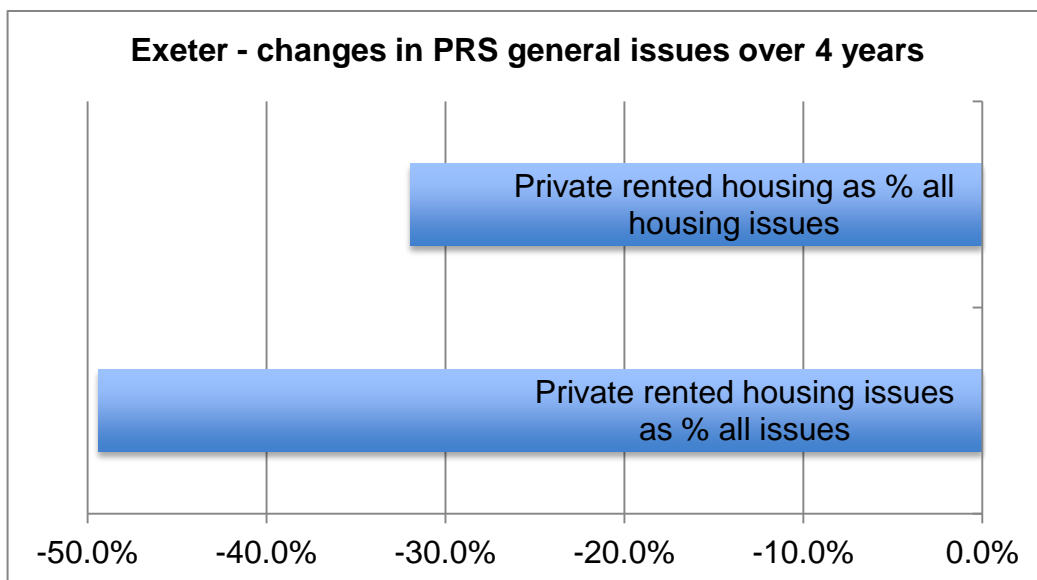
Chart 64



Source: CAB

There has been a sharp decline in the proportion of issues raised that concern the private rented sector, both in relation to all advice issues and amongst housing-related enquiries.

Chart 65



Source: CAB

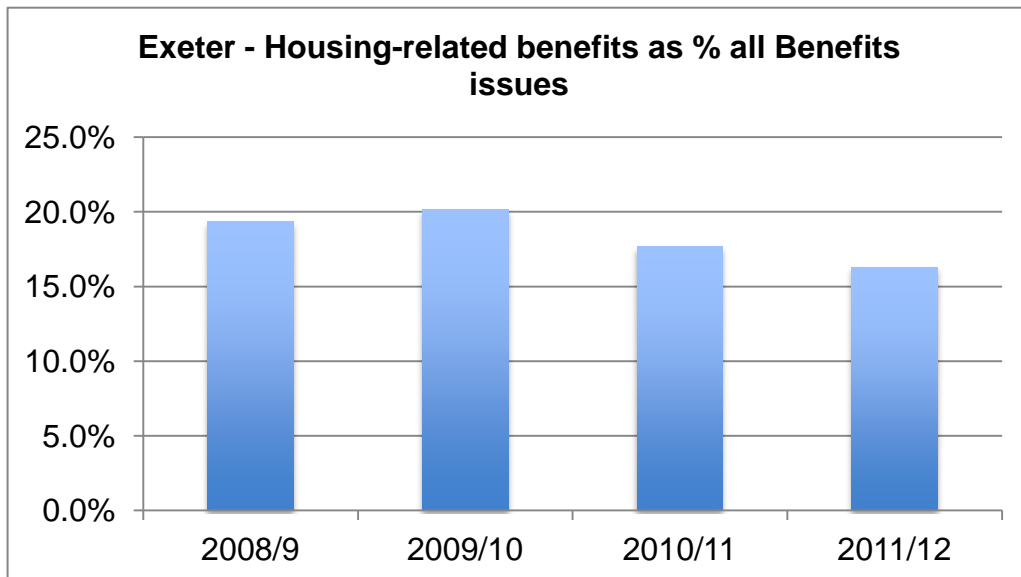
Housing related benefits

The housing-related benefits included in the charts below are:

- Housing Benefit
- Council Tax Benefit
- Community Care Grants.

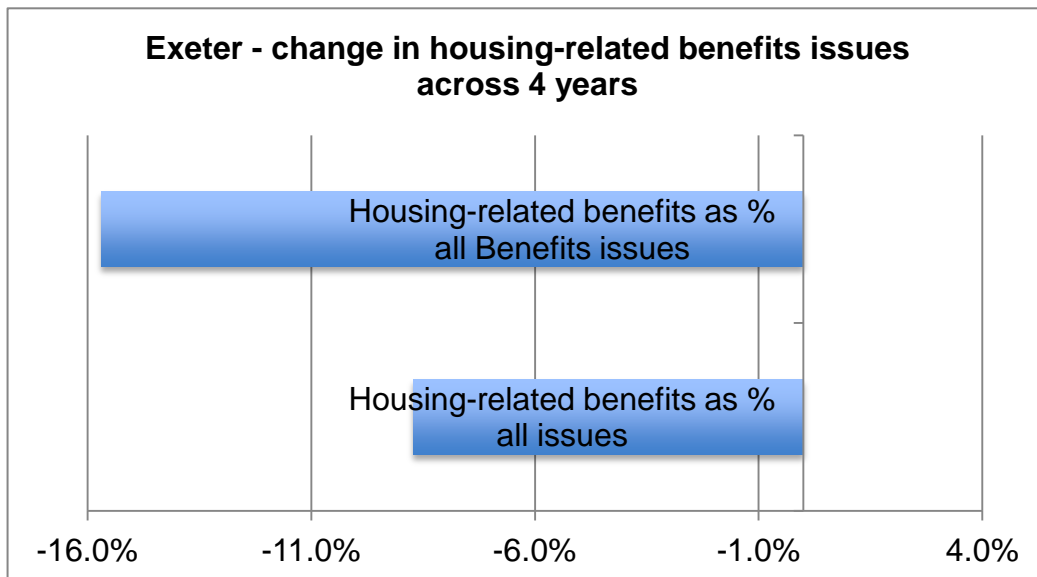
The rate of occurrence of these issues has decreased by almost 9% as a proportion of all issues, and even more significantly as a proportion of all benefits issues (15.7%).

Chart 66



Source: CAB

Chart 67



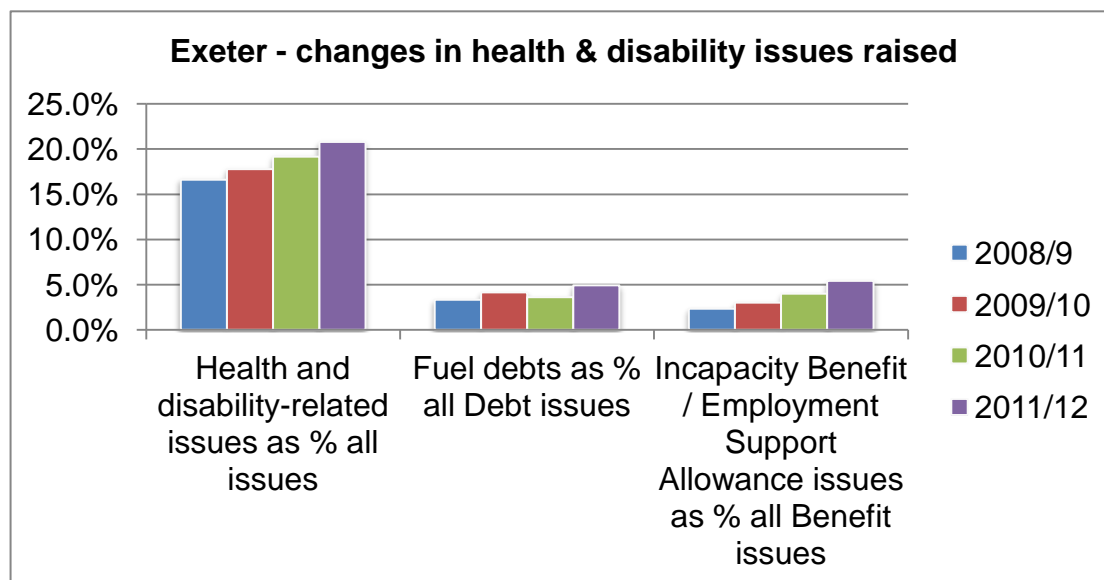
Source: CAB

Issues related to unsafe or unhealthy homes

We looked at issues that indicate a customer has a health or disability concern, or a housing-related issue that would directly affect their health.

- Carers Allowance
- Attendance Allowance
- DLA-Mobility Component
- DLA-Care Component
- Employment and Support Allowance
- Incapacity Benefit
- Water/sewerage debts
- Fuel debts
- Environmental and neighbour issues.

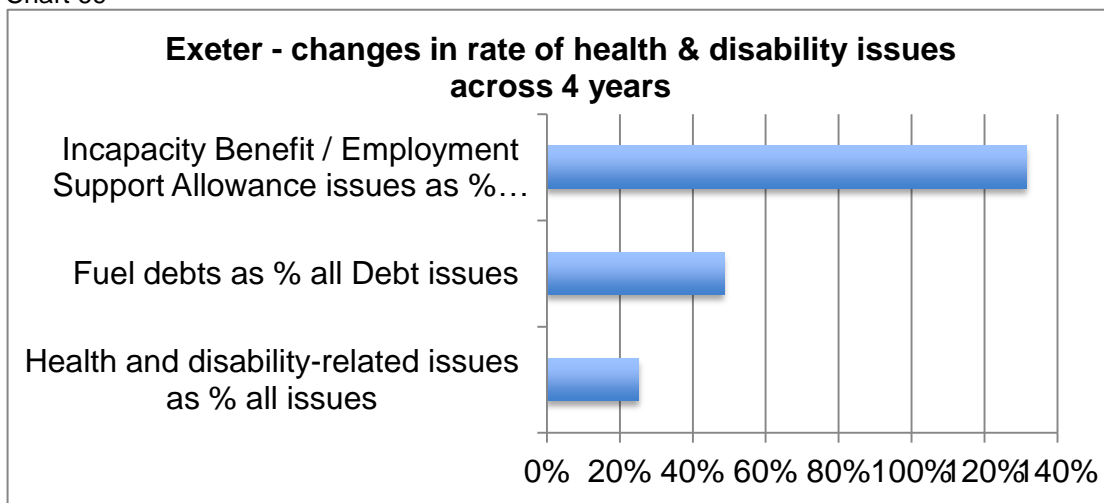
Chart 68



Source: CAB

This set of issues forms almost 21% of all issues recorded. There are very large increases in Incapacity Benefit with Employment and Support Allowance (131%), but fuel debt issues have increased by a worrying 49%.

