Sustain is a partnership research project between Shelter and Crisis.

Sustain: a longitudinal study of housing wellbeing in the private rented sector

**Interim report 2012** 



**Crisis** Shelter

## Sustain: a longitudinal study of housing wellbeing in the private rented sector Interim report 2012

#### Written by Mary Smith, Shelter

Cover photograph: Nick David To protect the identity of Shelter clients, names have been changed and models may have been used in photographs

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#### Shelter

Shelter believes everyone should have a home. We help people find and keep a home. We campaign for decent housing for all.

More and more people are living in privately rented housing. Shelter wants every renter to have access to a decent, affordable, secure private-rented home. Our <u>specialist housing advice and information services</u> and research inform our policy work and campaigning for private renters, such as <u>Evict Rogue Landlords</u> and <u>Homes for London</u>.

#### Crisis

Crisis is the national charity for single homeless people. We are dedicated to ending homelessness by delivering life-changing services and campaigning for change.

Crisis has worked to assist single homeless people to access private renting in partnership with local authorities and community organisations all over the UK since 1997 and has a wealth of experience and practical resources about how to provide sustainable privately rented homes in a range of different housing markets. Crisis also runs the Crisis PRS Access Development Programme, which funds local community organisations to help single homeless people find and then keep a private rented home, and we also provide a store of online advice and resources on private renting available at privaterentedsector.org.uk

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## Contents

#### 4 Executive summary

#### 7 Introduction

- 7 Project background
- 9 Project methodology
- 12 The project's research participants
- 13 The interim report

#### 14 Part 1: Past experiences

- 14 Section 1. People's experiences before moving into current PRS housing
- 14 What happened before moving into the PRS
- 15 Reasons for moving into PRS housing
- 18 Section 2. Past housing conditions how they were experienced

#### 20 Section 3. How people found help and why they choose the PRS

- 20 Experiences of seeking support
- 22 Why do people move into the PRS?
- 25 Support to move into the PRS
- 26 Support offered by local authorities
- 28 Support offered by VCS agencies
- 30 Understanding of support

#### 32 Section 4. The experience of moving into the PRS

- 32 Finding a property
- 34 Choosing properties making the decision
- 37 The impact of moving area on children's schooling

#### 38 Part 2: Current conditions and feelings about the PRS

#### 38 Section 1. Current conditions

- 38 Basic furniture and white goods
- 40 Managing money and costs

#### 45 Section 2. People's aspirations

- 46 Making a house a home
- 47 Having a choice in housing
- 49 How being in their tenancies helps people
- 51 Concerns about the future

#### 52 Conclusion

#### 54 Emerging policy and practice questions

#### **Executive summary**

This research summary presents key interim findings from the Sustain project – a longitudinal qualitative research study exploring the use of the private rented sector (PRS) to accommodate homeless people and those in housing need, as well as exploring housing wellbeing. The research is working in three different regions<sup>1</sup> with people who have received support to move into their tenancies from statutory, voluntary and charity agencies.

Conducted by Shelter and Crisis, and funded by the Big Lottery Fund, the three-year study is designed to fill an important evidence gap on the PRS by exploring the long-term experiences, outcomes and wellbeing of homeless people who are helped to move into the sector by a range of support agencies. The research will support future policy and service development in the sector.

This interim research sets out the initial experiences of 171 people, recently resettled into the PRS, who were interviewed between April and October 2011.

There are currently 3.6 million households living in the PRS in England and the sector has grown by more than 1.5 million households since 2001.<sup>2</sup> It is increasingly being used to accommodate homeless households. Forthcoming changes in legislation (Localism Act 2011) mean that from summer 2012 local authorities will be able to discharge their homelessness duties into the PRS. At the same time during the last year, on average, 18 per cent of people accepted as homeless by local authorities gave the end of a standard PRS tenancy as a reason (increasing to 19 per cent in the last quarter).<sup>3</sup> In this context there are questions about the sector's ability to accommodate the needs of these households and the long-term stability it offers as a housing option.

#### **Key findings**

This research reviews evidence from the first of three rounds of qualitative interviews<sup>4</sup> that took place with people shortly after they had moved into their PRS tenancies. In the interviews participants spoke about support they received, their experiences and decision making about housing options, and their circumstances and challenges during the first weeks of their new tenancies.

Four key areas formed part of people's experiences:

- Finding help when they approached an agency as homeless or in housing need.
- Decision making about moving into the PRS and finding a tenancy.
- Life in the early stages of the tenancy.
- The sustainability of accommodation and hopes for the future.

#### **Finding help**

People have limited knowledge about sources of help for those in housing need and generally find it hard to find support.

<sup>1.</sup> East and South East London boroughs, Greater Manchester and its surrounds, and the East Sussex coastal and inland region.

<sup>2.</sup> English Housing Survey: Headline Report 2010–11.

<sup>3.</sup> Department for Communities and Local Government (DCLG) P1E statistics, January–December 2011.

<sup>4.</sup> Participants will be interviewed three times over a two-year period – wave 1 (April–October 2011), wave 2 (January–May 2012), and wave 3 (late 2012 to early 2013).

- Specific barriers faced when approaching local authorities for support, especially among single households, included a lack of ID or debt accrued from previous tenancies.
- Types of support offered to people in housing need varies considerably, by region, organisation and by individual, regardless of need.
- When people were given specific support to move into the PRS, they were more likely to feel positive when that support was perceived as being of a higher level – for example, given practical help to find a PRS tenancy rather than simply being given a list of landlords.
- At the same time, some people had a limited understanding of the support they had actually received to move into the PRS and, in some cases, the implications of accepting it. This included not being aware of the legal implications of support – for example, their local authority having discharged their homelessness duty for them into the PRS.

#### **Decision making**

- Most moved into the PRS because they felt they had no other choice, due to being told they would be unlikely to access social tenancies, or being refused help by the local authority.
- A number of barriers meant people found it hard to access tenancies on their own. These included: not having a rent deposit, landlords not accepting housing benefit claimants, and/or not accepting rent deposit or bond schemes, not having a guarantor and property scarcity.
- Supply of PRS accommodation differed by region and affected people's decisionmaking behaviour. For example, more choice in Greater Manchester meant that people tended to choose properties based on area. In comparison, people found it challenging to find a property in London and reported they were often forced to take the first place they could afford in order to avoid being homeless.
- Overall, people often accepted the first tenancy they could find where a landlord accepted their application. As a result, some moved into unsuitable homes or areas – for example, moving to new areas resulting in isolation from informal support networks.

#### Life in the tenancy now

- Availability of basic furniture had an impact on how people could live and manage budgets. Some people had very little or no furniture and reported sharing beds.
- Some people did not have, or could not rent somewhere with basic white goods, such as fridges and freezers and the means of heating food. This had a negative impact on their ability to budget and plan for food.
- People reported having difficult choices to make about how to manage their finances, including going without heating, electricity or food in order to prioritise costs for their children.
- Having to take any or the first available tenancy had wider negative impacts on people's lives. As mentioned, for some this meant moving areas and isolation from informal support networks. For families, it often meant disruption for children's schooling.

#### Sustainability of accommodation and hopes for the future

- People felt that their new housing was a 'stepping stone' to improving their lives and wellbeing.
- People were generally positive about the future and relieved they were no longer homeless. They wanted to improve the properties and make them feel like home.
- People wanted to achieve housing stability, and felt that this would enable them to achieve stability in their lives more broadly. For example, some felt that having a place to stay in the long term would have a positive impact on their ability to plan for the future and find work.
- People wanted to stay in their tenancies, but often expressed concerns about being able to do so. For example, some worried that their landlords would raise rents or evict them. This was a barrier to considering their tenancies as 'home'.

In the next two sets of interviews (waves 2 and 3) the study will explore participants' wellbeing, outcomes and the factors that feed into tenancy sustainability. Interviews will examine how people's lives might have changed since they moved into the PRS, and whether they are still in the same tenancies. The final report will be published in autumn 2013.

#### Introduction

The Sustain project is a longitudinal qualitative research study of people's wellbeing and outcomes in private rented sector (PRS) housing. It focuses on the experiences of people who have been resettled in private rental tenancies after being homeless,5 exploring different aspects of this experience, and sustainability of the PRS as a housing option.

Funded by the Big Lottery Fund, this Shelter and Crisis partnership project stems from an evidence gap on the longer-term outcomes and experiences of people resettled in the PRS.

#### Project background

The PRS currently stands at 3.6 million households,<sup>6</sup> and the sector has grown by more than 1.5 million households since 2001.7 The sector has had a changing role in England, and continues to evolve. In general, it has tended to have been seen as a flexible and short-term accommodation option, reflected by its treatment in law.8 However, little is known about people's longer-term experiences of the PRS. There has been a broadly unquestioned political and socio-economic assumption that the sector is a 'lifecycle stage' for people, like students and young professionals, en route to housing outcomes such as home ownership. As a result, the PRS has been viewed as meeting a temporary need for people who 'pass through it'.<sup>9</sup> For those who aspire to home ownership yet cannot achieve it, the assumption has been that the welfare state will make provision for this, possibly through a social tenancy.

The PRS is also a housing sector characterised by high churn and complicated dynamics of choice, control and decision making, all of which remain uncertain. The reasons for this are much debated. Churn is seen as aspirational – for example, people on higher incomes that privately rent move for employment-related reasons or into home ownership. However, while churn can be caused by a variety of factors, some of which may well be aspirational,<sup>10</sup> the PRS also accommodates people who have little or no other choice because they cannot afford home ownership or are unable to access social housing due to their eligibility, or a lack of sufficient supply.<sup>11</sup> The dynamics of their movements within the PRS, and the choices they might make, are not well known or well understood.

It is clear, from empirical and theoretical perspectives, that studies of longer-term outcomes and housing satisfaction also need to move beyond a concept of having

<sup>5.</sup> The Housing Act 1996 defines homelessness to encompass a broad range of circumstances including reasons why people are unable to occupy their current home, such as the threat of domestic violence (see clauses 175-177).

<sup>6.</sup> English Housing Survey: Headline Report 2010-11.

English Housing Survey: Headline Report 2010–11.
 Kemp, P. Private Renting in Transition, Chartered Institute of Housing, 2004.

<sup>9.</sup> See Kemp, P. and Keoghan, M. Movement Into and Out of the Private Rental Sector in England, Housing Studies 16 (1) pp. 21-37, 2001.

<sup>10.</sup> Rugg, J. and Rhodes, D. The Private Rented Sector: its Contribution and Potential, 2008. Lister, D. The Nature of Tenancy Relationships: Landlords and Young People, in Private Renting in the 21st Century: Lessons from the Last Decade of the 20th Century, in Lowe, S. and Hughes, D. (eds) The Private Rented Sector in a New Century: Revival or False Dawn? UK: Policy Press, pp. 95–107, 2002.

<sup>11.</sup> Carlton, N., Fear, T. and Means, R. Responding to the Harassment and Abuse of Older People in the Private Rented Sector: Legal and Social Perspectives, Journal of Social Welfare and Family Law 26(2) pp. 131–145, 2004. Skifter Andersen, H. Is the Private Rented Sector an Efficient Producer of Housing Service? Private Landlords in Denmark and their Economic Strategies, International Journal of Housing Policy 8(3) pp. 263–286, September 2008. Crook, T. Housing Conditions in the Private Rented Sector within a Market Framework, in Lowe, S. and Hughes, D. (eds) The Private Rented Sector in a New Century: Revival or False Dawn? UK: Policy Press, pp. 153-176, 2002.

'four walls', to exploring aspects of what it takes to make a home, as well as to be happy and feel safe and secure living in it.<sup>12</sup> This includes wellbeing in respect to mental and physical health, training and work/educational achievement and a range of social and personal wellbeing measures. Here, wellbeing has also been more directly connected to housing by psycho-social theorists, especially when considering the risks of unsatisfactory housing to mental health. While medical researchers have linked poor health to poor housing conditions, other psycho-social risk factors in the home – for example, failure to achieve personal goals, powerlessness or loss of control – are being investigated as aspects of housing wellbeing.<sup>13</sup> These issues feed into people's wellbeing, behaviours and decision-making, and are likely to link in complex ways to people's capacity to maintain a PRS tenancy.

In recent years the number of people supported by organisations to enter the PRS through tenancy support schemes has increased, mostly due to recognition that some people in housing need will not receive social tenancies and have no other housing options. Tenancy support schemes assisting people into PRS housing give support ranging from finding a tenancy for clients, to providing a bond or rent deposit that can be given to landlords. Along with the rise of such schemes, there is a need to know how support outcomes are determined once a person has been supported into a tenancy – for example, finding someone accommodation may not mean they are settled or will have no trouble keeping their accommodation.

There are broader questions about the suitability of the PRS as a 'catch all' sector for people with different housing and support needs. As outlined, the sector is increasingly being used to accommodate people when they become homeless and this growth will continue with the implementation of the Localism Act, which means local authorities will be able to discharge their homelessness duty to the PRS from summer 2012.<sup>14</sup> Moreover, statistics show that in the last year, on average, 18 per cent of all accepted homelessness claims (rising to 19 per cent in the last quarter of 2011–12) were due to the end of an Assured Shorthold Tenancy in the PRS.<sup>15</sup> More broadly there are also considerable problems in the PRS regarding housing conditions, as well as problems with the landlord/tenant relationship in the sector, which are well documented.<sup>16</sup> These factors raise questions about the suitability of the PRS as a sector housing vulnerable people, as well as how people who enter the sector as a result should best be advised and supported.

See Giddens, A. Modernity and Self-Identity: Self and Society in the Late Modern Age, Cambridge: Polity, 1991. Stiglitz, J., Sen, A. and Fitoussi, J-P. Report by the Commission on the Measurement of Economic Performance and Social Progress, 2009. Kearns, A., Hiscock, R., Ellaway, A. and Macintyre, S. 'Beyond Four Walls'. The Psycho-social Benefits of Home: Evidence from West Central Scotland, 2000, in Housing Studies 15(3) pp. 387–410.

Gibson, M., Thomson, H., Kearns, A. and Petticrew, M. Understanding the Psychosocial Impacts of Housing Type: Qualitative Evidence from a Housing and Regeneration Intervention, *Housing Studies* 26:04, pp. 555–573. 2011.

<sup>14.</sup> Section 148–149 of the Localism Act 2011.

<sup>15.</sup> DCLG P1E statistics (January 2011–December 2011).

<sup>16.</sup> See, for example: Crook, T., Housing Conditions in the Private Rented Sector within a Market Framework, in Lowe, S. and Hughes, D. (eds) The Private Rented Sector in a New Century: Revival or False Dawn?, UK: Policy Press, pp. 153–176, 2002; Rugg, J. and Rhodes, D. The Private Rented Sector: its Contribution and Potential, 2008; Lister, D. The Nature of Tenancy Relationships: Landlords and Young People in Private Renting in the 21st Century: Lessons from the Last Decade of the 20th Century, in Lowe, S. and Hughes, D. (eds) The Private Rented Sector in a New Century: Revival or False Dawn?, UK: Policy Press, pp. 95–107, 2002.

This context, taken together with the lack of evidence on resettlement outcomes in the PRS, prompted Shelter and Crisis to undertake this study and for its focus to track the longer-term outcomes of homeless people being housed in the PRS as a result of an intervention (for example, resettlement).<sup>17</sup>

#### Project methodology

The aim of Sustain is to bridge the evidence gap that exists in identifying and understanding longer-term outcomes of people in the PRS, specifically the outcomes of homeless people who enter the sector as a result of being resettled after being homeless or in housing need.<sup>18</sup> The research aims to capture the experiences of people once in their tenancies, what might influence tenancy sustainability, and general feelings of satisfaction and wellbeing over a long-term period. This means the study is explorative, with an aim that it be led by participants' experiences. However, there are key areas that the research will cover and which have influenced its design. These are outlined below.

**The study is qualitative** in order to focus on people's specific experiences, and give voice to those experiences. This will give in-depth insight into how people feel, any factors people think are important, decisions that they make, the understanding that they have of support services and of the PRS and how they interacted with them.

**A longitudinal design** aims to establish whether experiences or feelings change over time, and what influences people's feeling of being 'settled' or 'at home' in the PRS. Evidence gathered by the end of the project aims to enable the study to establish factors that feed into tenancy sustainability for people with different needs. Over a two-year period, researchers will visit people in their homes to establish how they feel about their tenancies, choices and experiences of the sector, and any support they had to move in. Participants will be visited three times, at 0 to 2 months, at 6 to 8 months and at 18 to 20 months to explore individual outcomes.

**Interviews are being conducted with people in their homes** in order to help situate their experiences and prompt them to think about their homes and locality. Fieldwork is taking place in three English regions where people have been resettled into the PRS to ensure there is the opportunity to gather evidence on the diversity and variety of practices, experiences, factors and PRS dynamics in particular areas (for example, churn or property availability). The areas were selected on the basis of:

- relatively high PRS density and number of PRS tenancies
- ratio of social tenancies (based on social housing waiting list figures, Local Housing Allowance (LHA) rates and homelessness statistics)
- other factors inherent in assessing homelessness and general support needs for example, indices of multiple deprivation (on the basis that areas with high scores were likely to have high numbers of residents in housing need).

By intervention we mean some form of approach to or access of housing support or assistance. All
participants in the project underwent resettlement support or approached agencies to receive it.
 See feature 5.

<sup>18.</sup> See footnote 5.

The selected regions for fieldwork are:

- East and South East London a unique rental market, inner and outer city boroughs, highest PRS density in the country, significant in-migration
- Greater Manchester varying use of PRS, inner and outer city locations, semi-rural towns
- East Sussex coastal and semi rural, also with significant migration and use of PRS.

Additionally, as the study focuses on the outcomes and wellbeing of people who are resettled, participants all received resettlement support or approached agencies in order to receive it. Participant selection sought to capture a range of experiences in terms of support received. Across the country, support practices vary according to funding and delivery models. In order to represent different practices and experiences of people being resettled in the PRS in each area, recruitment of research participants sought to include people who had received different kinds of support. The study allowed for a sliding scale of defined support and models – from very little support (for example, signposting or picking up a leaflet), to being found a tenancy and supported in it for a time.

The study's sample is also split between households with (dependent) children and households without dependent children (single households).<sup>19</sup> This was to ensure that research would capture any potential differences in the experiences of these two groups in relation to support services. The researchers interviewed one person in each household due to the fact that household composition can change over time. Where there were two adults in a household, the researchers generally interviewed the person referred to them as reporting a housing need.

The project recruited participants via a range of voluntary and statutory agencies in each region.<sup>20</sup> Achieving a good mix of voluntary and statutory support across regions also helped improve understanding about available support in each area. Recruitment of people was also achieved more directly, by placing leaflets and posters in public places such as libraries or non-housing-related support agencies.

The level, range, and type of support that people mentioned they were offered varied. Types of support, ranging from low-level (eg a list of landlords' names and phone numbers) to higher-level support (eg floating support and home visits), are identified below in Table 1: Types of support. It should be noted that people may have received all, some, or none of these. Participant's experience of support will be explored in greater detail in the final report:

<sup>19.</sup> Dependent children are those living with their parent(s) and either (a) aged under 16, or (b) aged 16 to 18 in full-time education, excluding children aged 16 to 18 who have a spouse, partner or child living in the household (Source: Office for National Statistics, 2012).

<sup>20.</sup> Recruitment looked to exclude Shelter and Crisis clients, with the project recruiting five participants directly through Crisis and one Shelter service user. This was in order to try to avoid the potential for respondent bias, where research participants may have felt compromised and unable to talk openly about support received.

Table 1: Types of support

#### Types of support mentioned by participants

Bond scheme – no money exchanged, but underwrites some of the financial risk for the landlord.

Checking tenancy documentation – making sure there is a contract/valid contract.

Continued support after moving in – being checked on, resolving problems.

Counselling or courses on how to manage a home.

Fast-track/help with Housing Benefit – local authority assistance on urgent moves.

Floating support/home visits – help to set up, visiting to help with needs/tenancy/ education.

Furniture finder/pack - home pack (eg crockery set or cutlery).

Furniture storage (eg if becoming homeless and living in temporary accommodation for a period).

Landlord liaison/negotiating terms with landlord/agent (eg making arrangements, which landlords who are reluctant to accept Housing Benefit claimants might accept, such as monthly inspections/rent paid directly).

Letter saying options have been explained.

List of landlords – phone numbers and names.

Property finder/property checker - find property for the tenant.

Transport for moving – supply a removal van.

Rent deposit scheme - provides a rent deposit to the landlord.

#### The project's research participants

In the first round of interviews 171 eligible participants in the three geographical areas were interviewed, with the sample split equally between each area. All participants received Local Housing Allowance, a type of housing benefit for people using the PRS.

Characteristic		Number of participants
Gender	Men	78
	Women	93
Household composition	Single households	85
	- Single household with children residing elsewhere	30
	Households with children	86
	- Couples with dependent children	24
	- Lone parents with dependent children	62
Age	16 to 24 years of age	45
	25 to 44 years of age	91
	45 to 64 years of age	35
Ethnicity	White British	112
	Black and Minority Ethnic (BME)	59

Table 2: Sample

As Table 2 above shows, 93 women and 78 men were recruited, with the sample purposively split between single households and families with children. Seventy-two per cent of the 'families with children' sample were lone or single parents, only three of which were male. Indeed, single households were more likely to be male and households with children were more likely to be headed by a female.

The sample is not intended to be representative of the PRS or of homeless acceptance populations, as recruitment was opportunistic. However, there was some over-representation of certain groups in the sample, when compared to the whole population in the PRS in England. Participant ages ranged from 18 to 60 years. This was largely comparative to the PRS in England as a whole, the main difference in the study's sample being the over-representation of people in the 16 to 24 age bracket (10 per cent higher).

In addition, 65 per cent of the sample identified as White British, and 35 per cent as Black and Minority Ethnic (BME), with 28 per cent of the total sample giving a non-UK country of origin when asked. In this sample there is an over-representation of minority groups, and people who have migrated to the UK when compared with the English Housing Survey, which reports 18 per cent PRS occupation by BME groups. In addition homeless acceptance figures report BME households to be more than twice as likely to be homeless as White British households.<sup>21</sup>

Aside from housing needs, a large number of participants had other complex needs. Most common (disclosed in interviews) were:

- depression and postnatal depression for younger first-time parents
- young women fleeing domestic violence/recovering from its impacts
- previous drug misuse/being on a drug treatment programme (if exiting an institution)
- other unmet emotional and mental health support needs (that were disclosed), often supported informally by family members or friends.

At this stage there is incomplete evidence from the study of how these complex needs may influence housing outcomes. However, this will be explored further in the final report for the study when longitudinal evidence on outcomes will have been gathered. These needs and circumstances are noted here in order to give further context to the range of individual issues that may contribute to people's experiences and outcomes in the longer term, and how these may contribute to higher stress or anxiety levels for people in housing need and therefore to different experiences and outcomes.

#### The interim report

This interim report presents initial findings from the first year of the project, setting out the initial self-reported experiences of 171 participants recently resettled into the PRS. It addresses how participants feel about the PRS and their current circumstances, and explores how they feel now about 'home' and the future. The interim report findings are led by the participants' self-reporting of their experiences based on first-round interviews. Thematic analysis of this will be conducted to inform the final report.

Interviews addressed people's experience of support, their move, and how they felt about their current accommodation. Interview topic guides were structured thematically using three organisational groupings, designed to help participants move through the process<sup>22</sup> and capture aspects of a pathway into the PRS:

- 1. Housing history/pathway into current PRS accommodation.
- 2. Current conditions of the tenancy property, and how they felt about it.
- 3. Future concerns.

The research focuses on what emerges from people's self-reported feelings about their housing situation at the time of being interviewed. Given this, the report makes no reference to the condition of the properties participants were staying in, nor has an explicit focus on the processes of applying for, or receiving, support. The research

<sup>21.</sup> English Housing Survey, 2010–11. And DCLG P1E returns 2011, and 2012: ONS UK Census 2001.

<sup>22.</sup> This also dovetails with existing literature and research methods on the area. We completed comprehensive annotated bibliographies during a scoping study to assist us, which we expect to publish on our websites.

does not attempt to review or evaluate the types of support participants talked about. Rather, it identifies the support that participants themselves talked about.

The first part of the report focuses on people's experiences while in their period of housing need, before moving into PRS accommodation and how they felt about it. The report then discusses how people sought help and how they found their current tenancy. We highlight any barriers or challenges in the process that are identified by participants.

Part 2 of the report focuses on participants' experiences once resettled in a property and how they feel about living in the PRS. It also examines, more broadly, how people feel about PRS properties in relation to their notions of a home, and what they believe might help them to feel at home. The analysis informing this report is led by participants' self-reported experiences and feelings, with thematic framing to provide focus. This approach will inform the study going forward.

#### Part 1: Past experiences

## Section 1. People's experiences before moving into current PRS housing

This part of the report discusses people's previous experiences, exploring their housing backgrounds, including their presenting problems when they sought support, how they found it, and what kinds of support were given. The section also looks into the ways people found their current PRS properties.

In dealing with people's immediate experiences before moving into PRS accommodation, the report summarises some key scenarios of housing need that participants faced. While the aim here is not to explain the cause of homelessness, people's housing need scenarios before being housed may help to contextualise responses and behaviour after having moved into PRS properties. In addition, experiences people had in accessing help are useful to note in relation to contextualising support outcomes.

#### What happened before moving into the PRS

All participants were in recognised states of homelessness and housing need.<sup>23</sup> Homelessness and experiences of it take many forms, reflected in the highly individualised experiences of the participants involved in the study. However, it is possible to identify broad scenarios in terms of the challenges people faced. Many of the problems were directly connected with housing conditions or circumstances, and were based on the unsuitability of previous accommodation to house them. In other cases, personal factors – in particular relationship breakdown – played a major role in people moving out of previous accommodation.

Outlined below are some broad housing pathway scenarios identified by the research. It should be noted that there were variations in the background of participants, their personal and financial circumstances, their knowledge and experience of housing law and support agencies, their informal and formal support networks, actions taken and outcomes that fed into these scenarios. Despite this, one key feature emerging

<sup>23.</sup> See footnote 5 for a definition of homelessness.

from the research in its first stage is to show that people's knowledge about how to resolve housing issues from previous housing situations, be they financial or legal, was generally limited.

The research finds people taking different paths to deal with similar experiences of housing need and also having different aspirations and approaches surrounding how they deal with their housing needs. This suggests possible uncertainty among those who face a problem in their housing, about what to do and also how they do or do not adopt prevention strategies. The different pathway scenarios show that while there is no one key route for resolution of a housing problem, the options that people try indicate some difficulties in accessing all available options of support as well as constraints (often resource-based) and inconsistencies in the marketing of support available in their area.

#### **Reasons for moving into PRS housing**

Commentators have traditionally divided explanations of homelessness into two main categories: i) structural and ii) behavioural.<sup>24</sup> But more recently, researchers have tended to consider the interaction of both.<sup>25</sup> While there are difficulties in separating out the complex and often interrelated causes, triggers and routes into homelessness, this research found that most people's routes could be sorted into three overarching narratives, which are also supported in wider housing research. These were best understood as temporal, taking place over different stages of time when compared with each other. These are outlined below:

- Housing related crisis event a clear crisis event, episode or change in their housing situation, precipitating homelessness (eg loss of accommodation due to overcrowding, condition of previous accommodation being unfit for human habitation).
- Personal traumatic event or critical incident a one-off event, relatively unassociated with housing, beginning a spiral of circumstances that result in the loss of housing (eg job loss, debt, mental health problems).
- Ongoing and sometimes cyclical housing need perhaps most recently a minor trigger that results in repeat homelessness (something personal, such as a relationship breakdown) or continued substance mis-use.

Experiences of these different narratives can also be seen to influence how people in our sample thought about their future, and future aspirations, and are useful context throughout the report.

We now explore in more detail how research participants came to be homeless or in housing need immediately prior to moving into the PRS. The research has identified four factors or scenarios experienced by participants that are outlined in more detail, below:

#### 1. Overcrowding or sofa surfing with a relative/friend

In this scenario, a change in relationship or change in household composition results

<sup>24.</sup> See Neale, J. Homelessness and theory reconsidered, Housing Studies 12 (1) pp. 47–61, 1997.

Fitzpatrick, S. Explaining Homelessness: a Critical Realist Perspective, Housing, Theory and Society 22 (1), Routledge, 2005; and Jones, A. and Pleace, N. Review of single homelessness in the UK 2000–2010, Crisis and the University of York, 2010.

in overcrowding. This eventually results in the person involved being made roofless.<sup>26</sup> For participants, this generally involved an addition to the household through having a baby, a different relationship formation, or losing a job and moving in with older relatives. The composition could be of people's making (eg the participant had had a baby, or a partner had moved into the property) or unanticipated – for example, other members of the household forming new relationships.

**Example:** A young lone parent (18), had sofa-surfed for a couple of years with her grandparents due to overcrowding at her mother's house. She then moved back to her mother's home, because her grandparents fell ill and she became pregnant. She had two adult sisters with whom she shared a room, but had a baby at the same time as one of her sisters. This meant there were three sisters and two babies sharing a room. As the eldest child, she was asked to leave the home by her mother due to overcrowding.