Chart 69

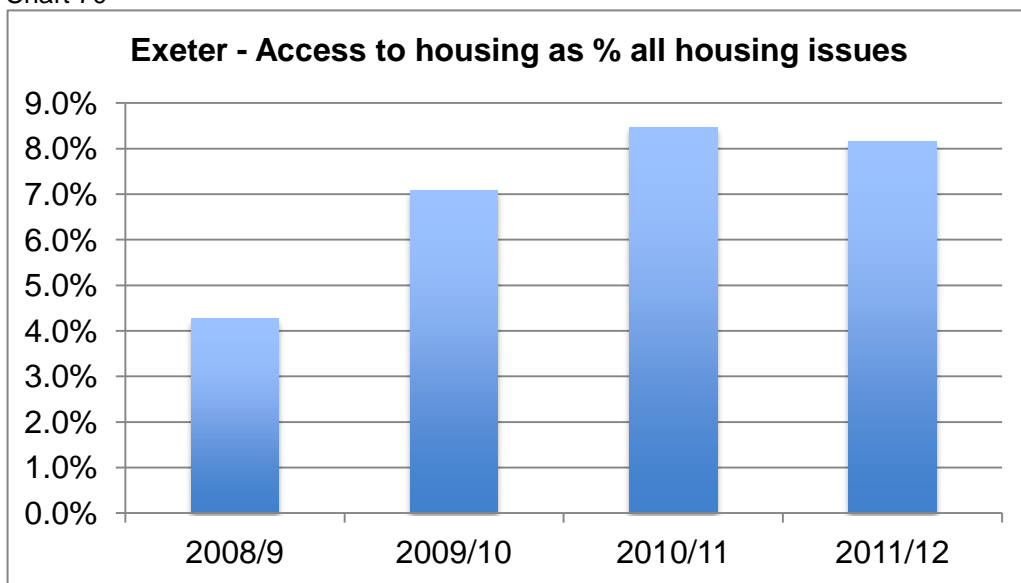


Source: CAB

Unsuitable housing

At the Part 2 level, we can only separate out issues related to a need to move home, but these increased to a peak of 8.5% in 2010/11 and have increased by 91% over the four year period.

Chart 70

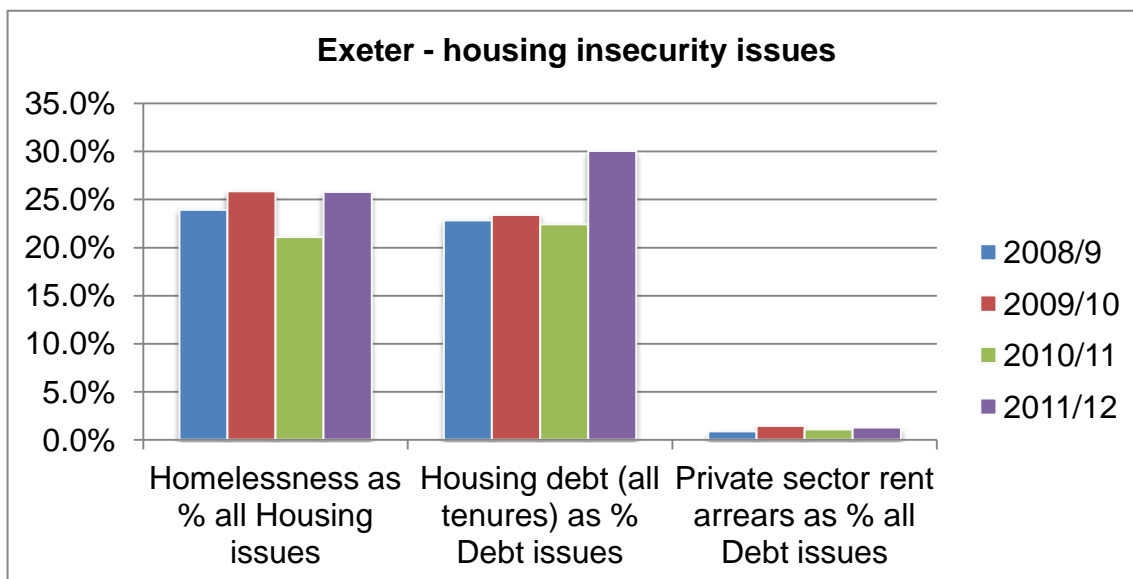


Source: CAB

Insecure housing

The chart below combines all homelessness issues and housing debt across tenure and separates out private sector rent arrears.

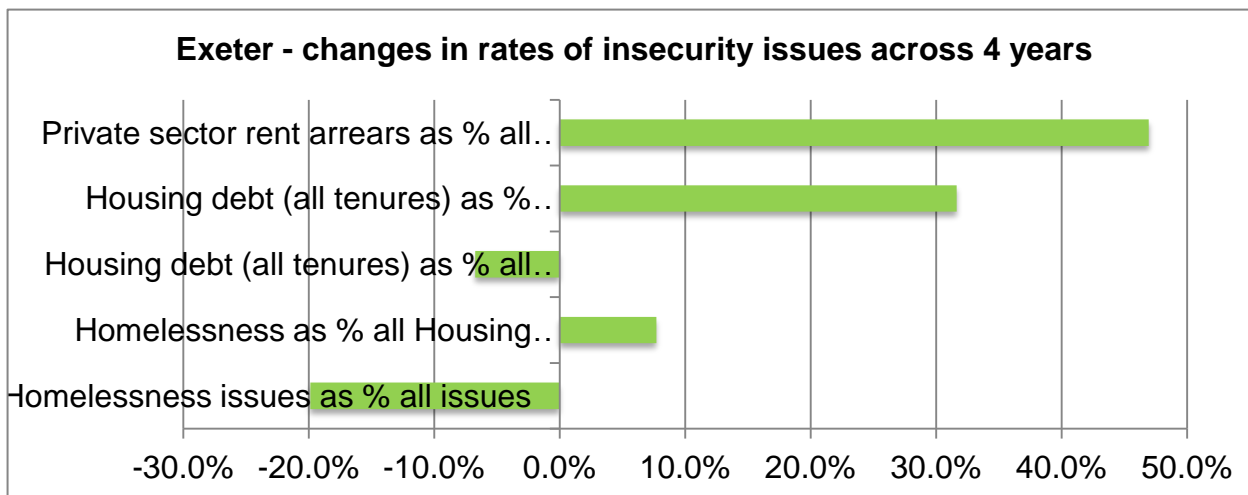
Chart 71



Source: CAB

While homelessness issues have decreased compared with all issues raised by almost 20%, the rate of enquiries around private sector rent arrears has increased by 47%, and housing debt overall by almost 32%.

Chart 72



Source: CAB

Appendix 7.5 Stoke on Trent housing market, advice agencies and CAB data analysis

Housing market area analysis draws on information available from public sources about the housing market in each of the five local authority areas. In some instances the available information is dated e.g. strategic housing market assessments undertaken in 2007, drawing on data from 2006. The information in here has been supplemented by local intelligence drawn from conversations with the advice agencies about the private rented sector market.

Housing market analysis

Located in the North West corner of the West Midlands region, Stoke-on-Trent lies midway between the cities of Birmingham and Manchester and forms the urban core of the North Staffordshire conurbation.

Economic decline in the city has been widespread since the mass closures of traditional industries during the 1960's and 1980's. This has left the city with scarred landscapes and areas with very poor land quality. In addition the hard physical labour undertaken by much of the population in the city during previous decades has left many people with long-term, limiting illness, who now rely on benefits for their main income. Incomes across the city remain very low with large portions of the working population employed in low skilled, low paid jobs.

Over previous decades there has been a decline in population mainly due to people moving out of the city. This changing population had an inevitable impact on local services and housing, and the vitality of local town centres. There is now evidence that the population in the city has stabilised and will actually begin to grow in the future, largely as a result of increasing numbers of migrants in the city and a stabilised outward migration. Growth rates in the population are anticipated to increase by 3.6% to 2021.

Home ownership is the main tenure in Stoke-on-Trent but there are also high levels of social rented and private rented sectors. In Stoke the private rented sector tenants, usually have to claim Housing Benefit to pay their rent. The private rented sector grew by 5% to 15% from 2001 and 2010.⁷⁸ Private rented stock is concentrated in the urban core of the city, where there are large numbers of terrace properties. The housing stock in the city is dominated by pre-1944 terrace properties in the private sector and two or three bed semi detached properties in the social sector, largely situated or monolithic social estates on the periphery of the city⁷⁹.

The private rented market is reported (by Stoke CAB) to have undergone a massive change in the past few years for a number of reasons; a significant increase in the buy to let market and the designation of Stoke as a dispersal area by the Home Office for asylum seekers. The latter, based on the number of cheap empty homes property, coincided with the university beginning to build campus accommodation. Asylum seekers replaced students in the private rented sector but since the programme has finished there is over supply in the private rented sector. Although affordable, this over supply is poor quality. CAB has undertaken a review of good quality properties available at the 30th percentile of rent levels in Stoke; 682 properties were available and of these 153 or 22.4% were within the 30th percentile of average rent levels. The Agency also looked for shared accommodation and only found two terraced properties across the whole of Stoke to share.