#### 2. Problem with previous housing or previous housing provider

Many participants had previously sustained or held their own private or social tenancies until a problem arose with their housing provider. This might have been a problem with a condition of their tenancies that was left unresolved and escalated, or a rent arrears issue.

In some cases the property they were living in was unfit for human habitation, which caused them to need alternative accommodation. Problems with housing conditions were predominantly found in the PRS, where many participants had lived before becoming homeless.

**Example:** One participant was living with her three children in a ground-floor flat on the south coast. There was no hot water. There was mould throughout the property, because the cellar flooded every high tide and the kitchen flooded when it rained. She complained to her landlord, but he did nothing, so she complained to Environmental Health. This resulted in an intervention with the landlord on her behalf to repair the property, which meant they were given an eviction notice because the repair needed was so comprehensive they had to move out.

Participants also had problems with housing providers – for example, eviction, no resolution over housing conditions, or harassment from their landlord.

**Example:** A lone parent with two children became homeless due to rent arrears. Although her rent had been paid direct to the landlord through Housing Benefit, she had triggered a re-assessment of her Housing Benefit claim through taking on some part-time work. This meant an alteration in her Jobseeker's Allowance (JSA) and a suspension of her Housing Benefit. She did not realise and, because the Housing Benefit had been paid directly to the landlord, she was only alerted to the problem once three months of arrears had accumulated. Her landlord evicted her and became aggressive, refusing to give her rent deposit back. In trying to find a new flat to live in with her children, she was asked for a guarantor but didn't have one. Without a deposit or a guarantor, and with a bad credit history, she had few options. The local authority managed to re-house her in a new PRS property using their rent deposit scheme.

<sup>26.</sup> We use the term roofless to distinguish that the participant had no shelter of any kind, ie is sleeping rough (see definition from European Typology on Homelessness and Housing Exclusion (ETHOS) http://www.feantsa.org/code/en/pg.asp?page=484), as opposed to the wider definition of homelessness used in the whole project (see footnote 5).

#### 3. Relationship breakdown

Relationship breakdown was a common problem among participants, causing moves from previous accommodation. It affected men and women equally, but could have different causes and impacts.

When relationship breakdown involved a cohabiting couple, in most cases the man (now a single household) had left the family home, leaving his ex-partner and children. In fewer instances (notably with a domestic violence pattern) the woman and children had left the family home, leaving the ex-partner in the property. Women and children generally moved and lived together in the case of a relationship breakdown.

In cases of relationship breakdown, wider relationships with family members and friends were also affected. This was often linked to cases of overcrowding and sofa surfing. People might be forced to sofa surf for more than a year, which eventually impacted on their parental or support relationships to the extent that they broke down with the stress.

**Example:** One young man had been asked to leave the family home by his mother when he lost his job and was unable to pay the rent. He moved in with his girlfriend's family and stayed there for some months. When she became pregnant, he was asked to leave by her mother. He then spent six months living on his friend's sofa. At this point, his friend asked him to leave and he found the support agency with the assistance of the local authority. By this stage the relationship with his mother had completely broken down, while with the others it was seriously affected.

In a smaller number of cases people had spent considerable time, or continued their lives, with uncertain housing options. As a result, periods of their adult life were punctuated by episodes of **repeat homelessness**, including rough sleeping, staying in hostels or sofa surfing. For some, past relationships had provided periods of time in which they were housed securely, but when the relationship broke down they were unable or unlikely to sustain their own housing option independently – for example, one participant had not been securely housed since he and his wife had divorced about 20 years ago.

**Domestic violence** cases among participants mostly involved those fleeing violence in the home and, therefore, their place of residence. As a result, these participants needed housing support. Domestic violence was experienced mostly, although not exclusively, by young females.

#### 4. Exit from an institution

Some participants had exited from a period of detention in prison, or a similar institution, and needed to find accommodation as a result. Sometimes they sofasurfed or stayed in hostels. They were mainly assisted in their search by probation staff or drug workers, who referred them to support agencies, but, in general, their housing might remain insecure.

**Example:** One participant had been in prison three times, with sentences between 18 months and three years. Each time he was released, he found himself in a precarious housing situation, characterised by repeat homelessness. He sofa surfed at his mother's on being released from prison the first time, but then was asked to leave because of his lifestyle. He then moved into a hostel, but re-offended and went back to prison. The next time, he discovered his father had cancer and moved in with him to become his carer. He

became homeless again when his father died. He then re-offended and was imprisoned again. This last time, he has left prison and entered into PRS housing using a bond scheme.

This section has discussed people's self-reporting of previous housing experiences, exploring housing backgrounds, identifying overarching narratives and current scenarios leading to housing need.

# Section 2. Past housing conditions – how they were experienced

Although the study does not focus on past housing experiences in terms of causes of homelessness, some sense of the social and psychological experience of housing need and the longer-term impacts of it are important to contextualise the next part of this report that focuses on the support participants sought and received, and how they felt about it.

In general, homelessness episodes and attempts to resolve them had been challenging for the majority of participants. Understandably, such conditions and circumstances had left some feeling traumatised and uncertain about the future. As a result, people described themselves as feeling 'low', exhausted or depressed. When one participant was asked if she wanted to add anything about her experience at the end of the interview, she responded: 'No. Other than that it's just – it has left me totally exhausted.'

For those who described this time, life was uncertain and conditions were unsatisfactory and challenging. From people who had to sofa surf at periods and face rough sleeping at other times, the idea that they were not sure what would happen next or what the impacts on their friendships would be had been difficult for them: 'Horrible! It wasn't... it wasn't too bad, I had good friends, but it was difficult not having your own space and not knowing where you're gonna sleep or like having to rely on other people, I didn't like that.'

#### Others who had been in hostels described difficult living conditions:

- **Interviewer** 'You said that it was horrible, so you didn't really like it at the [name of place]?'
- Participant 'Yeah, yeah because the toilets... ooh it was very horrible... it was very dirty, yeah. It was smelling. You got your own room... yeah single one. You got your place. But the toilets, the toilets is not good... and I got a throat infection...'

Others in temporary accommodation described fears about their safety. One participant, who was an ex-offender imprisoned for drugs' offences, described somewhere he was placed by the local authority, but explained that he had only stayed for a week before leaving, because he felt he needed to be distanced from other substance users for his own recovery:

Participant 'Yeah just a week, and that was enough. And people were knocking on the door at 2 o'clock in the morning asking if I wanted to, you know, buy some rock and... and have a good time. I said well this is enough, I can't be around...'

- Interviewer 'What was the condition of the accommodation like, what did you think of it?'
- Participant 'I mean it was small, it was an emergency type situation, so it was a... I mean no bigger than my bathroom there, it was tiny, just a bed and a fridge... the door was not very secure, I didn't feel very safe there. The frame around the door was cracked and it would be very easy just to lean on the door and open it up, even if it was locked.'

### Some people living in temporary accommodation described it as cramped and inappropriate for their needs. One participant was pregnant with two children:

Participant	'It was very crowded.'
Interviewer	'You didn't have much? What was the room like? Was it in good condition?'
Participant	'It was okay. Because there is two beds there. And there is toilet. That's it.'
Interviewer	'Did you share your washing place?'
Participant	'No washing. No cooking. So I used to buy food from the shop. I used to buy chicken and chips from the shop then. So we don't cook though. No kitchen.'
Interviewer	'And how did you feel during this time?'
Participant	'Ah, it's terrible. It's like I want to I want to get mad. But there's nothing I can do then.'

#### As this example suggests, feelings of anxiety or uncertainty could be exacerbated by not feeling in control of the situation. For example, one participant who had been a rough sleeper, because of a problem with his ID and inability to prove his eligibility for assistance, talked of the physical and mental impact of sleeping on the streets:

'You sleep like rabbit. You know, rabbit? You, you don't know what, what next... a few months ago because I visit the doctor [because] I have a problem, feet problem, I have a neck problem and I have another problem and I explain everything. This doctor say: 'this is shock'. I don't know what is that, but he say this is stress, depression. This is something like that when I go somewhere and I walk on the streets sometimes I lose everything, I don't know where I am, and I must sit, I must rest because something is wrong. This hot is coming, I sweating and I don't know... where I am, I lost everything. And now it's better of course, but before, this is probably depression... sometimes somebody ask me what happen, how you feel? You look like a dead man! Why you, you are white? I say I don't know... And like I say before, this was not my fault, I was sure this was not my fault."

On the other hand, for those who said they knew they were about to become homeless (for example, after being given an eviction notice), the anxiety and concern about how they were going to resolve this was considerable. One participant talked about the fact that, once she received an eviction notice, she found this time: 'Really stressful. Couldn't sleep... it's just terrible not knowing that whether me and my two children are going to have a roof over our heads.' As these instances suggest, control, or lack of control, over one's circumstances, emerged as a strong theme in the past housing histories of participants. One of the strongest anxieties and cause of emotional distress was the desire to take action to resolve a problem but having an inability to do so. For example, one of the key reasons for moving out of a previous PRS tenancy was the failure to get landlords to act on or resolve problems with the housing conditions of the property, and in the end people had become homeless.

There were also communication problems with housing providers, not simply concerning a failure to achieve a desired outcome but in terms of the general behaviour and interaction with the landlord. These situations were stressful and could turn previously functioning working relationships into very difficult encounters, as one participant outlined:

- **Participant** 'I had a bad experience with her, it was a nightmare... yeah, it was. I had several stroppy emails from her, text messages and, yeah, it wasn't very pleasant to be honest. I mean, I miss the *place* a lot, but I don't miss the grief I had from her.'
- Interviewer 'Did you have grief before that happened, as well?'
- **Participant** 'Well no, no, not before. It was just obviously when that happened she blamed me for the whole situation...'

This participant felt very vulnerable in these interactions: 'It just makes me quite angry to be honest, because she knows obviously what situation I'm in, I'm a single mum of two... I think she was just trying to be funny about the situation because of all the grief she's had from the place.'

These brief summaries serve to highlight the stress and strain people might feel, are affected by, and take forward with them as concerns when taking up a new tenancy.

# Section 3. How people found help and why they choose the PRS

This section outlines how people found help, support, and advice when they were in housing need, the barriers they encountered to getting any support, and the decisions they made once they were given help to enter the PRS. Throughout the interviews participants discussed some of their experiences of seeking support, whether from a local authority or voluntary sector agency. This section outlines how decision-making around and experiences of moving into PRS housing is, for many, dependent on these support practices.

#### **Experiences of seeking support**

#### Knowing about housing support

Participants shared common anxieties about what to do and who to approach when they were in the midst of housing problems and wanted to find ways to resolve them. One participant said:

'Nobody tells you how to get housing, no... when you go from being in the family environment and then like the next day it's all over and you've got to go, you think...

where to start, who do I ring, where's the number? Where do I go? Especially when you're in that state... you have no idea where to go. There's nobody with their doors open... saying 'come this way, we'll help you'.'

Lack of knowledge influenced the steps participants took in their housing situation. They might ask peers or family members what to do and where to go. Some had not been immediately aware that they were eligible for certain benefits or were in a position to receive support or advice. In this case, they often only found out they could get help accidentally. For example, one participant living in poor housing conditions approached the local authority for help with her housing costs, then mentioned the poor housing conditions to them. Through inter-departmental referral, the local authority was able to help on both counts, eventually resettling her in the PRS.

However, others suggested that finding available support was hard, and also that agencies did not tell them about the full support they were entitled to when they were approached:

'I don't think enough people know what there is, and what there isn't, help-wise. And sometimes, when you ring certain organisations – for example, the council or Child Tax Credits,<sup>27</sup> or things like that – unless you've asked for a certain thing they won't tell you that it's there, you have to ask for it... I don't know why they don't tell you. I mean I'm not sure if they're told not to tell you, or they just don't tell you, but I think people need to be made more aware of what there is help-wise out there... a lot of people just trying to do it on their own, and it's very hard.'

Other participants reported having come across leaflets, or being recommended to support schemes by people who had also used them. There was also some organised cross-over between services or referral for support – for instance, by probation staff or support workers to housing support schemes, bond boards or move-on schemes.

While for some outcomes were positive, others had struggled as a result of a lack of knowledge and this impeded their housing outcomes:

'I was originally on a waiting list, from when I moved into [last property address], but I didn't ever get informed that you need to renew it every year, so I didn't renew it, I just thought I was on the list, and that. So yeah, I got taken off of it and that's a bit of a bummer, really.'

The majority of people approached local authorities as the first port of call and some had negative experiences in doing this. One person felt that support was available, but not offered by the local authority he dealt with:

'Well I don't know what's available... It's like – you go to the council – if you don't know what you're asking for they won't tell you. They could actually turn around and say, look there's all these different things that you can get help with... I've asked them is there anything else that you can, you know, give me or... or you can help me with and they say: 'well no not really'... that's the answer they give you but I know there's help out there, but it's getting it.'

In general, this kind of lack of support or notification that support was available was a common experience among participants.

<sup>27.</sup> Child Tax Credit is paid to people responsible for at least one child by HM Revenue & Customs.

**Example:** One participant, an ex-offender with a significant health problem, described having his claim for assistance rejected by the local authority. He felt that the fact he was an ex-offender had prejudiced his case with the local authority and they were not considering his high-risk health condition. Because he was at serious health-risk if he became stressed, he decided not to appeal their decision. In the end, a non-housing organisation that had been supporting him helped him to find a property.

Despite apparent low levels of awareness about help, the research found that once people were fully involved with their first housing crisis or problem (to the extent that they recognised they could not solve it themselves), most people had associated local authorities with providing the appropriate help or aid required and had approached them first (and if they didn't, it was because they had done so at some point before). From this point onwards, participants' experiences with local authorities varied – from being housed in the PRS or temporary accommodation almost immediately, to seeking alternative help from another organisation without being directed there by the local authority.

#### Why do people move into the PRS?

The research looked at the reasons for people moving into the PRS and reviewed how decisions played a role in the choices and satisfaction levels once in the property, including why people decided to take PRS properties and accept PRS resettlement support. In many cases this was heavily dependent on the options they feel they have or are presented with by organisations. Here, there is a distinction to be made between people's ideal choices about housing outcomes and, more immediately, making what they considered was their only choice. As a result, discussed below are some of the options followed by an overview of the support offered to move into the PRS. The section picks up the most frequent offers and scenarios given to participants and raises them as motivating factors for moving into the PRS. The focus is on approaches to local authorities rather than voluntary agencies, since local authorities are generally approached first (while voluntary agencies are mostly a second choice, because they are only involved once people have chosen the PRS).