⁷⁸ Localism, Welfare Reform and Housing Market Change: identifying the issues and responding to the challenge. A report for Nash – January 2012

⁷⁹ Memorandum from Stoke-on-Trent City Council (BDO 06) to Commons Select Committee

There have been rapid house price increases locally before the downturn but historically, Stoke-on-Trent has had no shortage of houses available on the open market and which would, by any more general definition, be affordable. Rapid house price increases in recent years, which have not been matched by corresponding rises in income levels (the area lags behind the regional average by 14% and average personal incomes are some 30% below the national average.). North Staffordshire remains a comparatively low house value area. Stoke stands out with exceptionally low average values (only £106,000 in 2010) and lower quartile threshold prices (£65,000 in 2010).⁸⁰

In spite of the recent slowdown in the housing market, it is clear from rising waiting lists, and an increasing private rented sector, that access into home ownership is increasingly difficult for many households.

Affordability across the city varies greatly. The supply of affordable housing, largely council or housing association properties available for social rent tends to be concentrated in areas on the periphery of the city. Concentrations of social rented properties in the past have led to clusters of areas where there are high numbers of households having to rely on benefits and on low incomes.

Advice agency feedback

Stoke on Trent Citizens Advice Bureau

The CAB opens every day except Thursday with drop in sessions from 9-2pm. Generally people visit the CAB in person but can also telephone and email.

Everyone is initially interviewed and signposted to general advice, specialist advice or to external agencies. Generally no one is turned down but it is not uncommon to run out of appointments. The debt team have significant numbers requesting support and where possible people are sign posted to national debt advice agencies. There are pressures on the service despite it being a large CAB.

The profile of issues on the telephone is very different from those face-to-face. Face-to-face advice predominantly covers debt problems with some housing and welfare benefit issues, whereas over the 'phone a wider range of issues are discussed such as benefits, employment, relationships and some housing. Generally younger, fitter people access the service via the phone. The most vulnerable are felt to come into the CAB (this is however contrary to what is experienced elsewhere).

The CAB employs 70 people and about 45 of these are frontline. It is contracted to provide a number of outreach services and currently supports the Council in local offices with work on serious rent arrears cases. The CAB works with the Probation Service and is working with the Council's Housing Solutions service (paid for through DCLG homelessness grant) to offer debt and housing advice.

The CAB is primarily funded by the Council and this has been retained to date despite two rounds of cuts in the Council. The CAB has a good reputation and the local authority understands the work that the CAB do and the support that is given which is recognised as essential across the

⁸⁰ HM Land Registry

City where there are many vulnerable households. The CAB is also funded by the Legal Services Commission to provide debt, benefits, employment, immigration and housing advice. Almost all housing, debt, benefits and employment funding support from the LSC will stop next year.

The CAB has formal links to Shelter through the National Homelessness Service and works closely with housing associations and local hostels to access emergency accommodation.

About the demand for advice and assistance

The CAB sees from 9 to 10,000 individuals and deals with about 30,000 contacts, generating about 35,000 new issues per year.

The CAB has seen a significant increase in the proportion of private sector tenants seeking support. In 2008/9, 21% of users were from the private rented sector and in 2011/12 this figure had increased to 29%; so from just over a fifth to just under a third. These are all new visits not re-approaches.

The profile of tenants accessing support has not particularly changed although with the exception of a significant increase in under-35s. This group were not aware of benefit changes and even where clients have prior knowledge, this hasn't made solutions any easier to find. Stoke has suffered high levels of job losses in the downturn and many tenants who have signed a tenancy agreement and then lost their job are 'locked in' to the tenancy and cannot meet the rent level because the shared rate now applies. The shortfall here would be about £60 per week for a 2/3 bed property because the individual had expected to pay the rent through their salaried income and had chosen to live in a 'better, more expensive property'.

When people come to the CAB they generally want debt or housing advice about possession procedures and support to find alternative accommodation. When tenants come to the CAB their priority is usually to be re-housed by the Council and many referrals are made to the council for this. Stoke Council is currently classifying people as a priority household if they are unable to meet the shortfall in their rent because of a Housing Benefit reduction and they have been served with a Notice Seeking Possession. This is a highly exceptional and almost unique position for a council and re-housing is usually within the Council's lower demand smaller one bed property. Generally the Council owned stock is in relatively good condition and many tenants aspire to be re-housed here. The ability for the Council to offer this alternative is 'picking up' many of the potential problems created through Housing Benefit restrictions for single people.

Many tenants make health links themselves, often self-referring to their GP and obtaining a letter to support re-housing requests.

What has been the impact of change on housing and health?

1. Unhealthy housing: poor housing conditions and fuel poverty

The CAB sees a lot of households that are seeking advice over disrepair. Stoke on Trent has a high proportion of lower quality small terraced properties in disrepair and many of these are in the private rented sector. The main disrepair issue is damp and the most difficult to assess because many landlords claim it is 'condensation'.

There are also significant numbers of basic repairs such as back doors not fitting or door locks not working. This is exposing people to unsafe housing. The CAB sees many tenants coming in who want to complain about the condition of their property but the CAB has to inform them of the risk that if they complain the landlord may issue them with a Section 21 Notice to end their tenancy and many tenants are choosing not to pursue claims of disrepair despite the high numbers of properties available in Stoke. This is increasing as landlords also have financial difficulties particularly as rents are not always paid.

Many tenants are presenting with significant debt problems. Where households are experiencing debt problems it is common for them to cut back on essentials such as heating.

The CAB has also seen an increase in the cost of getting into the private rented sector; not only the need to front fund rent but also administration fees and transaction fees to access keys as well as other '*new and imaginative*' costs. This is mainly from agencies, often where better quality properties are available and this will force people to seek accommodation from poor quality landlords with poor quality property.

2. Unsafe housing: accidents in the home, gas and electricity

The CAB is seeing more tenants whose landlords are having their properties repossessed. With that comes poor safety and repairs; a landlord who has not had enough money to pay the mortgage is also very unlikely to have been undertaking repairs. There have been quite a number of these over the past three years as many landlords have created a portfolio of cheap accommodation with each property mortgaged against the last. As landlords struggle in the downturn to achieve the rents they want, and the oversupply of units in Stoke continues, there may be more of this.

When repossessions increased a number of years ago, homeless figures did not rise; repossessions were on empty ex-right-to-buy properties. There may be more of this to come. The CAB is nervous about the quality of landlords in Stoke. Many landlords have purchased in Stoke because of the low value property available and have built small portfolios. However, these landlords are inexperienced and offer a poor service.

3. Unsuitable housing: associated with disability of limited mobility, with overcrowding and under-occupation

The CAB thought that they would have seen some major issues around inappropriate/vulnerable people, forced into sharing when the single room rate was introduced but this has not been the case. This was based on the CAB's experience of how private landlords behaved with dispersed asylum seekers, often requiring vulnerable people to share with unsuitable or exploitative co-residents. Discretionary Housing Payments and the relative ease by which tenants can get rehoused by the Council are identified as reasons for this. However, there has been an increase in rough sleeping (no figures available).

4. Insecure housing: households unable to access suitable housing (for example because of limited or insecure household income), fear or experience of loss of their home, or insecure for reasons such as domestic abuse.

The changes in the Local Housing Allowance formula have left a shortfall of approximately £10 per week for households that previously qualified for maximum Housing Benefit and in many cases

tenants have to make up the shortfall through cutting back on spending. In some cases, landlords are letting arrears build up. Stoke has not seen any renegotiation of rent, possibly because the shortfall is not too high. The CAB is unsure whether the market will 'readjust' itself to take into account caps on rents.

Tenants faced with illegal eviction from their landlord can become very stressed. The most common cause of illegal eviction is for rent arrears. The low value of the rented sector means that many landlords cannot afford to take tenants to court and so resort to a number of psychological and sometimes physical ways to move people out of properties.

The CAB has concerns about quality of Work Capability Assessments for Employment and Support Allowance that are being made for individuals with health problems, citing a case where a client was awarded nil points (therefore deemed "fit for any work") when their condition rendered them completely unable to work. The individual suffered from severe psychiatric problems. This was appealed to a Tribunal where the case was awarded 96 points (15 points is the level to qualify).

The CAB has seen a significant number of worried, stressed and angry households as a result of welfare reforms. This is mainly caused by concern about losing their property and about falling into arrears because of the shortfall between rent and Housing Benefit, disrepair is also a factor. Much of this is vented towards the landlord as many tenants believe landlords have a duty of care toward them.

The CAB was aware of a story about to go into The Sentinel (local paper) about the increased number of annual single male suicides. The first six months of 2012 has matched the total for 2011. This is particularly in the age group 40-60 and the reasons given are financial linked to the downturn. The CAB was not linking this directly to the welfare reform agenda but suggested that it was indicative of the general link between finance and stress.

The CAB has not seen many people trying to move elsewhere to seek a lower rent because of the shortfall in benefits. The CAB believes that many people simply 'hang on' and hope the landlord will let them build up small level arrears and then the Council will find them somewhere to live. The CAB does not believe that individuals are thinking about finding somewhere else to live. Rents in Stoke on Trent are already low and thus finding even lower rents elsewhere is difficult even given the oversupply.

Many tenants are presenting with significant debt problems. Where households are experiencing debt it is common for them to cut back on essentials such as food and heating and to budget based on who is 'making the most noise'. There is a strong history of sub-prime lending in Stoke and the CAB sees an increasing number of households using these agencies and then suffering from the financial problems when the companies take funds directly from their bank accounts. The CAB believes this will increase in the future.

What, if any, effects are there on the capacity and capability of local services to respond to change?

The CAB continues to seek new forms of funding. There is far less public funding available and there is greater competition for a diminishing supply of funds. Many of the funding sources are transitional and have an uncertain future.

In terms of the types of skills that advisors require, the initial priority has been to understand the changes involved in welfare reform but as those changes are implemented, the CAB will need to look to different sorts of interventions such as food banks and other forms of emergency help.

Brighter Futures, Stoke-on-Trent

Brighter Futures provides support to those who require extra help to live independent and fulfilled lives. Customers are people whose life chances including their health, employability and social skills have been impoverished by the impact of living in deprived areas and on low incomes. It offers a range of services to people across North Staffordshire.