Reasons for people moving into the PRS differ, but one of the key reasons given by participants when asked was that it was the only choice they felt they had. A participant, who was sleeping rough in a park, describes his motivation:

Interviewer 'Why did you move into private-rented accommodation?'

Participant 'What, this place?'

Interviewer 'Yes.'

Participant 'Um, um well it beats living in a tent!'

# Participants often reported that there were few options presented by supporting organisations when they were making a decision. One most common local authority practice was to inform people how long the waiting list for social housing was, then offer them alternative housing in the PRS:

'They said that they do feel the need that they have to, like, rehouse me. And then she said there is no council housing [it] is very, like, hard at the moment, so they would pay the deposit for me on this place and, well, they said that there's a scheme they

do where they find, like, they contact private landlords and, yeah, within a couple of days they got back to me and said that they had, the landlady for this place, and that I'd have to come and view it and stuff, but obviously I couldn't be choosy in what I picked.'

It's important to consider how this communication fed into the decisions people felt they could make. The decision to move into the PRS could be seen to reflect the limited choices people had in practice. In most cases people had no other option but to move into the PRS. Many participants reported taking PRS tenancies because they felt they would be unable to gain access to a social tenancy or because their claim for assistance from a local authority had been turned down. In circumstances where they were offered other choices, including temporary accommodation, they were anxious about moving into temporary accommodation because of fears about safety. One participant outlined this 'decision-making' process:

Interviewer 'So why did you decide to move into rented accommodation?'

- Participant 'Well that was the only option I had... that was the only sort of help that I could get cos I couldn't find myself anywhere. They had a lack of housing – council properties – and to be honest I didn't want to be put in a B&B or anything like that, I'd been there before and I really didn't want to go in a B&B again. So when they said about rented accommodation and that they'd pay for the deposit for here, then...'
- Interviewer 'So, did they say they could put you on a list or anything like that?'
- Participant 'Yeah.'
- Interviewer 'Are you on the list?'
- **Participant** 'I've put myself on the list now, yeah. They said there's something like an eight-year waiting list, or something ridiculous.'
- **Interviewer** 'Will you bid for properties...?'
- **Participant** 'Yeah, well they're meant to send me out a number to bid but I still haven't received it so... and that's been quite a while since I put my name on the register. But they said, obviously because now I've been rehoused, I won't be classed as a high priority, 'cos there'll be other people with, like, more in need.'

Often participants were only offered two choices by local authorities – temporary accommodation or PRS housing. They reported feeling very anxious about temporary accommodation or having had previous poor experiences of it before. Some mentioned they did accept temporary accommodation initially, but had then moved out of it again because they did not feel that they could stay there.

**Example:** One participant was first put into temporary accommodation by the local authority:

'They put me in a place called the [name of] Hotel. Now the [name of] Hotel is a dive right, they have junkies, alcoholics, ex-prisoners that are on tag, and you get tarred with the same brush. It doesn't matter if you come from royalty, you will get treated the same as everybody else.' And, after eight weeks he felt he couldn't stay there

anymore: 'I begged the council to help me. They refused, they said sorry we can't – we don't have to help you – we have no intention of helping you. But what we can say is that, if you find somewhere private, we can help you that way.'

For this participant and others, experiences of temporary accommodation were a deciding factor in taking PRS support. For example, this lone parent wanted a social tenancy, but did not want to risk being put into temporary accommodation with his daughter in order to wait to get one because of fears she would be exposed to negative behaviour there:

'If you get a council house you don't pay no deposit, you don't pay no rent in advance, you've just got to put yourself in a B&B with a load of drug addicts or alcoholics, you know, and if you can do that you'll get a place in the council and that's how it works. But... I couldn't take an eight-year-old daughter – she's at the age now where she sees things, she hears things. I don't want her to see it and hear it if I'm going into a place like that. So obviously this was the only way I could safely go...'

As responses show, fears and apprehensions about safety, drug use, and housing conditions were people's main concerns about temporary accommodation, rather than the option of temporary accommodation itself. Participants who had been in temporary accommodation before did not want to do so again because of concerns about it, so decided to bypass it and move into private-rented housing straightaway.

When participants were making the decision to move into private-rented accommodation, they reported local authorities might quote anything between three and 15 years' waiting time (minimum and maximum) for social housing. Some people were told that, unless they accepted either temporary accommodation or PRS, they would be categorised as having refused help and that would mean the local authority had no further responsibility to help them. Their choices were therefore influenced by this interpretation of help, and what might happen if they didn't accept.

Choices, for some, were affected by history – years of bidding on properties and failing, or not having enough points to be in with a chance of accessing a social tenancy – which meant they felt PRS accommodation was the only option if they wanted to be housed. Others, such as people who had rent arrears or debts from previous social tenancies (meaning they couldn't take up a social tenancy or might be turned away by the local authority), had no choice at all.

For participants who were eligible for a social tenancy but took PRS instead, decisions were sometimes based on their own or others' negative perceptions of council housing/social tenancies:

Interviewer	'And why did you move into private-rented accommodation?'
Participant	'I thought it was better than council.'
Interviewer	'And why did you think it was better?'
Participant	'Because other people and family people said like go private and because it's my first place I didn't know what was better or anything, private or council. I didn't know much about it all.'

For parents, their children's immediate or medium-term needs were the overwhelming imperative for taking PRS accommodation above any other accommodation. Primary reasons for this prioritisation were the recognised need to provide stability for their children, being reluctant to raise children in temporary accommodation and, for those with school-age children, school options:

'Round here council housing in... [name of place - Greater Manchester]. There is council estates they are too rough and... the schools around there aren't good at all. So [name of son] goes [to name of school] over there which is obviously a really good school. So obviously if I would of said I am homeless to the council, if they would of offered me a property in [that place – council estate], I can't say no then really, because you're homeless...'

This issue is discussed further in Section 4.

#### Support to move into the PRS

Discussed below is the support offered to people to help them move into the PRS and how they felt about it. Participants in the project had been offered and accepted support from a range of organisations. In general they tended to be more positive about support from any organisation, if at a higher level. Participants reported that more intensive support tended to be received from VCS agencies. This could include being talked through the tenancy process and being helped to find a tenancy – practices that we outline further, below. For a full list of the range of support offered, see Table 1 on page 11.

Across the board, people felt more positive about support if it provided them with reassurance that, should anything go wrong in their tenancy, they could continue to seek support from the same support worker or organisation.

The research indicates that there are some seemingly small issues that can make accessing support from organisations difficult. One of the most common problems referred to as a past stumbling block was a lack of ID. Without ID, people were unable to prove who they were and unable to make a benefits claim that would provide monetary support. Parents also had to prove their children were their own, which meant they had to get ID for them. This was costly.

Some were also ineligible for certain kinds of assistance due to debts – for example, people with housing arrears could not access a social tenancy. Equally, people with debts from past loans that were meant to assist them (such as a Crisis Loan)<sup>28</sup> could not access a further loan.

Also, some schemes offering support offered limited timescales for participants to engage successfully with the scheme and find a property. Participants reported this could cause stress, because it was hard to find properties in short time-frames. Some people also felt that they were given no option but to move into the first property they were offered or saw.

As outlined in the introduction, participants identified a range of support. Discussed below are the types of support offered by local authorities and that offered by VCS agencies, with some differences outlined.

<sup>28.</sup> Crisis Loans are government loans to people suffering emergency need. They are administered by Jobcentre Plus and the money comes from the Social Fund.

#### Support offered by local authorities

The types of practices local authorities were undertaking with participants varied according to area and individual cases. From a tenant's point of view, it is difficult to know why each local authority chose to pursue the paths they did with an individual, or what their core strategy regarding referring people to PRS housing was. However, we can highlight the range of experiences people had when approaching local authorities.

Experiences of local authorities varied. Some had positive experiences with local authorities that helped them, often where it had been their first approach and/or they were dealt with immediately. This meant they did not have to seek help from another organisation or, if they did, they were referred there quickly by the local authority. Accordingly, participant's positive experiences with local authorities had generally been when their cases had been dealt with quickly and the housing outcome was satisfactory in the short-to-medium-term. Although, many people still felt that they would prefer a council or social tenancy because it was more secure and would cost less.

While the majority of local authorities did not offer as much tailored support as voluntary sector agencies, generally having a more limited offer, such as a bond or rent deposit scheme, participants with positive experiences also reported feeling reassured that if something went wrong they would be able to contact the local authority again for help.

There were some differences between participants' experiences across the three different regions. The feeling of effective service generally occurred in areas where there was more PRS choice and cheaper PRS accommodation available – for instance, in some Greater Manchester and East Sussex areas.

#### **Higher levels of support**

Participants reporting particularly positive experiences with local authorities included those who felt their local authority had guided them through the system of applying for a tenancy and support, and who had given them support they hadn't previously had. Some local authorities offered more full support – for example, offering 'floating support' (eg in the form of home visits) or finding tenancies.

In particular, the availability of specialist staff in local authorities (eg tenancy support workers) led to favourable feedback, and contact with them contributed to participants reporting they felt they understood the process:

'Well, basically when I spoke to [support worker] on the phone she was very helpful with everything that I needed to do... very helpful with the information that you needed to provide. She spoke clearly you know, everything, she broke it down, and it wasn't... like I went to view a property about two years ago in [area name], it was just like all the fees you had to pay and the credit checks, and there was none of that, just so much easier... than doing it private where you have to pay like a grand up front and things. So it was a lot easier, and the advice she gave was spot on really as well.'

Where local authorities funded, part-funded or supported a scheme, they also referred people or suggested they approach those schemes. This was typically effective in that when a person made a homelessness application their case was dealt

with quickly, in the sense that they could be housed soon after approaching the local authority.

Some local authorities also seemed to be working with, and/or marketing their available schemes to, landlords. A participant, who had formerly struggled to find a private rented property due to lacking a deposit, was helped by the fact that her landlord knew the council's Housing Options staff and was able to directly contact them to assist her:

'... filling out forms is definitely something I struggled with. They were a lot better actually this time round, but my landlord did a lot for me over the phone with [council tenancy support worker] and all of that. The last time I applied for a deposit I didn't get it, and it was hard work trying to find it and how to get one. It was purely because I was with [landlord] for this place and he knew [tenancy support worker] so he jumped straight on the phone and got it direct whereas my last two properties, I didn't... I couldn't get one for love nor money last time.'

#### Lower levels of support

While discussion of support schemes was generally more positive when the support offered was fuller, it was commonly reported that options offered by the local authority had been either temporary accommodation or the PRS. This, coupled with lower levels of support, was the more usual local authority approach reported by participants. Lower levels of support included giving people access to bond schemes (which guarantee the financial risk for the landlord) but doing no more than this. Lower-level support also (and quite regularly) included giving people a list of landlords to call themselves.

Some local authorities chose to intervene on people's behalf, to attempt to keep them in their homes or to move them to another tenancy before they became roofless. In all cases of trying to intervene to keep people in their homes, the local authorities were unsuccessful, and people still had to move but were helped in that by the local authority.

**Example:** A local authority intervened in the case of severe rising damp and disrepair that was having a health impact on a mother and her baby, and which has been documented by their doctor. The participant had attempted to resolve the issue with her letting agency but, despite significant effort on her part, they had failed to take any action to resolve it. She was unable to move because she had no guarantor or deposit and could not find a landlord that would accept her on Housing Benefit without a guarantor. Once she informed the local authority, they phoned the letting agency and requested they deal with this situation. As a result of the phone call, the participant was quite quickly moved out of her tenancy by the letting agency and rehoused by them in another PRS property on a six-month tenancy. She had to stay with the same tenancy because, although they had ignored her requests to repair her previous property, they were the only agency in the area that would take her without a guarantor. For the participant, although she was rehoused, there were concerns about how the agency that had previously ignored her requests would deal with her if something else went wrong.

Some authorities also regularly signposted – that is, referring people to other options for advice and support rather than dealing with their case. Signposting represented a very low level of support, and could be a significant barrier to getting a satisfactory housing outcome, particularly if participants were given a list of landlords from which to find a PRS property with no other support or advice on offer. This caused

frustration as landlords often did not have properties available or did not want to rent them to people receiving Housing Benefit.

This signposting was carried out by some local authorities regardless of what kind of status of claim or recognised need the person had. In many cases (and across the board in each region) participants reported that the list given to them included:

- Iandlords that did not accept tenants who were on Housing Benefit
- Iandlords who did not accept rent deposit or bond schemes
- landlords who did not have properties, and/or
- Iandlords that might accept Housing Benefit but also required a guarantor, often earning over £30,000 per annum.

Participants reported that while this kind of signposting into the PRS by local authorities was very common, it was not considered to be very helpful:

'So I have to call... the landlord they gave me, they said there's no... there's no property... Like about 20 'there's no property'. And I go back to them. I said: 'Look, the numbers you gave me, everyone says there's no property.'

#### Support offered by VCS agencies

A mixture of support was provided by voluntary and community sector (VCS) support agencies in each region, and it tended to be fuller or more comprehensive than local authority support in many cases, although not all. These agencies were voluntary or charitable, and some had partial funding from statutory sources or fulfilled a statutory remit on behalf of the local authority. Participants who had been supported by these agencies did not report the kinds of signposting or gatekeeping carried out by local authorities.

People who accepted support through a VCS scheme were generally more positive about it than those who had had support from a local authority. The difference tended to be around the level of support offered. In the VCS, this tended to be higher than support offered by local authorities. VCS schemes help people accessing the PRS. This involves a varying range of support – from a rent deposit or bond support, to intensive, individualised outreach support.

By the point at which they were referred to or had found a VCS scheme, many had already approached other organisations such as local authorities for support or had been referred to the VCS sector support agencies, so had a different expectation of the type of support they would receive. At this point they accepted they would be moving into the PRS rather than having any other housing outcome, such as moving into a social tenancy or have a homeless duty accepted for them through the local authority.

#### Higher levels of support

In cases where people had particularly appreciated the support they had received, they tended to have worked closely with a support worker to identify a property and felt they had played an active role in the process. For example, one scheme explained to people what was involved in accessing a PRS tenancy and found tenancies for them, while at the same time encouraging people to look for properties themselves.<sup>29</sup> Once a property was located, the scheme's workers viewed the property with the potential tenant, and negotiated with the landlord or letting agency on their behalf. People were very positive about this kind of support and felt that this was an empowering process.

#### A single father explained:

'... [name of support agency] were amazing for this whole scenario... like the help that they gave me was brilliant. It was second to none, really... like they, they've got contacts within the letting companies who understand – the landlords that understand the situation – you know, of a deposit, or the month's rent – there might be problems and that. But, like, I was quite lucky because I had a brilliant reference, obviously from my past landlords. I had a guarantor. I managed to get a Crisis Loan for my first month's rent, and the landlords are letting me pay my deposit off in instalments. And that was all arranged, pretty much, by [support agency] for me.'