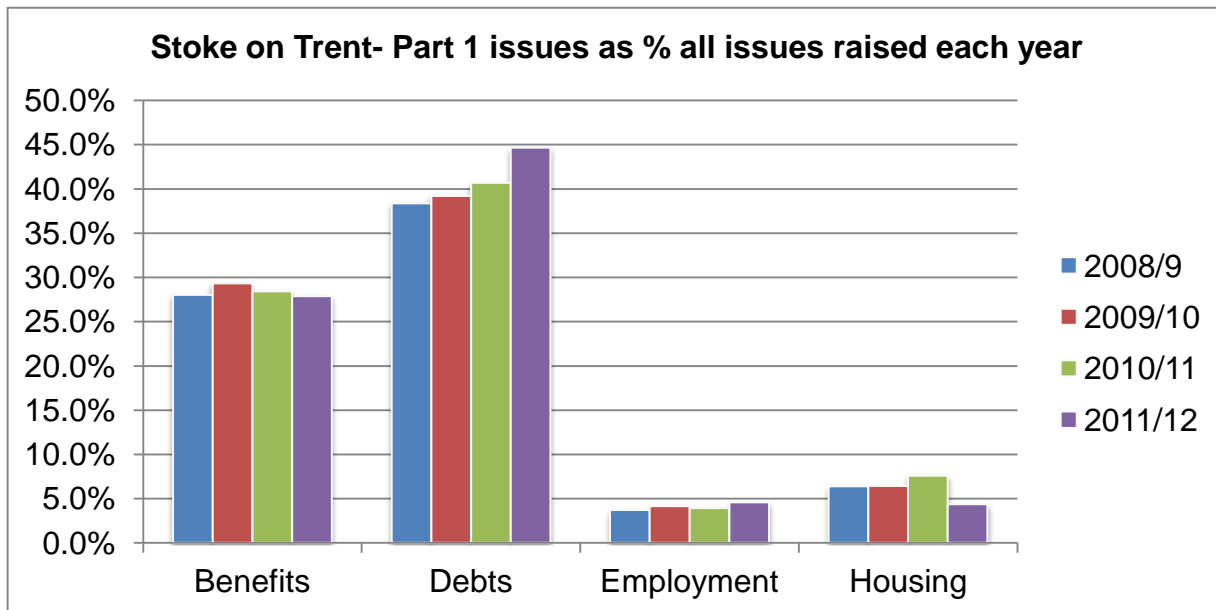
In response to the online survey Brighter Futures reports a decrease in homes available to those on Housing Benefit in Stoke on Trent; homes are of poorer quality and located in the poorest areas. Reforms are creating 'ghettos'.

The service reports a moderate increase in those seeking advice and support and that most customers seek support in relation to rent arrears, followed by other housing related costs e.g. bill payments and tenancy matters e.g. eviction.

CAB data analysis**Balance of issues across the four years 2008/9 to 2011/12**

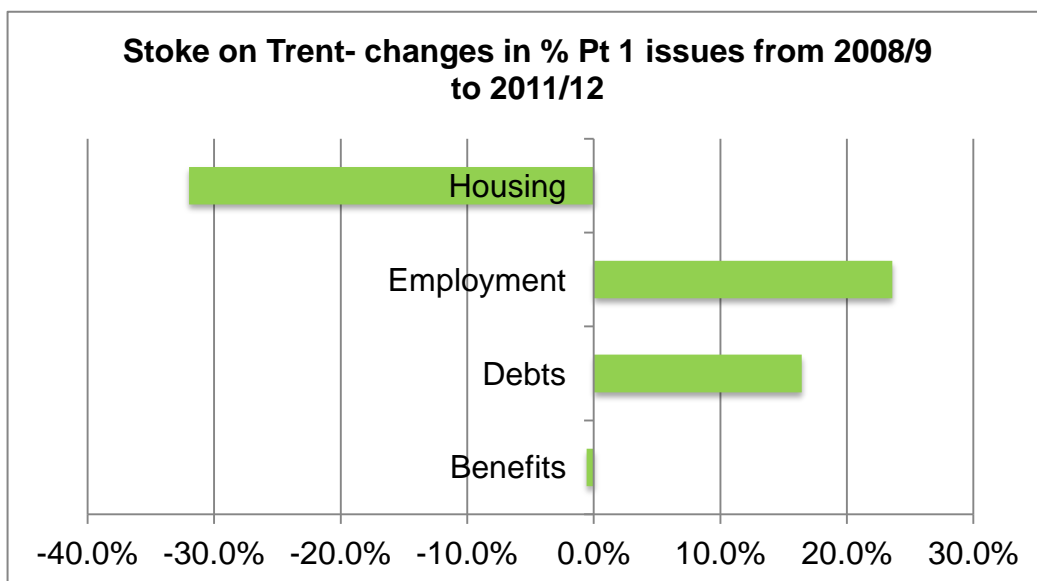
The charts below show four main areas as a percentage of all issues reported by the CAB for customers living in Stoke on Trent over the last four years.

Chart 73



Source: CAB

Chart 74

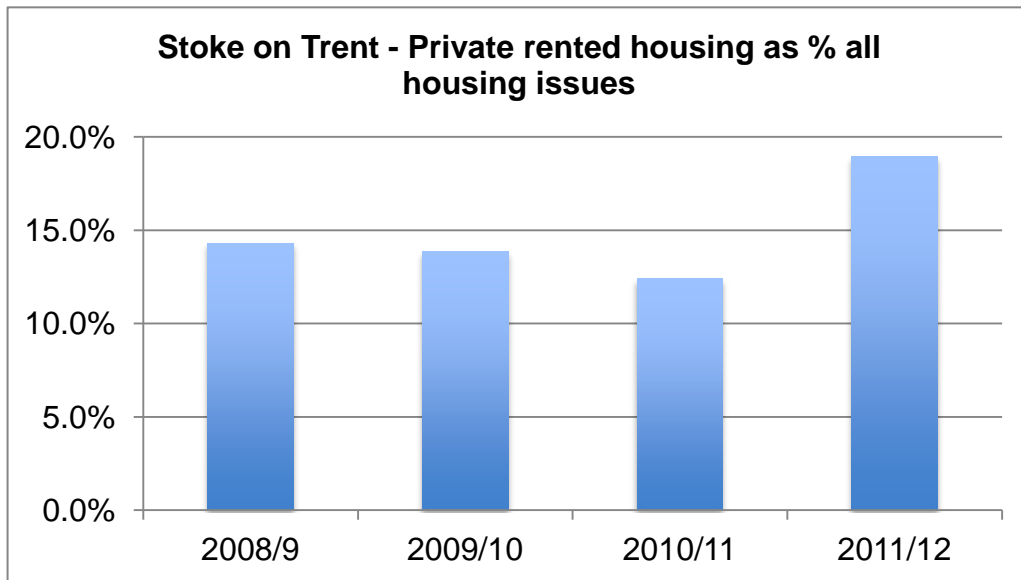


Source: CAB

- Issues around employment have increased by 23.6%
- Reported concerns about debts increased by over 16%
- Whilst benefit queries have remained almost static, there has been a large decrease in housing compared to other issues – 32%.

Private rented housing issues

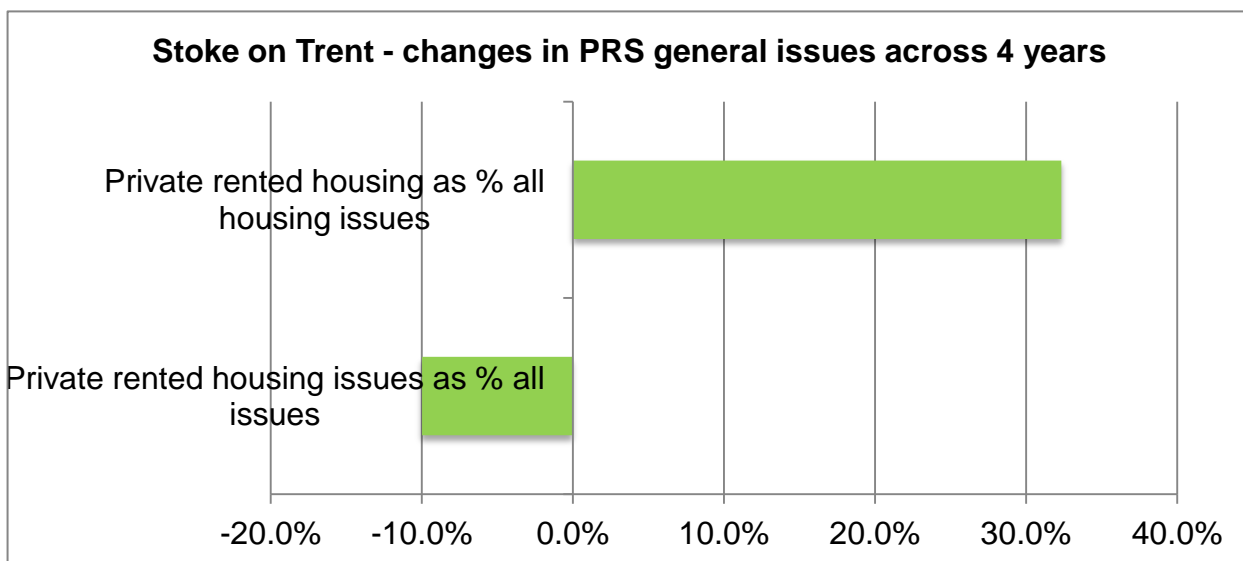
Chart 75



Source: CAB

While housing issues including those about the private rented sector decreased, private rented sector concerns formed a larger proportion of housing issues, increasing by over 32%.