Schemes like this were also adept at creating positive relationships between tenants and landlords or letting agencies, communicating and increasing tenants' understanding of the terms on which they were prepared to rent properties to people. For example, one agency had negotiated that a property could be checked every four to six weeks by the letting agency, because this was the basis on which the landlord was prepared to let the property. Although the tenant in this property had mixed feelings about this, he also understood the reasons behind it because they had been communicated clearly.

Some agencies also offered more individualised and intensive outreach activities that included talking to the person about how they felt, what they were going to do, as well as providing support to resolve particular problems or issues. People who were supported in this way voiced a far lower level of anxiety than people who had not received that support. They felt confident that if anything went wrong they would be supported by the same support worker and could return to them months later. Some schemes also specifically offered visiting or continuing outreach support with the tenancy, which participants report was much appreciated.

Some schemes also aimed to meet other needs related to housing. One participant mentioned a support scheme that offered basic household utilities as a starter kit. This helped the participant feel satisfied that she could cope when she began her tenancy:

'What I started with, I was happy, yeah. So I get some stuff from the warehouse from [support agency] like a pan, plates and things like that, a duvet. I been helped by [support agency name]... to buy a new duvet, sheet and stuff like that.'

#### Lower levels of support

There were also a range of schemes offering a lower level of support than property finding or outreach work. This was primarily financial – for example, bonds or rent deposits – and entailed a more limited range of options, mostly relating to meeting financial need or dealing with barriers to access (eg bond or deposit schemes). People could take up the support offered, but had limited time in which to find themselves somewhere. If they didn't find a property, they could lose their entitlement to the support.

<sup>29.</sup> Of participants interviewed who were using these schemes, none reported that they had found a property themselves before being found a property by the scheme.

In general, when it related to providing a bond or rent deposit, depending on the client, the support offered still appeared to be fuller than local authority schemes doing the same thing. Sometimes there might be more time for participants. One bond scheme mentioned by a participant used its local area contacts to assist participants to find properties, or pointed them in the direction of particular landlords, despite the fact it was only technically offering a bond.

#### **Understanding of support**

One striking aspect of people's accounts of the support received was that even when people were positive about the support they had received, very few fully understood the complete nature of it. For example, a participant's explanation of the support they had received could be different from an agency's description of it. While the research did not set out to compare this, it is important to note, especially in terms of what the participant understood about how long they would receive the support for. This is important, especially in cases where time-limited support (usually restricted by funding) is on offer by a scheme, and outside of this the client would be unable to access help or the tenant would have to pay back the rental bond at the end of the allocated time period.

Interviewer	'So were you given a bond scheme?'
Participant	'Yeah.'
Interviewer	'And do they pay that on your behalf?'
Participant	'Yeah.'
Interviewer	'Do, do you have to pay it back or is it, is it a kind of?'
Participant	'Yeah, you have to pay the deposit the first month's rent back within six to 12 months.'

In general the research found that understanding of support, or recognition of it as a formal process (and identifying support packages), could be limited in participants' explanations. This was important because people were ambivalent about what the support entailed for them or their relationships with their landlord, or the support agency in the long run:

- Interviewer 'So, you did their rent deposit scheme?'
- Participant 'Uh huh.'
- Interviewer 'So, that money went to the landlord, is that right?'
- **Participant** 'I think the council, basically the council guarantee the deposit amount... if we damage the flat or something like that then the council will pay for the damages basically. But then I have to... I've opened up an account, a savings account at the Credit Union, and I have to pay into that every month. And then when that amount reaches the deposit amount, that would then get handed back to us. So, the council kind of hold it at the moment, but then once we've saved up enough money to guarantee the deposit, that gets released against that. And then I guess the money gets released straight to the landlord, I would imagine.'

People could also be disappointed by support when they failed to access the level of support they expected or if it didn't fulfil what they had expected of it. This could include not being eligible because of debts or when schemes were suddenly made unavailable. For instance, one participant (eventually rehoused through a voluntary support scheme) was initially accepted on to a bond scheme by a London local authority. He had found himself a property, and the landlord had agreed to take him. However, once he had signed the contract, the local authority failed to complete the bond form and he failed to get the property. After revisiting the local authority several times, he was finally told that the bond scheme was no longer being supported by the local authority:

- **Interviewer** 'How did that make you feel?'
- **Participant** 'Stressed, because at first they were... they kind of speak to you like they want to really help you out, and you get in and you're like yeah, like fingers crossed something can happen. And then once you're like 85 per cent there, the rest of the 15 per cent is no good.'
- Interviewer 'And what happened when it fell though? Did you go back to them?'
- Participant 'Yeah, I went back to them.'
- Interviewer 'Did they explain?'
- **Participant** 'They said that they would send it over. I've just got to wait, got to wait. I'm thinking: 'well, all you've got to do is send it over'. And you think, well, kind of like they're not going to send it over.'
- Interviewer 'And did they ever send it over?'
- **Participant** 'No, they never sent it over.'
- Interviewer 'So, did you...?'
- **Participant** 'There was nothing... like I went back there, and I was told there's nothing they could do for me.'

This participant felt more should be done by the local authority, because after being accepted on to the bond scheme he was then told they could no longer help him on it. As a young, single homeless man, the local authority did not to refer him to a hostel. He was eventually helped by a day centre he had gone to for meals. This centre referred him to a support agency, and he moved into a shared house or house in multiple occupation (HMO) about six months later.

Particularly as it relates to local authorities, participants were often not certain about what had happened to their legal situation or standing with the local authority once they had received help. Many participants had stayed on waiting lists, for example, or considered themselves to remain high priority for the local authority, believing they would be rehoused soon when this was not very likely to be the case. Others didn't understand decisions made about their support. One participant for whom the local authority had accepted a duty of care was assisted by the local authority to move into the PRS, but moved out of area to do so. Once she moved into her new accommodation, she received a letter discharging duty for her that she didn't understand:

Interviewer	'So they didn't have any housing. Did they put you on a housing list (like a waiting list of any kind)? Did they say that they would sort out your housing needs?'
Participant	'They did do that and then they said that they were going to take me off of their list, and I would be forced I'm not, any more, homeless.'
Interviewer	'So why weren't why did they say you weren't homeless?'
Participant	'l don't know.'

This uncertainty extended to all kinds of support, whether it came from voluntary or statutory agencies.

This section has reviewed participants' ideas about support and why they moved into the PRS. Responses suggest that choices are constrained by a variety of factors. For many the move into the PRS was because of the immediate need to find a home rather than feeling they had the choice. This inevitably coloured people's experiences of the varied levels of support they received from any agency to move into the sector.

#### Section 4. The experience of moving into the PRS

In the context where homeless people and people in housing need are increasingly being channelled into PRS accommodation, it is important to note the practical aspects of finding a private rental, and what impact this has on the individuals concerned. In general, even where participants were assisted to find tenancies, moving into the PRS was fairly difficult. Again, this experience was regionally influenced, with people in London tending to find it far more challenging due to the scarcity of properties.

Even for those who were found properties through voluntary agencies, accessing them was more frequently difficult than easy. Usually, people who were found tenancies by voluntary agencies had also had to look on their own, but had not managed to find anywhere independently. Most people receiving local authority support had to look on their own, even if they were able to access a bond or rent deposit scheme. Some participants cited months of struggling to find anywhere to move into.

However, there were exceptions, and moving might be very straightforward when it was a result of actively being resettled, as the following participant interviewed in London explains:

'Within a couple of weeks I got a phone call to say about this one coming up, and that, would you like to go see it. We saw it on the Friday. On the Monday we started moving in... we were on the bond scheme, whichever properties they had in the area... There were actually three people who wanted to come and see this place, and they told us, if you see it, you've got to take it there and then, tell them that we want it, so it can come off the bond scheme. So it wasn't, sort of, like waiting.'

#### **Finding a property**

Participants reported a lack of choice in the PRS, and property scarcity. There was some regional difference, with little choice in East London, and participants generally reporting that it took a long time to find a tenancy, compared with Greater

Manchester, where higher PRS availability meant some people felt they could make a choice based on factors such as the area the property was in or if it was a house or a flat.

There were other factors that exacerbated property scarcity. One major challenge already mentioned, was that a significant number of landlords approached would not take people who claim Housing Benefit:

'Yeah, like I say, like when I was trying to source a property myself off the internet and stuff like that, like there's so many of them are just not interested as soon as you say: 'Oh do you accept Housing Benefit?', they're just like: 'No'.'

## This was accepted as a 'reality' by participants, although a frustration and severe impediment to finding a new home:

'Well, I was looking online, obviously myself, to try and find a place, and it was hard to try and... it would be hard, very hard, to try and find someone that accepts Housing Benefit. There's a lot of properties out there that fall into the price bracket, for this area, for Housing Benefit, but to find ones that are actually attached, like they will take Housing Benefit, is difficult... There's a stigma, isn't there, attached to Housing Benefit, really.'

In addition, some landlords would take Housing Benefit claimants, but would not accept them with a bond or rent deposit scheme, or would ask for a guarantor. Another setback identified by one participant was that for someone to be a guarantor, they had to earn a certain amount of money:

- Participant 1 'Well, obviously no DSS, most of them were like, when you said Housing Benefit... [no].'
- **Participant 2** 'A lot of them didn't take [it]... and we needed like three guarantors, and things like that, didn't we?'
- Participant 1 'Yeah, we had, we've got one guarantor.'
- Participant 2 'And we've got one guarantor.'

People's options are limited in such cases. A participant with a rent deposit explained:

**Participant** 'To be honest with you this was the only place I'd actually seen. I got turned down for so many, like 20 in a week, which was really bad, you know, without even having to look at them, just one phone call saying no, no.'

- Interviewer 'Just one phone call?'
- Participant 'Yeah.'
- **Interviewer** 'What did they then say... are you saying: 'will you accept rent deposit' and they say...?'
- Participant 'Yeah, and it was just a 'no'.'

Finding a property can be so difficult that people feel they must take the first property they are offered, as this participant in London outlines:

- **Interviewer** 'And you've mentioned that this was basically the only property that you could move in to?'
- Participant 'This is the only one offered to me. I didn't have the financial facilities to go anywhere else. I looked at other properties, most landlords were not taking the Deposit Bond, so... so therefore, you know, absolutely almost impossible to find anything.'

Housing suitable for a family was reported by participants in London as far more challenging to find than in other areas. The fact that people are also experiencing difficulty not only in accessing properties, but also in finding them, means that their choices are motivated by a mixture of factors that include desperation, rather than meeting their housing need:

"... it's in a nice location. And there's obviously a school next to me which is... my son's due to start school in September next year, which'll be pretty handy. And to be honest, I thought this is probably the best place I'm gonna be offered, and if I was to refuse it, then I might be put somewhere even worse. But, the size of this place is not really practical, and the lack of outside space is not really good either, but it's better than nothing."

#### Choosing properties – making the decision

When participants were asked what factors associated with accommodation they thought they could or couldn't make a decision on in choosing their tenancy, most people said that they felt that the area was the most important factor for them, and one that they had based a decision on, alongside the cost of the tenancy. However, regional differences did impact on choice. In Greater Manchester, more people felt they had some choice over the properties they moved into than in the two other sample areas. Other difficulties that constrained people's choices included the Local Housing Allowance (LHA) limit, discussed below. However, the most commonly cited was the difficulty of finding a landlord who would accept tenants receiving Housing Benefit. However it remained the fact that people in Greater Manchester had an element of choice that did not generally exist in London and to a lesser extent in East Sussex where, when asked, participants generally responded that they had no choice.

One participant, who accepted the first tenancy she could find in London (a considerable distance away from her local area), outlines why she is ambivalent about her new tenancy:

- Interviewer '... Now that you're here do you like this house?'
- Participant 'I do. What can I do? I just have to like it, because I don't have anywhere to stay. So I just have to... maybe cost. That's what I'm worried about. If anything should happen there, I won't be able to pay my rent, you know? So that's the main panic I'm having.'

Even with those finding a property in a more flexible PRS market, there were some notable constraints. A participant in Greater Manchester discussed why she chose

#### her current place:

'I felt I could choose something that wasn't a dump, but the only thing that was out of my control was the area it was in... I felt that everything to do with the property, that was in control, but it was out of control of where, of the area and everything else. I mean that was way out of my control because I had a limited time to try and find somewhere. So it was either go with the nice house, but be out of the area, or...'

The same participant, who felt that the choice about the house she moved into outweighed that about the area she lived in, felt very happy about her choice in terms of what the house represented for the family:

Participant 'Yeah, yeah, we love it!'
Interviewer 'And why do you like it so much?'
Participant 'Because it's so spacious, and we've got like space to play about with, and we've got a garden, and we've got, like when it's sunny we can just keep all the windows open, and the back door open, and not worry about [son's name], because at the last place we didn't have a fence, so it was like a little yard, and not worry about [son's name] going out and trying to get out anywhere. So obviously the more space there is, it's, it's good for him, because then he'll get to play. I mean we weren't too bothered about space for ourselves, but it was just more for [son's name].'

Another person searched for seven months before finding anything suitable, particularly because she found it difficult to find landlords who would take Housing Benefit. She found that those who would were offering properties in places that were either out of the way or 'in really rough areas'. Finally she took a house, rather than a flat that she felt she could afford, because she felt it was in the right area.

Others expressed the need or want to stay close to support networks they had built up in particular areas. In East Sussex, a participant had been living in tied accommodation, but lost the accommodation when she became pregnant, as this meant she had to give up work and, as a result, the accommodation. At the same time she separated from with her partner. She lacked any other support, because she did not have any contact with her family. Taking private-rented accommodation offered her the opportunity to stay in the area with the support networks she had made:

'I could, if I'd moved to [place] or [place]... or anywhere, I could walk up and down the high street all day and not see anybody I know, whereas I can walk up the high street here and it'll take me an hour to get from one side to the other side because you know everybody, like, and you just don't get that when you move somewhere where you don't want to be, where you don't know anybody. And it's very isolated when you're on your own anyway. So, I don't know, yeah. And the support is unquestionable really. All the locals.'

#### Another participant took a place because of schooling rather than the area:

Interviewer 'And what about in terms of the area, did you choose the area, or not?'

**Participant** 'I didn't really choose the area, as such. I knew, I, when I found out about this property, and where it was situated, I realised that there's a good school around here, a local school just down the road, which my ex-partner's cousin, she used to go to, and so I know, from like the experience of them, that it's a really good school, and that sort of swayed me to this area... obviously for my daughter.'