Chart 76



Source: CAB

Housing related benefits

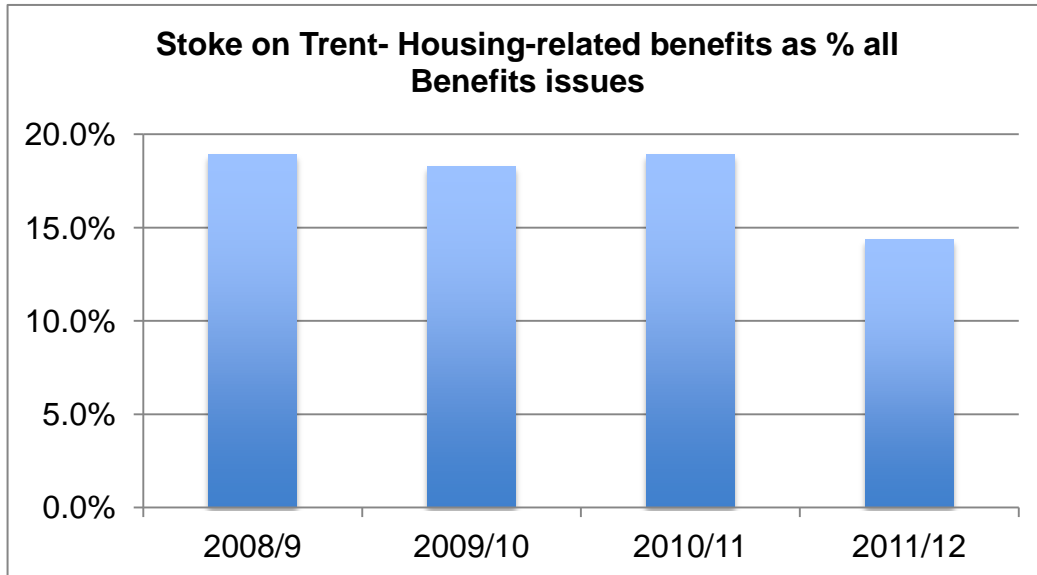
The housing-related benefits included in the charts below are:

- Housing Benefit
- Council Tax Benefit

- Community Care Grants.

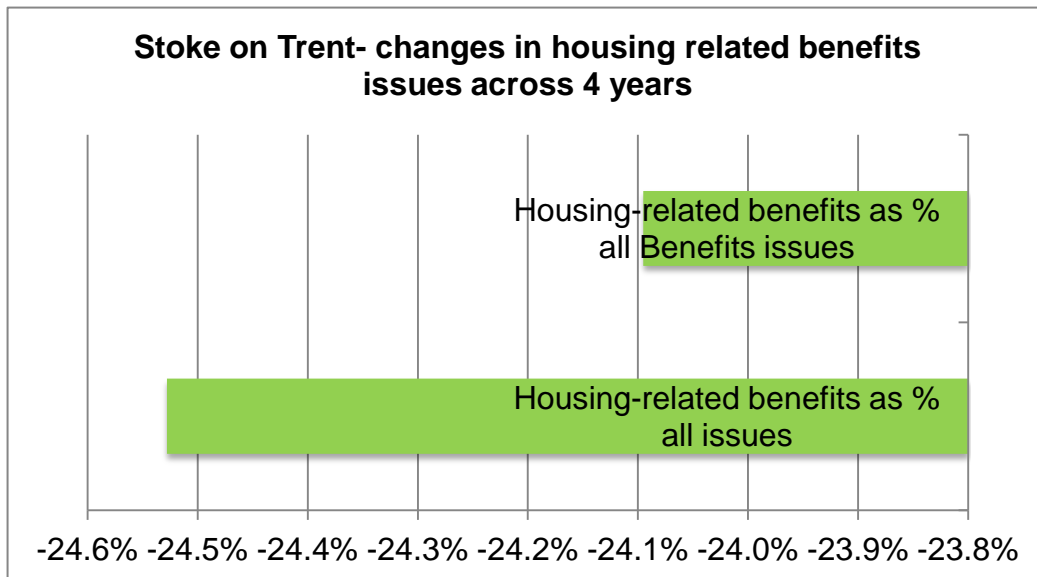
There has been a large decline of over 24% in the rate of housing-related benefit issues raised both as a proportion of all issues and of benefit issues.

Chart 77



Source: CAB

Chart 78



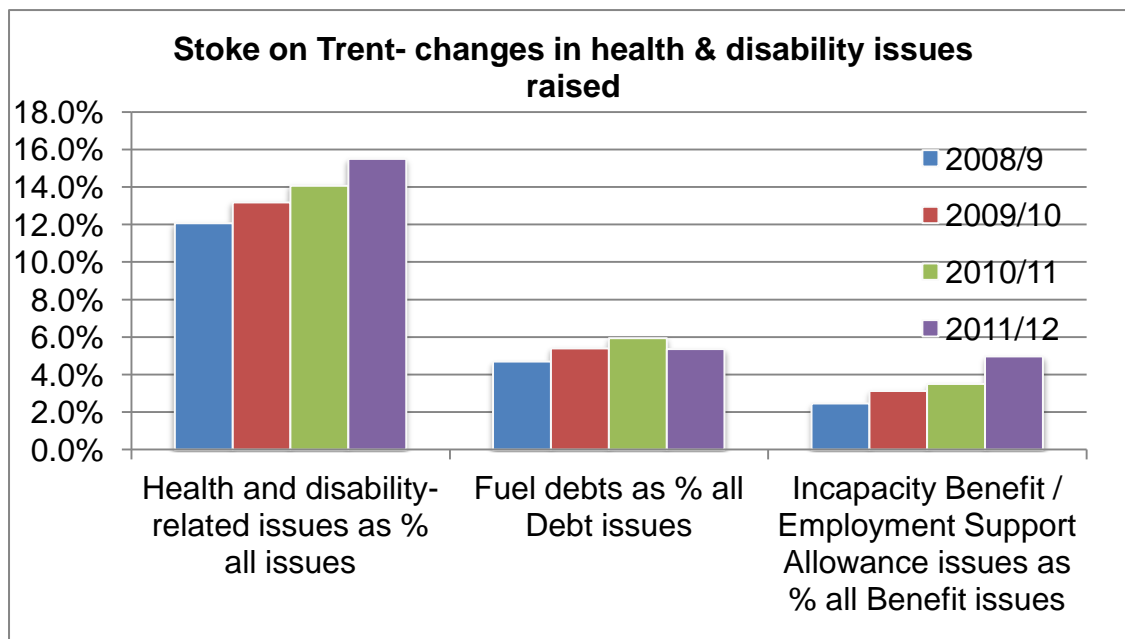
Source: CAB

Issues related to unsafe or unhealthy homes

We looked at issues that indicate a customer has a health or disability concern, or a housing-related issue that would directly affect their health.

- Carers Allowance
- Attendance Allowance
- DLA-Mobility Component
- DLA-Care Component
- Employment and Support Allowance
- Incapacity Benefit
- Water/sewerage debts
- Fuel debts
- Environmental and neighbour issues.

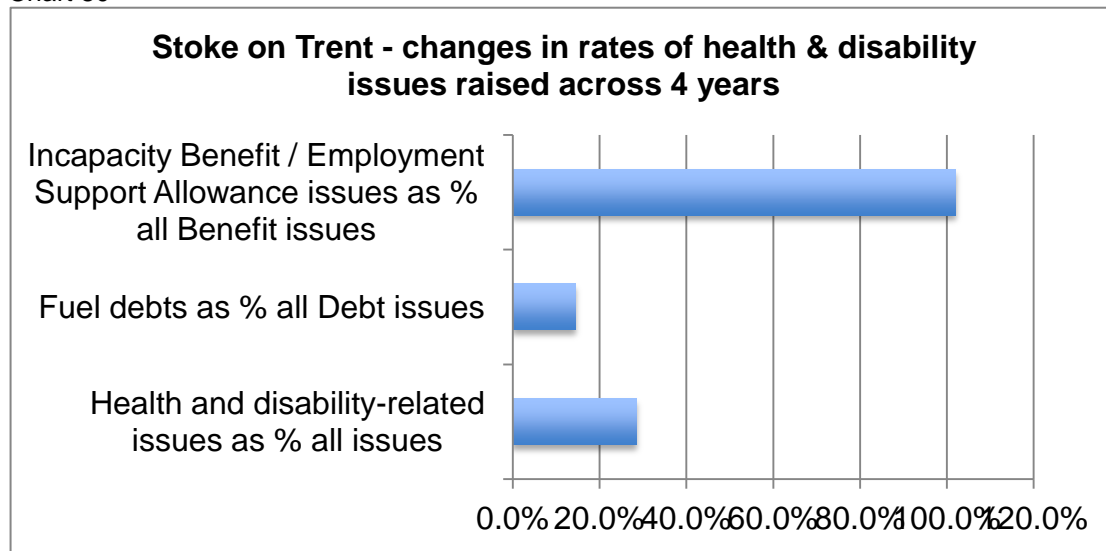
Chart 79



Source: CAB

This set of issues forms 15.5% of all issues recorded and reporting has increased relatively by over 28% in the last four years. Increases are most significant in incapacity benefit with Employment and Support Allowance (102%). Fuel debt issues have increased by 14.4%.

Chart 80

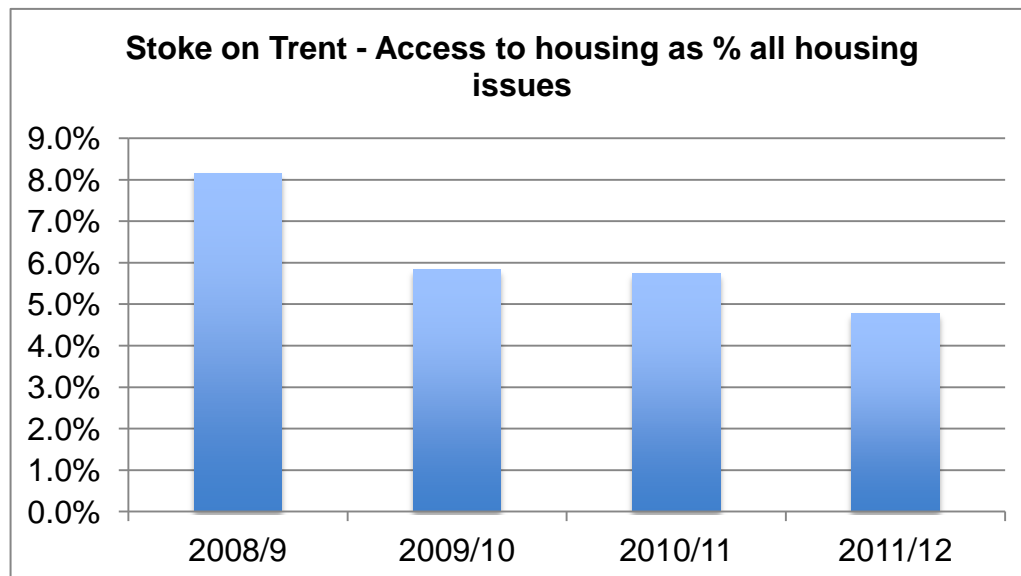


Source: CAB

Unsuitable housing

At the Part 2 level, we can only separate out issues related to a need to move home. These decreased by 41.5% over the four year period.

Chart 81

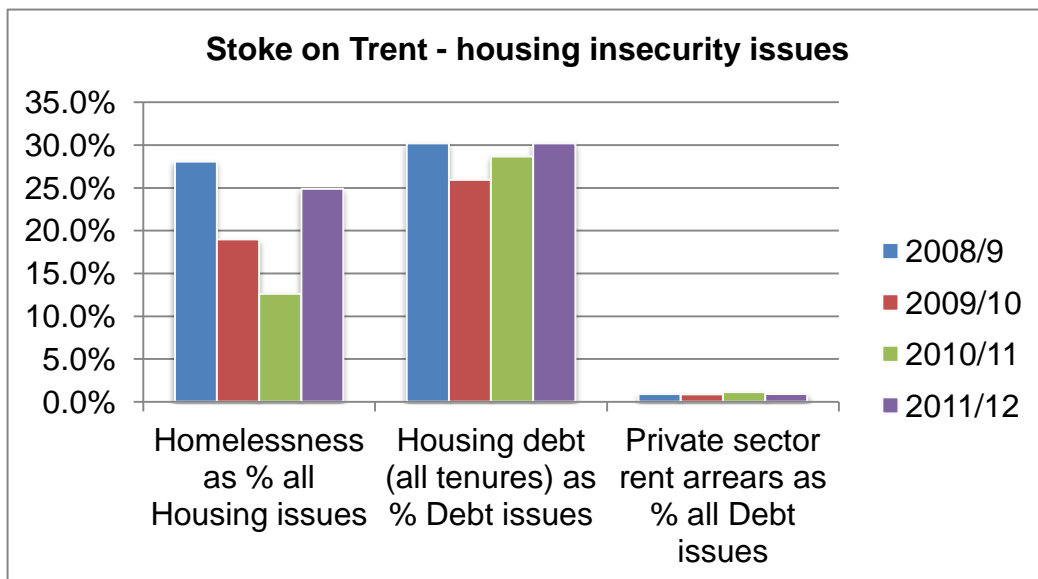


Source: CAB

Insecure housing

The chart below combines all homelessness issues and housing debt across tenure and separates out private sector rent arrears.

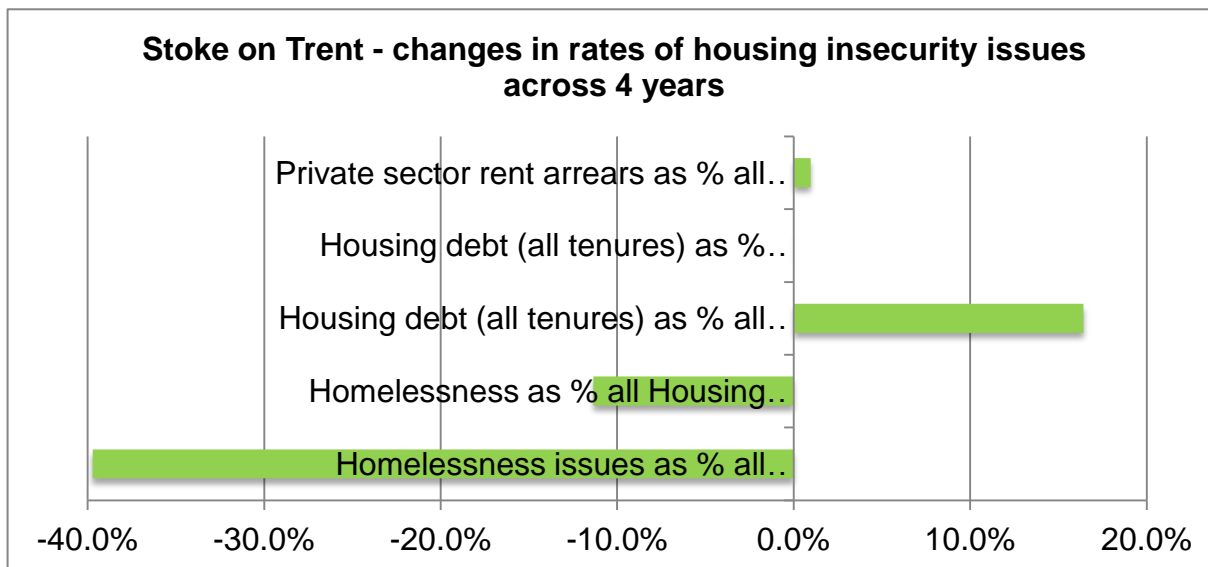
Chart 82



Source: CAB

Homelessness issues increased sharply in 2011/12, although levels are still lower than in 2008/9. From a high in 2008/9 followed by a sharp decrease, housing debt issues have now increased back to 2008/9 levels. Private sector arrears issues have remained close to steady state.

Chart 83



Source: CAB

Appendix 7.6 English Housing Survey analysis**What does the private rented sector look like in terms of supply and quality?****Supply**

Private rented homes tend to be older, smaller, located in an area with significant problems in the locality and valued in a low council tax band:

- 52% were built before 1945 (including 40% built before 1919), compared with 21% of owner occupied, 9% of housing association and 4% of local authority dwellings
- 57% of homes within the private rented sector are one or two bed, compared to 26% owner-occupation and 64% social rented
- Private rented (and local authority dwellings) were more likely to be located in areas with significant problems in the locality, most commonly those associated with upkeep and misuse
- The incidence of traffic problems is higher for private rented homes (11%) than those in other tenures (6-8%)
- 77% of private rented homes were in the lower valuation Council Tax bands A, B and C (compared with 90% social rented and 56% owner occupied).

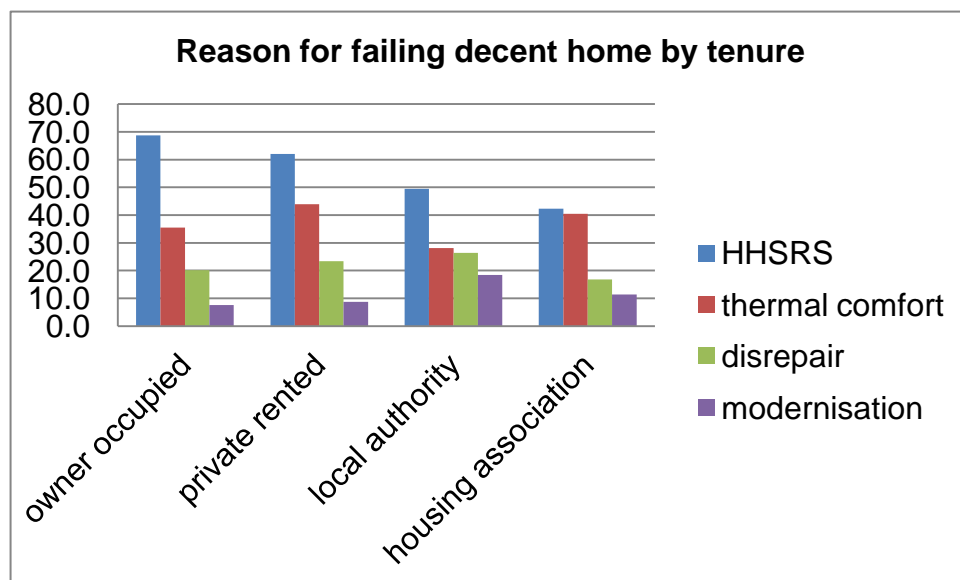
Quality

The quality of housing in private rented sector homes remains in relatively poor condition, with less improvement in decency – particularly in thermal comfort – than for other tenures. This is related to the age and type of dwelling, and the difficulty that exists in treating these homes:

- 23% of the 5.9 million homes non-decent homes (27% of the total stock) were in the private rented sector
- Damp problems were evident in around 13% of private rented dwellings
- Converted flats (4% of the total stock, but 15% of homes in the private rented sector, compared to 2% owner occupied and 4% housing association) were more likely to fail than other types of dwellings. They required 9% of all expenditure and have a higher incidence of Category 1 hazards relating to falls on stairs and steps owing to dwelling design; most were built before 1919
- Of the 1.6 million non-decent homes classed as difficult to treat, some 26% were privately rented (compared to 10% were social rented sector dwellings). 24% of private rented homes that are difficult to treat have Category 1 hazards, compared to 7% in the social rented sector
- Those dwellings most likely to have any Category 1 hazard include those built before 1919 (36%); converted flats (32%); those in rural areas (26%); and those which were private rented (24%)

- Compared to other tenures, the smallest improvement in decency was seen in the private rented sector. The percentage of non-decent homes fell from 47% to 37% (a 20% reduction), with a significantly higher proportion of homes failing on thermal comfort compared to any other tenure⁸¹. The 'improvement' has partly been achieved by the growth of new homes in the private rented sector.