# People who felt they had no choice but to take the first thing they could find, often also moved considerable distances to find properties. For example, those in London<sup>30</sup> might move up to 15 miles away:

'I actually gave up because I just couldn't find anywhere that would do the rent deposit scheme or take on DSS, and the [council's] Housing [department] found me nothing, or even tried, I don't even know. And then I decided to move areas, decided to come to Tottenham 'cos all my family's down here. But, even then, that was hard as well because again no-one would take DSS or rent deposit. And I only found this place 'cos it was up on the internet that first day.'

Some participants who had moved distances, not from choice but the need to find a property, and who tended to be people who have lived in the same area for a long time with family and network ties and support, reported finding having to move very disruptive emotionally and socially. People often reported feeling geographically but also emotionally isolated and dissociated from their social networks or routines they already had, in the areas they had been living in. This meant that in their new tenancy they might be without the support they had received previously, whether that was informal support from family, friends, work colleagues, or more formal support from children's teachers or local authority support workers with a good knowledge of the household. One participant, who had moved several miles, reported that they were then unable to attend their church, subsequently losing vital friendships as well as informal childcare support previously provided by members of the congregation. The participant reported that this left her unable to leave her home and often being in the position of having, in her words, to 'beg' someone to come over to take care of her children.

Some participants entered PRS accommodation through schemes that assisted ex-offenders to find properties and, partly because of this, they were actively encouraged to move away from their old networks and routines (to avoid re-offending or substance-use behaviour). Being away from old networks, in this case, was viewed as a positive (in interviews participants reported that they had been advised to do this by their support workers and indicated they agreed with the rationale for this advice). Of all participants, ex-offenders tended to see their support workers (who could be from a range of organisations including housing, probation and drug and alcohol services) the most frequently, but they had fewer local community links and weren't inclined to develop links to other members of their new community. They viewed their potential separation from the local community, in matter of fact terms as being a function of their resettlement on release from prison and something intentional that had a purpose.

The next rounds of interviews will be exploring in more detail what the implications are for those participants who moved away from informal and formal support networks in order to take up a PRS tenancy.

<sup>30.</sup> In London the research indicates a considerable amount of out-of-borough movement, some of it between outer London boroughs (not just inner to outer London).

### The impact of moving area on children's schooling

One of the most tangible implications of moving between areas (or finding a home some distance away from former housing, even within local authority boundaries) for participants with children, was the upheaval on children's schooling.

As noted above, for those participants unable to find properties quickly or without difficulty, finding one often involved taking 'the first place' available with a landlord who would accept a tenant on Housing Benefit. Where property was scarce, finding a property involved moving away from schools that children were already attending. Consequently, significant distances were travelled by people in order to maintain a child's schooling:

'Like today, we are on the road for almost 7.05 [am] and then we got to school at 8.45 [am]. She is only three and, after all the history and staying with friends, you just want some stability for her. Some of her friends, you can see, they are being walked to school, and what did we take? Two buses.'

The additional impact of travelling long distances to get to school was the cost. This was reported as being prohibitive and created strains on household finances. The mother of the three-year-old travelling for an hour and 40 minutes to get to school had no choice but to move to the new area, as there were no housing options which she could find closer. The participant said that they felt guilt and responsibility as a result of these difficult circumstances: 'So, for me, I feel for her, but I would like to make amends'.

The participant wanted to move her child to a new local school due to the extent of the travel involved, but noted that there was a long waiting list:

'Because it's just too much for her, that's why I am thinking of changing schools because there is [a] school nearby here and if I manage to get it, because it is a long waiting list, it will just make it easier for me. Even if she starts school at 7[am], because it's a two-minute walk, just drop her, then go to work... Well, beggars can't be choosers really, can they?'

In some cases, children were no longer able to attend their school and there had been no local availability in their new area, meaning that some were on waiting lists in their new local authority area. One participant, who was forced to switch local authority areas due to a lack of available property, faced a 15-mile journey to take her five-year-old child to school. She was told by the school not to take her child in. In her new local authority area, there are no school places and her child remains on the waiting list:

'It's too far. So there's no way I can be taking her there. So, they said they understand that I shouldn't bother to bring her down, because it's too far. So I am still waiting... there should be... they should do something, because she can't stay at home. She has to go to school. I wasn't happy. Even the girl, she is not happy. Every Monday morning [she asks]: 'Am I going to school?' You know? So I think they should do something quickly about that.'

It is clear that the implication of moving, even what might be considered shorter distances, when not planned or prepared for, can be dramatic on households with children.

### Part 2: Current conditions and feelings about the PRS

Part 2 of this report discusses people's thoughts about how they were finding their tenancies at the point of being interviewed at zero to two months into the tenancy, how they are managing money and costs and their relationships with landlords. One aspect to consider about people's narrations of current feelings and situations may be that they are connected to or coloured by previous experiences – whether this stems from relief to be more settled or in more independent accommodation than previously, or from disappointment at not having found something entirely satisfactory. However, the extent of this is unknown. The research finds that once settled into a new PRS tenancy, while people's fears or concerns could be similar, their experiences started to diverge.

### Section 1. Current conditions

Participants were interviewed in their homes up to two months after having moved into their tenancies. By this point most were fairly, although not overwhelmingly, satisfied with the properties. However, some reported having done significant work themselves to make them satisfactory. People reported that previous tenants had left properties in a state of uncleanliness or disrepair and that they had had to make improvements to the properties themselves. Some reported taking this on themselves because they were afraid to ask the landlord to do so.

While the next section of the report explores people's reflections on what they felt is needed to make and create a home, this section focuses on participant's experiences of other aspects of living in the property, their lifestyles and home environment, including furniture and white goods, financial management, and relationships with their landlords.

### Basic furniture and white goods

At this early stage of having moved into the PRS tenancy, there was a material difference between people who had had furnished homes before and were not in their first home, and those who had not had homes of their own before and were therefore unlikely to have any basic furniture or utensils. There were additional factors explaining the lack of furniture, such as participants fleeing domestic violence and unable to take furniture with them, or people who had nothing after having been roofless<sup>31</sup> or in temporary accommodation, including young people who had not set up home on their own before, or some older men who had tended to live in partner's homes. People who did have furniture tended to have it from previous properties, or may have been lent it by family members. Others had been able to find furniture from places like skips, and some had access to donated furniture.

Some participants had also accessed loans available to help people in emergencies in order to furnish their homes, such as a Crisis Loan. Others had borrowed money or rented furniture from organisations or from their landlords. This helped them start their new tenancy with furniture appropriate to their needs. However, paying the loan back did represent an added cost to everyday expenditure. Others with no furniture at all may have exhausted all these options or felt they were not available to them – for example, not being eligible for a Crisis Loan because of previous debt.

For people who did not have furniture, the impact, apart from discomfort, could be identified in the sense they had of home and stability when they moved in:

<sup>31.</sup> See footnote 26.

'... apart from just getting housing, there's lots of other things you need. Like there's nothing in the house. This is... unfurnished – I need a kettle and a microwave, and I have to arrange [for] all the furniture and everything – even the bed.'

### Moreover, some people, who had no furniture as part of the tenancy, related it to the tenancy possibly breaking down in the future:

'And another question is, I don't know how long I will stay here, because after six months, what will happen? Because day-to-day you have to sit down or to stay on the bed, just a little wardrobe to put your clothes, this is the basic thing you need and that is not there.'

Being without basic white goods, like a fridge, was particularly challenging as it directly affected participants' wellbeing, diet and ability to budget. Those without fridges or freezers were unable to save or store food, meaning some might be wasted. If people were without ovens or ways of heating food, they had to rely on certain food types, such as more expensive takeaway food if they wanted hot food. Other than cost, this impacted on people's wellbeing, in terms of how they thought about their diet and how they provided for dependents.

A single mother with two children, lacking a fridge and freezer, outlined her issues:

Interviewer	'Do you know roughly how much you are spending on food a week?'
Participant	'Yeah, it's costing me about a tenner a day because I have no fridge freezer. If I had a fridge freezer I could cook stuff. I could make a corn beef hash, freeze it and eat it the next day. I can't do none of that.'
Interviewer	'Are you having to buy things daily instead?'
Participant	'Yeah and there have been times since we've moved that I haven't eaten, just to feed the kids.'
Interviewer	'Does that happen a lot?'
Participant	'Yes, it does, but as long as the kids are okay I'm not bothered though.'

This participant was going without food to ensure that her children ate. She connected this to her inability to control her household budget in as efficient a way as she would like. This participant had had no support in finding or resourcing furniture or white goods, which in turn has impacted her experience of support and the suitability of her housing outcome. Something which may be seen as less of an immediate priority than having 'four walls' was having a significant impact on this participant:

'I couldn't get any type of financial help, so now I am in a house with two children when I don't even have a fridge freezer, a washer, I don't really have anything. I have one bed, one single bed that we are all sleeping in, it's not really good. I wish I could have had more help there, rather than them saying: 'right here's your house, now you are in it'. I wish someone could have helped me and given me a bit of a lifeline, even if they could have given me a bit of furniture.' Day to day, lacking household items and the overcrowding of bedroom space meant an inappropriate living environment for both children and mother. There were also emotional and social impacts, which left the participant in the position where she felt that the support the family received had been nominal, and her ability to support her family curtailed.

### Managing money and costs

Some people struggled to meet living costs, having to make choices about what they could afford. As described above, for some participants this meant regularly going without food in order to meet living costs. Conditions of the property, such as insulation or the general condition of boilers and heating, could also escalate utility bills which also had to be managed:

'Gas is really extortionate... everything is gas. Basically, because it's still got the old boiler system put in, they still haven't got the combi heater. So, if we want hot water, we have to turn all our heating on so we can get hot water.'

Many participants had to use pay-as-you-go meters, which are the most expensive way of accessing utilities. However, some participants reported that they saw pay-as-you-go meters as giving them more control over managing limited budgets:

'I prefer 'pay as you use it', because I don't think with contracts I'd never be able to afford it – because you don't know how much you're spending, do you, basically? It's the same with the gas meter, as soon as you turn the heating on you hear that going round... the disk, you hear it going whirr, whirr, it's forever turning, taking our gas.'

### Some participants' extended family or friends sometimes offered support in managing costs or household expenses:

- **Interviewer** 'And how important are your best friends, your mum and your brother to you?'
- Participant 'Irreplaceable. I wouldn't, I wouldn't be in here if it wasn't for my parents. They forked out a lot of money for me to be in here. Because I also had to pay a month's rent upfront. The council pay behind and... whereas most landlords want you to pay upfront, so my parents, my family, gave me my first £750 to get in.'

These irregular and informal sources of help were vital. However, they were mostly very small and provided as gifts 'in kind'. These were items or the kinds of care that, to otherwise buy outright or negotiate, would represent a significant monetary value – for example, babysitting while someone was at work, bringing around a supply of nappies, lending or giving furniture, white goods or utensils such as cutlery.

People also reported coming to informal arrangements that supported them in terms of day-to-day budgeting. One single man, going without food a couple of times a month, was living in a HMO with another older single man who received a different benefit (because of his age), paid at a different time. As a result, they assisted each other with cash help if they needed it, juggling their different payment periods.

Informal support was often intrinsic in strengthening people's confidence about managing their financial situation in the long term. The research found this to be the

case especially by comparison to people who didn't have this kind of support and felt that they should have it. For example, to compare the situation of the single mother without furniture or support mentioned previously to the person below, a single mother with family support, one can see that her confidence about managing is much higher because of family support:

- Interviewer 'Thinking about the people you've spoken about and the services, is there anyone who helps you to manage things on a day-to-day basis?'
- **Participant** 'If I need any help my nana, like, wouldn't see me move out or anything, it's my nana who helped me a lot now. With stuff like that [points to kitchen utility items] cabinet hooks and stuff and my washer, and if I've got no food or anything my nana helps with everything. She wouldn't like to see me short of anything.'

### Debts and their impact

Some participants were also paying off debts, making already limited income levels more pressured. Some of these debts were related to people's previous living situations whether that be housing debt or other financial debt, for example, people who had been unable to take up a social tenancy, because of previous rent arrears, then had to repay those rent arrears once in a PRS tenancy.

Some of the assistance provided to help people move in via support schemes or loans was only temporary (eg rent deposits), with people meant to pay back loans to the loaning agency. This wasn't the case with all schemes, but everyone receiving assistance from a Community Care Grant or Crisis Loan had to pay it back.

The challenge for participants, in paying back the money originally assisting them to move into a PRS property, was that the repayments could represent a significant proportion of the money that they would otherwise have used to support themselves in their new tenancy. It meant that people started their tenancy with debts, possibly on top of other debts. Most had no other choice but to take on this debt, especially if it related to a rent deposit, because without it they could not move into the tenancy.

Debts or poor credit histories also influenced the actions or choices a person could make once in their tenancy. For example, some people could not get bank accounts due to poor credit history. This meant they could not set up direct debits to pay bills and were excluded from the cheapest and most economical option for paying bills.

Other participants found themselves inheriting tenancies where landlords had not resolved previous tenants' bills. Some people experienced moving in and putting money into meters that carried the previous people's debt, so 'swallowed' their money.

Debts could build up. For example, one participant who had previously shared a house with another person under the Shared Room Rate left because he did not feel comfortable. As a result, his landlord had been overpaid and, even though he was no longer living there, the local authority viewed him as responsible for the over-payment and he was having to repay this to them, finding the agencies he had to deal with in the process quite difficult:

'Where I'd moved around for so much, the council got hold of me and said: 'right there's £1,500 of overpayments you have to start paying back'. Great, okay. Well instead of taking money that I can afford to pay back, they took chunks of money out of my rent... My landlord and I had to... my landlord said to me: 'look you know you're going to have to do the top ups and pay back the money to me to make the rent up'.'

To deal with this, the participant attempted to negotiate with his support agency but found his repayments were unaffordable: 'So I went to [support agency]. We agreed I'd pay £30 every fortnight, so that's... what?... £60 a month, I'm paying back out of money which I can't afford to pay, right.'

The inflexibility compounded his difficulty to pay loans he had also taken out to support him when first in the tenancy.