Chart 84



Source: EHS Home Report 2010

Homes in the private rented sector tend to provide a less safe and secure environment in which to live, and are less affordable to run:

- The average energy efficiency rating for the whole stock⁸² has increased from 45 in 1996 to 55 in 2010. However, the average SAP rating in the private rented sector is 54 points, compared to 62 points in social rented homes⁸³
- Private rented dwellings were less likely to have mains gas (22% were without, compared to 12% owner occupiers). SAP ratings are closely linked to the type of fuel used; gas fired systems contribute to a better rating and boiler improvements have contributed to improvements in the overall SAP rating since 1996⁸⁴
- The private rented sector had the lowest proportion of cavity walls with cavity wall insulation and at least 150mm loft insulation
- They were relatively more likely to have significantly higher risks related to personal or domestic hygiene than other groups of dwellings

⁸¹ In contrast the greatest improvement in disrepair component was in the private rented sector, where the percentage of homes failing on disrepair fell from 14% in 2006 to 9% in 2010 (by 39%)

⁸² Using SAP09

⁸³ The largest increase in SAP rating since 1996 was in the private rented sector, where the average SAP rating increased by 13 SAP points

⁸⁴ DECC Annual Report Fuel Poverty 2012

- A disproportionate number of the 2 million (9%) dwellings assessed as 'defective' on at least one item related to kitchen and bathroom health and safety were private rented (22%)
- Homes in the private rented sector, particularly pre-1919 and terraced homes, were less likely than other tenures to have security features such as external lighting, burglar alarms and additional security for common areas
- Private renters were more likely than owner occupiers to say they felt unsafe at night in their neighbourhoods.

The challenges presented by property age and type, poor conditions and hard-to-treat homes are reflected in the higher average costs of basic disrepair and works to bring homes to a decent standard. There is a direct relationship between tenant satisfaction with the home and repair:

- The average basic standardised repair cost is £21/m² compared with £14/m² for all dwellings
- Just under a quarter of the total basic disrepair bill (£31.8 billion at 2010, for day-to-day maintenance) within the stock related to homes in the private rented sector
- The average costs of works required to deal with non-decent homes was £5,537 per dwelling. However, the average costs of work were significantly higher for private rented sector homes at £6,004 per dwelling
- 26% of the total cost of remedying Category 1 hazards relates to the private rented sector (9% of all expenditure relates to converted flats)
- The average cost of Category 1 hazard remedial work was significantly higher for private sector homes, especially for private rented dwellings where average costs were £2,951 compared with £1,784 for local authority and £1,569 for housing association dwellings
- The most prevalent reason for dissatisfaction amongst private renters was that the landlord did not bother with repairs or maintenance (41%).

Who lives there?

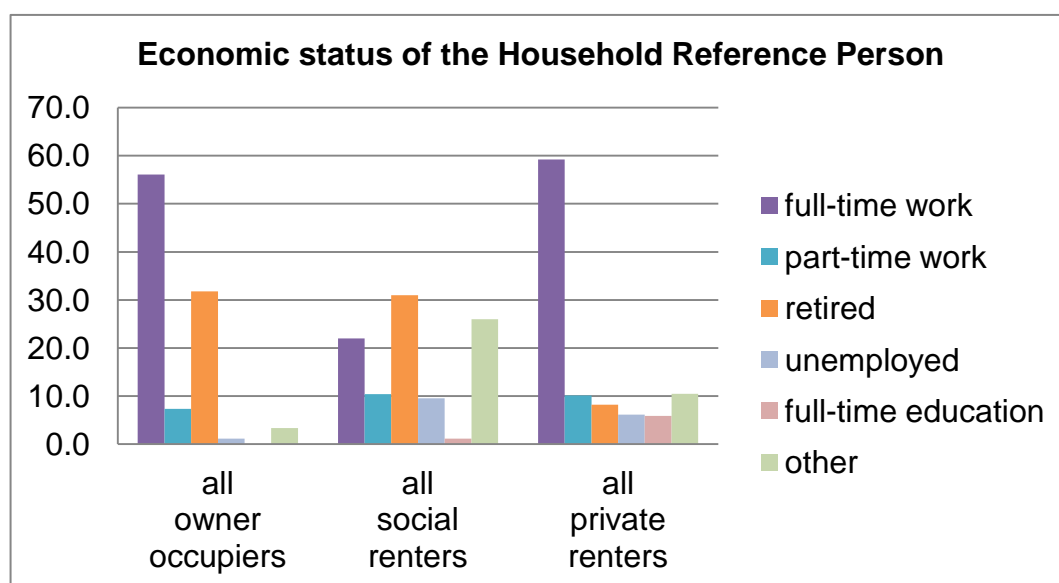
Whilst the number of owner occupied households has continued to decrease from the peak of 14.79 million in 2005, to 14.45 million in 2010-11, in contrast, there continued to be a rise during the same period of private rented households, which is now at 3.62 million compared to 2.45 million in 2005.

Private tenants⁸⁵ tended to be new households, younger (under 40), in employment or full-time education, and more likely to move. There was a greater proportion of ethnic minority tenants and those from nationalities other than British or Irish, and a greater mix of household types and sizes than for other tenures:

⁸⁵ Data referred here primarily relates to the household reference person or HRP

- Almost two-thirds of 16-24 year olds were living in the private rented sector, whilst the proportion of private renters in households with a Household Reference Person aged 16-34 years old has increased from 18% in 1991 to 46% in 2010-11
- 46% of 16 to 34 year olds were renting privately and 36% were in owner occupation. This compares with 1991, where 18% were renting privately and 60% were in owner occupation
- There were 390,000 new households created in 2010-11; 68% were in the private rented sector, and 52% had an HRP aged between 16 and 24
- 69% of private renters were in work (full or part-time), compared to 63.5% owner-occupiers and 32% living in social housing.

Chart 85



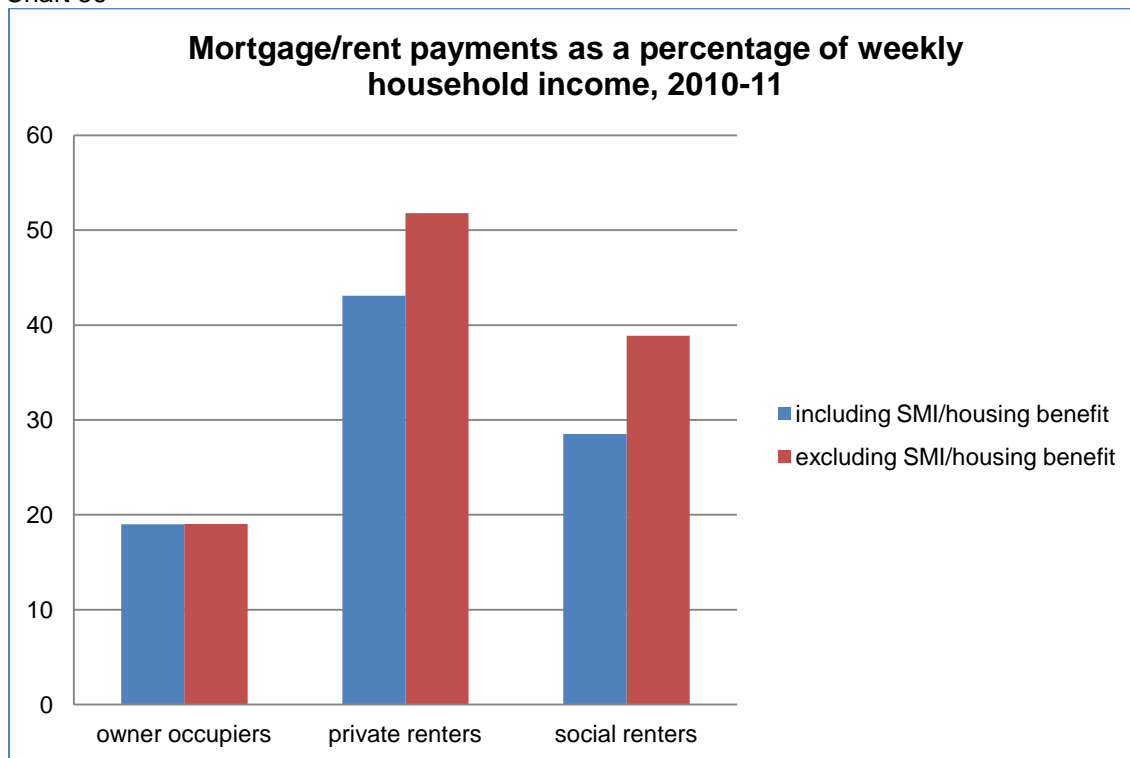
Source: EHS Home Report 2010

- 18% of private renters had an HRP from an ethnic minority, compared to 10% overall, 7% of owner occupiers, and 16% of social renters
- Overall 93% of HRPs were British or Irish and 7% were of other nationalities. 23% of those of other nationalities were private renters
- The most common duration of residence for private renters was less than one year (35%), compared to social renters (2 and 10 years 42%), and 59% of owner occupiers had resided at their current home for more than 10 years.

Private renters had the highest housing costs of all tenures, were spending a greater proportion of their weekly income on rent, and were living in less energy efficient homes. Most do not receive assistance with their housing costs or Council Tax; there is a higher proportion of people in the sector wanting to move into an affordable rented home:

- Average weekly rent payments were £160 by privately renting households, whilst owner occupiers buying with a mortgage made average weekly mortgage payments of £143, compared to £79 by social renters
- For private renters, weekly rent payments were on average 43%⁸⁶ of their gross weekly income, compared to weekly mortgage payments of, on average, 19% for owner occupiers and 29% for social renters.

Chart 86



Source: EHS Home Report 2010

- Low income households in the private sector were less likely to live in energy efficient homes rated A-C than social renters (9% compared to 27% of social renters with a gross income of less than £10,000 p.a.)
- Housing Benefit is received by 25% of private renters (compared to 63% social renters) and received an average weekly Housing Benefit payment of £107, whereas social renters received £71.
- 76% of private renters pay council tax and single person discount was received by 34%. This compares to 96% and 26% (respectively) of owner occupiers and 56% and 49% (respectively) of social renters.
- 4% of all households had a household member who was on a waiting/transfer list for social housing. This varied across tenure, with 11% of private renters containing a household member on a waiting/transfer list compared with 10% of households in the social sector and 1% of owner occupiers.

⁸⁶ 43% includes Housing Benefits as income. The average weekly rent payment for private renters, when Housing Benefits were excluded was more than half of their gross household income (52%)

Households living in poverty⁸⁷ are more likely to live in poor conditions than those not in poverty, and those in the private sector are more likely to live in non-decent homes:

- 16% of private renters live in relative poverty, compared to 55% owner occupiers and 29% social renters
- Households in poverty living in the private rented sector are more likely to live in a terraced house (38%) and in pre-1919 homes (41% compared to 8% social rented sector and 22% owner occupiers). Only 12% of those in poverty in the private rented sector live in homes built since 1990
- Households living in poverty were more likely to live in homes that had significant outstanding repairs and damp problems than households not in poverty
- In the private sector, those in poverty were more likely to live in a home with poor energy efficiency or that failed the Decent Homes standard than other households.