### Anxiety about costs and debts

Participants expressed anxiety about the longer-term affordability of their situation. In general, people were not sure about how they would manage their bill or debt payments in the longer term, and for many this was a source of stress. One participant worried about how she would manage the difference between the way Housing Benefit was paid and her rent payments:

Interviewer	'You feel that you were ready to move in. Do you feel that you can afford to live in the property?'
Participant	'By the skin of my teeth.'
Interviewer	'Okay. Have you got any worries or concerns about staying here?'
Participant	'My only worry is that I had, or was in a previous property which was £750 and it's the way the, the council pay the rent. They do the rent in 13 payments, not 12, so you have to make it up, but the thirteenth payment at the end of the year is yours technically. But all the way through the year I have to find an extra £70 a month towards my rent, but I'll get it back – but to find £70 a month out of what little you have anyway, is a lot, a big chunk out of £70 is a massive amount of money to me, a month. And so, yeah, it's very tight'

Debts also had a psychological impact, especially as they continued to influence choices that people could make about their lives in the future: 'Well yeah, it's affected me... it's affected me mentally as well, 'cos it's put a lot of stress on me because... I've never been in debt, I've never been blacklisted before... and now like... 'cos I can't get a council property.'

The first round of interviews started in the summer months of 2011, and it ended in an unusually warm October. While people had just moved into their properties and were not sure about their expenditure levels on utility bills, they were anxious about how they would be able to get through the winter months and how utility bills or repayment costs would work out for them. Outcomes for this will be followed up in the two subsequent rounds of interviews.

### **Dealing with landlords**

At the time of the first round of interviews, people were generally uncertain about their landlords and what their relationship would be like. Their thoughts about this ranged from positivity, to fear of landlords and concern about being seen as a problematic tenant by the landlord. The interviews found that there were also widely varying practices in terms of landlord behaviour and communication, their interactions with or requests of tenants. Among the practices people discussed were signed 'Section 21<sup>'32</sup> notices attached to contracts and landlords charging call-out fees for repairs. On the other hand, some landlords were also proactively 'managing' tenants – for example, helping them with Housing Benefit forms. Some participants reported landlords who hired out household goods and furniture, or offered storage space to tenants. Discussions about the day-to-day landlord/tenant relationship revealed a lot of 'give and take' or informality in bargaining and negotiation.

There were differences in the experiences participants had over repairs if they had already had interaction on this. Some people had successfully approached their landlords about repairs or had them carried out, while others had asked and been unsuccessful or were waiting for repairs to take place. Others were afraid of asking for repairs or were ambivalent about it, even when repairs were needed.

At the same time, some participants were fairly confident about asking for repairs, and had had good experiences. For instance, one participant had been confident about moving into her new tenancy, because the landlord had already made arrangements to make the home suitable for her household:

Participant '... it seemed like he'd done everything that the council had already asked him to do to make this house suitable for me and my kids. So it was like... I spoke to him the day that I came and he seemed like a really nice person.'

### Some others also found their landlords to be helpful:

- Interviewer 'Do you know the landlord?'
- **Participant** 'We've met him a few times, yeah, and he has his son working for him as well. That's just, like, any problems and that, just send him an email and they're good.'
- Interviewer 'Would you say that you get on with the landlord?'
- Participant 'Yeah, definitely.'
- **Interviewer** 'If you had to make any repairs to the property, do you feel that you could ask the landlord about that?'
- **Participant** 'Yeah, yeah, he told us, as long as we... he's getting us all the paint, to paint it up and that, so he's a good landlord.'

<sup>32.</sup> A Section 21 notice is a 'Notice Requiring Possession of an Assured Shorthold Tenancy', the typical type of tenancy in the PRS. This was laid out in Section 21 of the Housing Act 1988. It is issued by the landlord to the tenant when they want them to move out, and is typically viewed as an 'eviction notice'.

In a couple of cases landlords had also helped tenants with filling in forms or Housing Benefit claims. For one participant, this help made the difference between paying her rent or not:

Participant	'Because then I was so heavy [pregnant] so it was my landlord that collected all my documents and helped me submit a letter to [the local authority].'
Interviewer	'So does your landlord get the Housing Benefit paid to him then?'
Participant	'Yeah.'
Interviewer	'So your landlord basically helped you with your documents and taking in the documents to [the local authority]?'

Participant 'Uh huh.'

People were generally reluctant, however, to ask the landlord to complete what they themselves saw as 'minor' repairs – things that could have a positive effect on the way they lived their lives – because they didn't want to be seen as 'problem' tenants who complained, or give the landlord any reason to make a retaliatory eviction. Some participants said they had already completed the repairs themselves. In contrast, others were living with outstanding repairs because there were felt to be general penalties if tenants asked the landlord to carry them out:

- **Interviewer** 'And do you feel you could ask your landlord to do alterations or repairs, would you be quite happy?'
- **Participant** 'No, it's in the contract, if I do that I've got to pay £25 every time they come out. So I've got to do it all myself.'

For others, expectations about the landlord/tenant relationship varied and there was a general lack of awareness or uncertainty about the extent of the mutual responsibility. This could mean people were personally taking responsibility for quite a lot within the property or did not expect the landlords to take responsibility for certain things:

- **Interviewer** 'And is there anything that's wrong with the property or anything that needs repair?'
- **Participant** 'Yeah... a few little snags here and there. The freezer wasn't working properly when I got here, the oven and hob's just being replaced, I've hacked back the garden. There's maintenance things, but to be honest they were asking for £800 a month for the property, and I convinced her to do it for £750 and I'd do the house myself. So that's pretty much how it's working. I'm slowly going to do it myself.'
- Interviewer 'Do you feel that you can ask the landlord to make any changes like that?'
- Participant 'Yeah. I've rung them up today and said, because I've been waiting for the hob to be fixed the last few weeks, and they were going to tell me it was going to be another week before it could be fixed. So I had a small paddy to the landlord on the phone and said: 'this is ridiculous, my son hasn't had vegetables in three weeks', and they told me to rush off and go and get a quote for one and they're going to put it in. So yeah, really good landlords, really good.'

Participants also reported that they felt concerned about managing their landlord's perception of them as good or bad tenants, and linked to this was a concern not to give landlords any reason to evict them. Some reported that they had been told, by landlords, about the poor behaviour of previous tenants and the fact that they had been evicted, and as a result they were trying very hard to be 'good' tenants, part of which was not asking for repairs.

**Example:** One participant was particularly anxious about her relationship with the landlord and how it might impact her tenancy. She panicked about being asked to leave or get 'thrown out' by the landlord, as the landlord had talked to her about the last tenant being 'bad' because people came round. She didn't want to do anything in the house in case it gave him reason to evict her. Mostly, she felt unable to invite people around to the property in case the landlord noticed and didn't like it. It was a worry to her because she'd been the victim of domestic violence, and her ex-boyfriend knew where she lived because she was letting him visit their baby. Though she was reluctant to invite people over in case she lost her home, she was also concerned about being alone at home because of her ex-partner. In this case, she was in a difficult position, with her fears about being a good tenant outweighing her need to maintain good contact with people around her for support and safety. She was also unable to afford the bus fare to visit her family, so felt fairly isolated.

This section has focused on people's initial experiences and concerns, and aspects of their current living conditions that made them uneasy or concerned about the future.

### Section 2. People's aspirations

This section explores what people reported wanting from their housing in the PRS, and what might affect their ability to stay and to sustain their tenancies. Below, participants discuss their ideals and their concepts of home, raising any hopes and concerns they might have about the future.

The strongest theme in any discussion about the future for most participants was that of stability in housing. Central to the concept of stability is not being forced to move on, something which many participants had been subject to in their immediate housing histories. A key aspect of previous forced moves and the uncertainty of being homeless, or the frequent moves that that could entail, was the disruptive impact on their lives, which participants felt was strong. People recognised the impacts of disruption and did not want to repeat the same patterns again. This bore heavily on the choices participants made and affected their confidence about the future.

The majority of people wanted to find somewhere that they could stay if the conditions were right – this related to property condition, but also to the elements of maintaining a tenancy that caused or provided satisfaction. But there were rare exceptions, people who 'don't want to stay in one place for too long'. These people were more likely to be single households who might want to have freedom and ease of movement without being too concerned about doing so.

Most people wanted to play an active role in making their accommodation a suitable place for them to live. In this respect, it could be considered that they felt that they were likely to remain in the property for the foreseeable future and emphasised making it feel like 'home'. For others, who wanted stability and want to make their place somewhere they feel they want to stay in, there are several conditions that need to be met including negotiating length of tenancy, rent levels and securing permission to make improvements or alterations to the property. At the time of being interviewed, these types of negotiations hadn't been had yet so there was a level of uncertainty.

### Making a house a home

Participants felt strongly that the condition of the property contributed to their sense of it feeling like 'home', and of stability. For participants with no household goods due to previous housing histories, having basic furniture such as beds and white goods like fridges and freezers, and a means to heat up food, were an essential aspect of the home. This was intrinsically linked to feeling their tenancies would work for them.

When asked about the properties they had moved into, people said they had substantially improved the place they were renting themselves by undertaking activities such as cleaning, repainting, improving the external look of things, and sometimes general repairs:

'Well, all I can say is there's stuff that we did that wasn't our job, and there is more stuff that needs to be done that the landlord has to do, but he didn't care about it and we were... We didn't mess it, but we cleaned it...'

Participants also felt it would feel more like home if they were able to make very small changes or improve how the home felt – for example, they wanted to decorate and make things homely. This involved being free to make decisions, or having requests to make changes to the property okayed by the landlord. Some participants had already painted their properties with the landlord's agreement. These changes were often quite small, but made a big difference to how people felt about their tenancy.

Some participants recalled that previous attempts to improve their rented properties had not gone well, creating tension with the landlord. This previous experience curtailed the likelihood of them wanting to make any changes in the new PRS tenancies. For example, one participant explained how she had decorated a previous rented property with the permission of the landlord but had then subsequently had her deposit disputed on the basis of that redecoration:

'I decorated the property. They gave me permission, and then just before I was going they said that they wanted me to paint it all back to magnolia... and I was like – they agreed for me to wallpaper as well – and I was like, why would you allow me to wallpaper if you want to paint it back to magnolia? You've given me permission, you said I could wallpaper if I preferred. And, yeah, so I had the situation where I had to paint everything back to magnolia.'

When asked if she had had to paint the property when she had moved in, the participant responded that she had painted it because she wanted to make it homely but in the future she wouldn't decorate, paint, or make small cosmetic improvements to properties because of the possibility that these could be misconstrued: 'Well I asked them if it was okay, so I could make it feel a bit more homely. But I'd never decorate in a rented place again 'cos I had so much grief with it.'

For others, changes they had already made with the permission of the landlord in their current tenancies were linked, not only to a need to have better conditions generally

### but, to a deeper sense of attachment to the home and how this environment felt to them:

**Interviewer** 'So now that you're here, do you like this property?'

- Participant 'Yeah, definitely.'
- Interviewer 'And why do you like it?'
- Participant 'Just because I have done it like... when I moved in, it was all cream. But I have... I like sitting back thinking: 'I have done it all myself', well with my dad's help but... you know, like the décor and things. Like if you go in the dining room, it's my favourite room because I have done that all myself...'

Being able to make active decisions in the home and do things to support those decisions was central to many people's feelings about what home meant to them. A couple with a baby described their relief at being allowed to put baby gates up in their new tenancy, and how glad they were that their landlord was 'relaxed' enough to let them do this:

'We're allowed to like put things on the wall as long as, you know, when we move out, that there's not just a massive, you know... loads of holes in the walls or anything like that, or if there is that we like plug them back up, and they're quite relaxed about things like that. We're allowed to like screw the stair gate into the doors and stuff like that. They didn't mind about that. So they're quite relaxed about, you know, and realistic about what it takes to make a home.'

This kind of 'give and take' regarding cosmetic conditions of the property, and tenants feeling empowered to make changes, with permission, seemed to contribute to people's confidence about settling into a property and making it home.

### Having a choice in housing

One aspect of moving into the PRS that the first round of research interviews identified is that property availability, and cost, perhaps inevitably, impact on people's choice and feelings about tenancy sustainability. As already discussed, the research found that property availability is the most significant factor determining choice.

Local Housing Allowance rates restricted how households with children from previous relationships could provide for those children. For parents whose children did not live with them (for whatever reason), there was also a common desire to find a tenancy as soon as possible that would allow for children to stay. In discussing the way local authorities prioritise parents with cohabiting children for housing, one participant explained how important it was for her to get a two-bedroom flat so that her son could stay:

'I'm a mother too, but my son is not living with me so I'm trying to get, you know, a proper place... start to have a weekends with him, or the days, then is possible to... my son is not living with me so... But at the same time, you know, my priority was to have a proper place to accommodate him and increase my contact.'

This participant had found a flat with two rooms to facilitate her son staying. However, other single households and families with children not currently living with them hadn't been able to do this, primarily because of the limitations LHA rates impose. People's ability to see and properly care for their children in this situation was restricted by the choice of location, the choice of property, how many other people were in the property and, inevitably, their relationship with the ex-partner. For participants, this was disruptive to their attempts to develop their relationships with their children.

In addition to lacking the desired space, some people were also concerned that they hadn't found a place big enough for their children's needs because there wasn't anything else available, and they might have to move yet again to facilitate their household's growing needs. This was a disturbing thought for their future. One participant with two children was resettled in a small two-bedroom place on the third floor of a block of flats. It was not big enough to allow for proper beds for the children:

'And they are on bunk beds, which is not very ideal with a two- and a three-year-old. But my three-year-old is very sensible, so he does tell me, like, if he needs to get down, and he's very good with the ladder and stuff. But, yeah, that was something that he had to learn, because there wasn't space for two beds in there.'

## The participant felt that the bunk beds were dangerous for the toddlers, as they were too young for them. This property had other limitations which impacted on life and on the children's behaviour:

'I have to tell them that they're not allowed to run around, which they get a bit upset about. And they do fight more now and argue with each other. Because, whereas in the previous place, like, they could just be doing their own thing, 'cos they had so much more space. But I think they feel like they're sitting on top of each other now. I think we're all just under each other's feet a bit, whereas we didn't have that problem in the other place.'

Other parents had similar things to say. Children were said to be more disruptive or unsettled as a result of moving. Participants mentioned this, including the fighting more with each other, being more 'clingy', or poorly, wetting the bed, etc:

- Participant 'It's... like a box room. And it's quite frustrating... I've noticed since I've moved in here... because it's a lot smaller, they like, argue more. So they...'
- Interviewer 'Oh really?'
- Participant 'Yeah. So I don't know whether it's 'cos of the lack of space and them not being able to run around, 'cos obviously we've got people below us now. So, they, I think they find it a bit more stressful here to be honest.'

Participants' experiences indicate that aspects of property suitability and satisfaction levels impact on how people feel about their homes and the ability to achieve permanence in the tenancy or stay there for any length of time. Experiences of people with children emerge most strongly in this regard, but also serve to underline and highlight the impacts of limited choice that other participants felt, including single adults.

### How being in their tenancies helps people

For many, having a place that they could stay in was a positive step in their lives. People expressed relief at achieving their tenancies and having somewhere to live, having been homeless. Many talked about feeling that that their home environment could help them stabilise their lives and plan future activities, mainly through knowing where they would be sleeping, and starting to organise their lives in the way they wanted.

One younger participant saw his move as a positive learning experience:

Interviewer	'And is there anything else that being here now and having your own
	place is going to help you with? Has it made you feel differently about
	other bits of your life or about the future?'

Participant 'It kind of makes you see things differently being on your own because you're independent and you'll learn. So, it's like a step forward, like control, control your life. So, I'm still growing and learning new things. It's seeing the bigger picture as a person. So, this independence, when I go into something else I'll know how everything is because I've been through it, so...'

# People also spoke about the opportunity to develop personally that maintaining their own tenancy or home gave them, especially if they had been living with parents or with others temporarily:

- **Interviewer** 'And now that you're here, do you think that you were ready to move into this property?'
- Participant 'I physically didn't, but I knew that for us to grow as a family, we had to. To have our own space, to have our own privacy, own independence, we needed to do it. I mean even if we're on the council and we had to move wherever, we would have to do it eventually. But I think the sooner you do it the better, because then you can get into a routine of paying things, you know how much you're going to have left over a month, well roughly, depending on if your bills go a bit higher or anything, but it's mainly... I think the main thing is your independence, to have that.'

Other participants focused on how having a home they could stay in enabled them to care for their children in the way they would like to. Referring to past impacts of staying with family, and in homes that have not been their own, they saw their new properties as an opportunity to start planning for the future and settling some aspects of their lives:

- **Interviewer** 'And how important to you is having a home that you can stay in for as long as you need to?'
- Participant 'Oh, it's really important because it gives the kids stability then. Because even though I stayed in the other property for years, my kids didn't have much stability because of other people always putting their foot in. So this is now my chance to sort out my kids and their behaviour, and kind of give them some sort of settled life where it's not being disrupted by stuff going on in the house, outside the house, with the extended family and stuff, so...'

This could be a general response, not limited to people with children. For example when asked what being in the flat would help with, this participant linked the home environment with improving her emotional state and her sense of confidence in the future: 'I think moving forward, bettering myself. I do believe your atmosphere is a reflection on your personality and I don't think if I was living somewhere I didn't want to be, I think once you start getting depressed you don't want to do anything with yourself do you? And being here has given me what I need to, to carry on.'

In general people's aspirations were to move away from the problems experienced previously in their period of housing need, away from the disruption and uncertainty of being on the move through being homeless:

Interviewer 'So you said that you would want to stay here in the long term, is that right?'
Participant 'Yeah. Yeah.'
Interviewer 'Why is that?'
Participant 'For my little boy. I don't want him to keep moving around and being unstable.'

In this sense stability was a key theme to emerge throughout the interviews for many of the participants, either because they had lacked it previously, or as a state that they wanted to achieve. One person spoke about the lack of it, and what the impacts are on people who don't have it. For her it was important to achieve a stable home environment in her new tenancy:

'Just really being stable and establishing community ties really, and feeling that I don't have to move around again. Just being stable, it's important that I'm not uprooting myself or the children again. Everything changes when you uproot, you have to change schools, you have to change phone numbers, you have to change address, you have to contact the utility companies. It is horrid and I don't need to go through that again, I need to stay put so I can plan out the rest of, the next few years. If you are uprooted, how can you plan? Your planning is limited so it is really important that I stay here for as long as I possibly can.'

As might be expected from participants with children (whether they live with them or not), stability was closely linked to being able to raise them in what they deemed to be a 'proper' way and also to develop their familial and social relationships:

- Interviewer 'And how does having children relate to being here?'
- Participant 'Well, it's just great because she's got her own space, you know, it's... you know, it's her home, and I think that is the most, one of the most important things for a child, is to have stability, you know, a routine... I think that's a cornerstone of a good, like healthy child, to be honest with you, knowing that someone cares and, you know, like a safe place to live'.

The research continually found that participants invoked home environment as a space where routine and stability can be achieved.

**Example:** One single man had a nine-year-old child with an ex-partner, and had been repeat-homeless for a few years, most recently suffering a relationship breakdown and intermittently sofa surfing and sleeping rough. While his ex-partner understood his situation and had been supportive, continuing to let him see his child, things had been difficult. Here he explained what he thought the positive aspects of moving into the new PRS tenancy have been: 'Oh man, just 'full stop' having a roof over my head. Just knowing where I'm going at night. Just the pure stability of it. And most of all, greatest of all, I can have my son. And it's made mine and my son's relationship 10 times better. It was fading away, and I was getting more and more depressed. 'Cos it felt like I couldn't see him or have a relationship like a dad would have, like homework and... do you get what I mean?'

What makes this example more interesting is that this participant's move into his tenancy had not gone well, and he reported that he was not enjoying living in the new flat because of issues with his neighbour and the neighbourhood more broadly. He felt that he did not have a choice about where he was resettled and felt he was too near an abusive ex-partner. However, being able to create a relationship with his son was an important enough factor to maintain the tenancy and to feel positive about it.

### Concerns about the future

In the main, participants were confident about being able to manage their future, including their ability to manage their current and any future tenancies and responsibilities themselves.

People felt they would welcome the opportunity of having a home they could stay in for as long as they wanted. A participant with mental health issues spoke about why this was necessary:

'[It is] really important. As I say... people like me mum and that are not going to be around here that long... And, and I'd like to set up a home that [means] I'm going to last in it a long, long time, basically. I want somewhere that's going to be suitable, stable, and access to things that I need.'

Being able to stay in a tenancy was linked to this, but on the other hand people also had fears about whether they would be able to stay, and what might influence their ability to do so. In particular, moving into inadequate or less suitable PRS properties and having a lack of choice appeared to give rise to this fear, although even for those who were happy with their tenancies more general fears about being able to stay related specifically to tenure, their landlords, and affordability of properties.

When anxiety did surface for people, this was not around their confidence to manage their properties, but primarily around things that they were unable to control or mitigate – for example, debt or managing on the small income they had was viewed as a threatening or uncertain force in their lives:

'Well the CTC (Child Tax Credits) better come in quick... otherwise I don't know, I will probably be leaving... well it's all financial worries and how you can do that, pay this and pay that, what you have got at the end of the month. Financially I don't... if this month should run past and I haven't received anything... I don't know how I am going to survive with all the bills I have got to pay.'

People were also uncertain about how they would cope with risks. Overall, people felt the biggest risk to a PRS tenancy was landlord behaviour. For example, one participant was living above a shop that did not have a separate gas or electricity meter, and he was paying the bills for the whole property. He was really worried about this:

'I'm going to have to bring it up with him, but... I'm frightened of him turning round and saying: 'Right, I want you out' sort of thing, you know. I don't want that to happen, you know, but he signed a six-month tenancy and I've not broke anything, so if I do just raise it, I mean what can he do, you know what I mean? He can't chuck me out for raising... bringing it up to his awareness, you know, it's only that I'm worried, you know...'

As discussed previously, anxiety about landlords appeared to pivot around a few central issues – rent and affordability, being allowed to stay in the tenancy, and simply being given notice unexpectedly. These fears also had a bearing on how people felt about the future.

In discussions about affordability, the possibility of rent increases was raised as a major worry about the future. Predominantly, the possibility that someone else could tell them they could no longer live in the home was of central concern, while accepted as a landlord's right. Here there was a distinction made between the PRS, other tenancy and housing options:

'The only thing I would say about private renting is that it's never ever your own home, and so you stand the risk of losing your house, so you'll never know... When they want you to go, that's it. Regardless of what you do to your house to make it your home, you know, there's always going to be that time when you have to go, you know if the landlord wants you to, and so you're never 100 per cent secure really. It's not like having a housing association property, when it feels like your own and you know you're not going to be asked to leave. And so that's the bad part about private renting.'

This section has reported on what people reported wanting from their housing in the PRS, their perceptions about what might affect their ability to stay and to sustain their tenancies. The conclusion which follows pulls together emerging findings from the study and identifies questions that are informing the study going forward, which may be of interest to practitioners and policy makers.

### Conclusion

This report has identified experiences emerging from the first round of three stages of qualitative research interviews with homeless people who have moved into the PRS. At the time people were interviewed, they had just moved into the tenancies. It is planned that the second wave of interviews will be conducted at six to eight months, and the final wave of interviews at 18 to 20 months into people's tenancies. A final report will be published in autumn 2013.

The report has not attempted to draw specific conclusions about the outcomes of people moving into the PRS at this stage, due to the time rather than event-driven nature of the three waves of research interviews. Longer-term outcomes will not be captured until the final wave of interviews, which are due to be conducted in late 2012

or early 2013. Evidence detailed in this interim report will be analysed in tandem with subsequent data, and it should be noted that this is likely to influence, nuance and change some of the findings reported at this stage. This interim report should be considered as an exploration of participants' initial experiences of moving into the PRS rather than as a thematic analysis. It aims to raise and share the issues found, in order that they may spark debate or raise questions to consider for organisations debating the use of the PRS or seeking to improve people's experience of it with services, advice and support provision. Questions emerging as a result of the research are detailed at the end of this conclusion.

The first round of interviews has found that moving into the PRS is experienced as difficult and challenging, but that support can enhance the process and raise confidence levels about the future. The research found that participants self-reported experiences of support offered by organisations was mixed, not just in terms of what was offered, but also about how people experienced it. While the overwhelming majority of people had approached local authorities first for support, indicating that for most people in housing need their local authority is their first port of call, people particularly reported having a more difficult time when approaching local authorities.

The report has also looked at some of the implications of limited choice in making decisions about tenancies, the most negative outcome of which is not finding a very suitable property, whether this be in relation to area, property size (particularly for those people with children) or condition of the property. The first round of interviews found that people generally had limited options in choosing a tenancy. The research found regional difference in choice – for example, finding it easier in some regional markets than others to find suitable available tenancies. When people had a choice, they tended to emphasise the value of staying in a particular area or being in an area of their own choice that suited their needs. When participants didn't have this element of choice, due to the barriers or challenges of finding a property, their first priority was finding somewhere to live.

If people couldn't find a suitable property in a suitable area, this had a negative impact on their lives. For example, it impacted on informal support networks or children's attendance at school or continuity of schooling.

Another key issue for participants, that comes through very strongly from the first wave of interviews, is the level of concern about landlords and the fear of being seen as a bad tenant plus the fear of eviction. This suggests that the relationship with the landlord may influence confidence about the tenancy. This concern was heavily linked to a fear that some participants held that they might not be able to stay in the tenancy for as long as they wanted, that (given previous experiences) they in turn felt would disrupt their lives.

The research has so far shown that people want to achieve stability in their housing, and recognise the benefits of a stable home. Benefits of stability included being able to plan for the future and having the means to live a life of their choosing. Participants recognised the disruptive impact of having to move on many different aspects of their lives, and were keen not to have to move. However, they also viewed their choices and actions to be constrained by factors external to the home, including their relationship with the landlord or the cost of the tenancy. This also caused anxiety about the future.

Interim findings indicate that people's choices and actions are constrained by external factors or feelings about them, as much as by how people may deal with them.

Planning, and the ability to undertake decisions and make choices, are viewed as essential by participants in the way they manage their lives. The interim findings also highlight other barriers to stability, ranging from lack of basic household items such as fridges and cookers to also financial challenges such as pre-existing debt, which hamper people effectively taking control of their lives.

The research may find that these constraints change as people start to respond to, and deal with, their housing scenarios, and as other aspects of their lives change that influence their housing scenarios – for example, relationship changes, employment, or changes in household composition.

Thus far, the research notes that people's past experiences in previous housing situations, and the type of support they received, could create stress and anxiety that may be influencing how they feel about their current resettlement. People report having felt very depressed and stressed about housing in the past. However, many were experiencing a positive period where they were relieved to have somewhere to stay and reported looking forward to the future.

The final report will look to assess what the interlinking factors may be between the set up and commencement of a tenancy, and sustaining it in the longer term. However, it is worth noting separately at this point that the research has found several barriers to successful tenancy set up that participants have commented on, including:

- PRS availability
- understanding the process of applying for housing help, and
- cost.

What is already strongly indicated by the research is that choice and stability, both sought after and both seemingly pivotal to people's view of housing stability and wellbeing, are extremely hard for the participants involved in this research to achieve in the current housing market. This is because they are more vulnerable to risks, face significant barriers, and are less able to make choices about their housing.

In the long term, this project will seek to create a strong evidence base on how the PRS can be used to provide for vulnerable people. The final report will identify support and policy measures that might help support people in their period of housing need, as well as encourage sustainability in housing outcomes.

### Emerging policy and practice questions

These interim findings reflect participants' self-reported experiences shortly after they had moved into their PRS tenancies. As interviews continue at waves 2 and 3, the research may find that people's circumstances change, or that concerns are resolved or exacerbated. Full practice and policy recommendations, informed by evidence gathered by the study, will be made in the final report. However, the interim findings do point to a number of emerging questions that are informing the study going forward, and which may be of interest to practitioners and policymakers:

#### Finding help

- People find it hard to find support. Is this due to the marketing or availability of support?
- There are practical barriers to support such as lack of ID. Do, or should, local authorities help fund people to get ID?
- There are many different support practices. Do different support models have different outcomes? Are they limited by design or funding?
- People have a limited knowledge about the support they receive and, in some cases, how the PRS works. How could people be helped or empowered to understand more about the support they receive and their tenancies?

#### **Decision making**

People often had to move into the first tenancy they could find where the landlord would accept them.
When participants are established in their tenancies, do they seek to find

something better or are their choices more permanently limited?

Barriers meant people found it hard to access tenancies on their own. These included not having a rent deposit, landlords not accepting Housing Benefit claimants, and/or not accepting rent deposit or bond schemes, and not having a guarantor.

What can help overcome these barriers? How can organisations support people to access tenancies?

- People felt that the PRS was the only realistic option they had. Do people decide to stay in the PRS? If people move out of their tenancies, why and where do they move?
- People were worried about asking their landlords about repair, just in case they were seen as a bad tenant and/or evicted.

If repair issues emerged, did people overcome their fears about speaking to landlords?

How did the relationship with the landlord develop?

#### Life in the tenancy now

Some people didn't have white goods, which negatively impacted their ability to manage their costs. Did the absence of basic white goods and furnishings continue to be a problem, or

were people able to acquire white goods? Do support agencies need to focus on this issue more?

People were generally satisfied with the condition of their properties when they moved in.

Have the conditions of their properties continued to be satisfactory?

People were concerned they might not be able to stay. Could people stay in their tenancies if they wanted to? Does their accommodation feel like 'home' and why? What has happened in people's lives since we last spoke to them?

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