Although most tenancies in the private rented sector had come to an end because the tenant wanted to move, a proportion cited the reasons as being unsuitable housing and issues with the landlord. Of those asked to leave, reasons included the landlord selling the home and issues with the non-payment of rent (including difficulties with Housing Benefit):

- 12% private renters cited that their reason for moving was because their previous accommodation was unsuitable or there were issues with their landlord (16% of social renters)
- Of households resident for less than three years whose previous accommodation was in the private rented sector, 75% of tenancies ended because the renter wanted to move, and 9% of households were asked to leave by their landlord or agent
- Of those households who were asked to leave by their landlord or agent, 60% were asked to leave because the landlord or agent wanted to sell the property or use it themselves. The other 40% of households cited a variety of reasons including non-payment of rent, or difficulties with payment of Housing Benefit.

⁸⁷ Defined in the EHS as households whose equivalised income is less than 60% of the median value

Appendix 7.7 **Tenant quotes taken from interviews**

It is clear that the day-to-day pressures living on benefits are having a significant impact on people's family relationships, their enjoyment of life, their ability to concentrate as well as their health. Some specifically mentioned that it had affected their ability and motivation to look for work because of the underlying mental health difficulties they were experiencing. For all the interviewees, daily life had become very difficult.

"I often miss paying the water bills. I can either pay one bill and eat or pay two bills and not have any food. Several times in the last month I've had to live on things like beans on toast. I worry about making ends meet many times a day and it affects my moods, appearance, attitudes towards life. I've had to borrow money from my mother and have been unable to repay her and this creates rows." Lone parent with mental health problems, 28.

"I have missed making payments towards my electricity bill, missed topping up the rent and had to cut back on shopping. I have to skip to main meals three times in the last month. I worry about making ends meet quite often, nearly every day and it is made me more depressed, has affected my friendships and my confidence has been affected." Single person, 44 with long term mental health problems.

"I put the minimum into gas and electricity prepayment meters so I can afford to buy food. I worry about making ends meet all the time and it was a contributory factor in the clinical depression I had after my separation [from my husband]. I feel isolated and don't want to engage socially or go out." Lone parent aged 39, 2 children, working full time on temporary contract.

"I owe money for my gas bill, miss out on any cultural life and travel so I can't feed the soul. Daily I worry about making ends meet. I worry about paying my debts, these are paid these first before buying other things. I'm getting palpitations and anxiety issues have had a recent investigation for cardiac problems. I've lost contact with all my old friends because I'm embarrassed about the circumstances I'm living in and my lack of money." Single pensioner aged 67.

"My heating is left off as I can't afford it. I shop at the market, cook mostly vegetables and beans so I can get through, fortunately, I'm a competent cook. I worry about making ends meet all the time and every time I have to spend money. It's made me anxious and depressed and I have had to miss out on activities with friends if they involve spending money. It has affected my ability to look for work. My home is very cold and I used to come home in the winter and go to bed rather than put the heating on." Single unemployed person aged 51.

"Each weekend I find I don't have enough money. In the winter this was never-ending. The worry about this is distracted me at work and an added pressure was trying to hold down a job and keep the home for my son. I find there's no point increasing pay as it affects my benefits and dealing with the benefits system is like having another job – I constantly receive paperwork to deal with because my hours of work are not fixed, they have problems and have not received my evidence with my tax credits and housing benefits stopping. A big mess was caused by the job centre when I went into work they stopped my benefit before I had started work and stay. Eventually sorted it out but it took weeks." Lone parent aged 45, one child, working part time.

"Have had my broadband disconnected and I do without TV. The fuel meter has run out. I eat only twice a day and I just moved to somewhere cheaper as I had lost previous housing through rent arrears due to changes in housing benefit and a reduction in the amount paid to me. I'm currently

living in a bedsit with other people who are drug and alcohol users and I was homeless for a few weeks before. I worry about making ends meet every day this is causing depression. I fell out with my family over money, I can't concentrate, I get bad tempered and it has damaged my confidence to get a job. I lost two stone when I was homeless and I was sofa surfing when I was homeless and this caused tension with friends; I lost a couple of friends as a result. I've been unemployed over a year. I was previously a qualified bricklayer until I was made redundant. It's depressing living on benefits and I hope to join the Army. It's the only job I can now get." Single unemployed person.

"I have redundancy money to fall back on at present. I have a lot of bills coming up – car insurance, home insurance. Holidays are out of the question. I try and avoid eating main meals and worry about making ends meet every day. I run out of money each week. Get snappy with my mum, I get very tearful and I go to work feeling sick, I'm not sleeping properly I can't focus at work but I try to not let it affect me." Single, ex-public sector professional working on a temporary, low paid contract.

"I'm worried about being transferred to employment and support allowance. Friends have wrongly been found fit for work. Some weeks I'm practically without electricity as I can't afford to put money in the meter and I've gone without basic things like milk and sugar. I can't pay for shopping and fuel, I'm unable to wash clothes as I don't have a washing machine and I buy new clothes from charity shops. I don't eat breakfast I just have one meal a day. I buy food that is going out of date as it's cheaper. I worry about making ends meet every day. I try to make £40 worth of shopping last me a fortnight and put £10 a week in the electricity meter. This worry contributing to a breakdown I had. It stresses me out and turning to drink and drugs has been the answer to my problems - they help me forget about money worries and not being able to find work. During the winter I had to cuddle up close to the radiator and because of this my knee then got infected and I ended up in hospital. The doctor said to me the infection had got so bad as it was because I couldn't afford to eat healthy meals every day." Single unemployed person aged 39.

"We have done without gas or electricity for two days in the last month and had sandwiches rather than main meals. I worry about making ends meet four days a week it is worsening my mental health issues, I don't enjoy life as I don't have money to pay for things, my concentration is affected and I have become very reclusive. I'm getting more depressed each day with all this austerity and people assuming that people on benefits are millionaires. I'd still rather be at work earning. I used to work lots of hours and used to have a few spare quid at the end of each month, even though I was on peanut wages." Married couple in 50s with long term physical health problems.

"I have to struggle through, have to cut back. I don't smoke or drink. My mum helps me out, takes me shopping and things. I worry about making ends meet each week. Very worried about things like Christmas and birthdays and rely on family to help me out and I use friends' catalogues. It's a constant worry I feel better when I'm working. My previous jobs were in the hospitality industry until I lost my baby in the late stage of pregnancy triggering depression. Finding a job is very difficult – where is the work? Being on benefit is a struggle but my son comes first." Unemployed lone parent aged with one child.

"We have just enough to feed ourselves and pay our way. We just get by. We have no luxuries at all. A lot of the time we worry about making ends meet, especially if either of us are sick [and so unable to work]. It can create stresses and I have had sleepless nights." Low paid, working couple in 30s with one child.

"Every time one of my children goes off to university I have had to move because the shortfall in my housing benefit increases. We have a restricted diet and rely on the child tax credit to pay for food. Quite often have to skip a main meal because we do not have enough money and I try to pay the rent and utilities before food. I constantly worry about making ends meet and it will get worse when my youngest child becomes a student and my benefits are reduced accordingly. I prioritise my children's education so that they can try and avoid the poverty I have. Worry about money affects everything – it affects my parenting skills, my ability to listen to my doctors, my quality of life. I have tried and tried to move within an area that does not require my children to move school. This has meant that the shortfall between rent and housing benefit has always been a problem. The moves cause hiccups with my children's education and make them less secure." Long term sick, lone parent aged 54 with one dependant child, two children at university.

"I've not had to do without essential things and services last month only because I used my overdraft. I worry about making ends meet quite a bit, nearly every day and it results in hair loss. It's affected relationships with and I don't go out as much as I should. It also affects my short-term memory. Because I don't know how I will survive day-to-day it gets in the way of looking for a job. It's hard trying to survive if I didn't get DLA for my youngest child it would be 10 times harder and I would not be able to live in our current home which is big enough my family." Lone parent aged 34 with two children, one severely disabled.

"The cut in my benefit was confusing and I've had to cut out all treats and am spending less on food. Can't afford to have my hair cut, I miss out on replacing clothing. I try not to worry and have to do without. I just about manage I do worry about money all the time but try not to let that get me down. I've have had to miss out on socialising with friends – I have a really good circle of friends but I miss doing things with them. I find it hard to concentrate, I get headaches and depressed because of the money pressures. I have to have a car because of my disability problems but at present I can't afford fuel for it. I'm also worried I will lose my spare room because of the housing benefit changes which I need for friends to stay when I get vertigo or other attacks of poor health." Disabled single pensioner aged 64.

"I scrimp on food, avoid taking buses. There have been times in the last month when I have had no money at all. I worry about making ends meet quite often, it's constantly there at the back of your mind. I get depressed, have withdrawn and become more isolated than when I was working. My concentration has been affected and it has reduced my confidence to apply for work. It is a struggle to survive on benefits, I buy a lot of stuff which is past the sell-by date and I rely on charity shops." Unemployed single man aged 52.

"I have to cut back all the time. I've missed main meals but it's just one of those things. Bills like electric and gas have to come first and I worry about making ends meet all the time and it caused depression which needed treatment and has affected my ability to look for work. It's degrading being on benefits. People think we don't want to work, but I am looking for work and can't find anything."

"I worry about making ends meet every day. It makes me anxious and has made my depression worse. I don't have enough money to see people. It's a struggle basically."

"I just juggle between this and that. Sometimes I had to go without food for a few days in order to get through. I have had to do without washing clothes as I couldn't afford washing powder, ran out of milk and teabags. I have stopped smoking as I can't afford it. I'm always broke. I've missed at

least 11 main meals in the last month. I worry about making ends meet all the time and it's affected me in all these ways, I have sleepless nights worrying about money. It's made me too argumentative with friends. I worry about money, it gets on top of me and causes panic attacks. It's hard trying to survive."

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