

A middle-aged man with a receding hairline is smiling warmly at the camera. He is wearing a blue and white horizontally striped polo shirt with two red stripes on the sleeve. He is standing in a kitchen, with wooden cabinets to his left and a white tiled wall behind him. A framed picture of a landscape is visible on the wall to the right.

Sustain is a partnership research project between Shelter and Crisis.

A Roof Over My Head: The final report of the Sustain project.

Sustain: A longitudinal study of housing outcomes and wellbeing in private rented accommodation.

A Roof Over My Head: the final report of the Sustain project, a longitudinal study of housing outcomes and wellbeing in private rented accommodation

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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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Acknowledgments

The study is a partnership project between Shelter and Crisis, funded by the Big Lottery Fund. Shelter and Crisis would like to thank the Big Lottery Fund for their support and funding for the project.

The Sustain team would particularly like to thank the participants in the study for speaking about their experiences. Their words have been insightful and their voices and expressions are given priority in this report. People have all been anonymised and names changed. We would also like to express thanks to the organisations which assisted in recruiting participants to take part in the research or suggested other organisations to approach if they were unable to help themselves. This report does not reflect the viewpoints of the organisations involved and all organisations referred to by any participant have been anonymised.

The team would also like to thank the advisory group and internal stakeholders who commented on the research materials for fieldwork and the findings. Volunteers have also helped with data management, for which we are very grateful.

Shelter

Shelter helps millions of people every year struggling with bad housing or homelessness – and we campaign to prevent it in the first place. We're here so no one has to fight bad housing or homelessness on their own.

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.

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Executive summary

There are now 3.8 million households living in the private rented sector (PRS), a number which has nearly doubled in the past ten years.¹ The PRS is increasingly being used by local authorities and agencies to house homeless people but the ending of a private tenancy is now the leading cause of statutory homelessness. In this context there are questions about the sector's ability to accommodate the needs of homeless people, especially because little is known about people's experiences once they move into PRS accommodation. This study set out to explore this evidence gap, by spending 19 months tracking the experiences and wellbeing of 128 people who had been rehoused in the PRS following a period of homelessness.

While the study is specifically about the experiences of previously homeless people, it has uncovered issues in the PRS that will be relevant to anybody living in it. We have found that the PRS has a profound impact on wellbeing.

Key findings over 19 months

What people hoped for in their new housing

Housing was perceived as the base on which people could rebuild their lives following the disruptive impacts and trauma of homelessness.

People moving into PRS properties felt that their tenancies should be home.

People's notion of what home should be included the ability to have hot water and heating, comfort, safety and security as well as control over the environment.

People wanted somewhere they could achieve stability. Stability was linked to the ability to stay somewhere long-term and settle down. This would enable them to make positive changes and plan ahead.

However, the research found that in the majority of tenancies, these needs weren't met. This impacted housing satisfaction to the extent that two thirds of people were unhappy with the original tenancy they were moved into.

Key issues were:

Every home had a condition problem. Some were extremely severe and many got progressively worse. The most common problems were damp and mould. This made homes very cold and had impacts on people's health, with people reporting developing new illnesses, such as asthma, and having difficulty recovering from them.

The majority of people had to deal with problem landlords. Landlords became increasingly unresponsive to repair requests over the 19 months. Some didn't do them, some became aggressive or threatening and some charged fees for repairs. This included not addressing gas leaks and boiler problems, as well as poor general maintenance including leaking roof space and exposed electrical wires.

Some people were moved into very cramped, unsuitable accommodation.

Parents and children, including teenagers, were forced to share bedrooms and beds with each other. This had significant disruptive behavioural and mental health impacts.

1. Source: English Housing Survey Headline Report 2011-12: All Figures and Annex Tables, Annex Table 1: Trend in tenure, 1980 to 2011-12

People who had been moved out of the area they originally sought support in found this disruptive. It had impacts on schooling arrangements and the support people received from services, family and friends. While most people adjusted to their new location, some were still so unhappy that they tried to move back to their original area.

There were a number of issues and challenges for people moving into and living in the PRS as part of the process of resettlement.

The PRS was an expensive tenure, with many costs associated with moving into and maintaining a home.

People were sometimes moved into tenancies without furniture or adequate household supplies, which they then had to take out loans to pay for. By 19 months some had still not been able to afford beds or appropriate furniture for the whole household.

Poor conditions made homes cold and increased heating costs. Landlords requested that tenants open windows or keep heating on to combat damp which made these costs worse.

People struggled with household costs such as energy and food. To manage them they went without food, lighting and heating on a regular basis.

The majority of people had no savings and many got into debt, some when they were desperate or had a one-off cost such as replacing white goods or school uniforms. Many borrowed money from family members or took out loans. Debt caused stress and anxiety.

People felt they needed support when something went wrong with their tenancies. However, those who tried to return to their original support provider after the initial support period were told that they were no longer eligible for help. This made them feel trapped in their tenancies, without options or support.

Living in the PRS had a serious impact on many people's wellbeing. Managing the challenges associated with the PRS made them feel anxious, stressed, and worried about the future.

People's confidence levels about achieving a long-term home and housing stability dropped once the reality of living in the PRS became evident. Poor conditions, landlord behaviour and short-term contracts all impacted people's confidence and anxiety levels.

Problems people faced made them feel insecure and as if they were constantly struggling which had a profound impact on their wellbeing over time. This particularly impacted vulnerable people, who found it harder to manage the challenges.

For the fewer people who had a better experience of their property or felt it met their needs, concerns about stability and tenancy security were still an issue because they worried that their tenancy could be ended at short notice by the landlord.

Being on low incomes also exposed people more to the risks of the PRS and made them feel more vulnerable because they were less able to find and afford an alternative solution when they needed to move or if this became likely.

People with vulnerabilities found it particularly hard to cope with the problems in the PRS, because they already had specific challenges and health risks which they had to deal with on a daily basis.

The research findings clearly indicate that the PRS is not providing a decent quality stable home for all who need it and that there is a need for improvement in current enforcement and working practices, in four key areas:

- Support and funding for people accessing the PRS must be improved. Any agency moving people into PRS accommodation must carefully consider their needs and offer support to them for longer than six months.
- Households must be placed in properties suitable to their needs and as a minimum should not be placed in properties with category 1 hazards.
- Urgent action must be taken at local level to improve poor property conditions.
- There is a need for stronger national frameworks to tackle problem landlords and such landlords must be challenged by local authorities. Tenancy lengths must be extended, at least for those who are vulnerable and/or have previously experienced homelessness, to help people achieve housing stability.

Introduction

About this report

The Sustain project is a longitudinal qualitative research study of people's wellbeing and outcomes in private rented sector housing.² It focuses on the experiences over time of people resettled into the PRS after having been homeless and answers questions about tenancy sustainability and wellbeing in the PRS.

We set out to explore what happens to homeless people after they have been moved into PRS housing by tracking them and revisiting them over a 19 month period.

This report offers an overview of the key findings of the project, setting out the self-reported experiences of 128 participants.³ The report focuses on their final outcomes at 19 months and uses case studies to illustrate how their experiences changed over time.

Sustain is based on qualitative evidence on wellbeing in relation to housing. This method recognises the need to know more about people's experiences of housing in order to explain their outcomes, and the fact that categorising them into tenancy failure or success does not tell the whole story (actually, our research has found it tells very little of it). Qualitative data enables us to contextualise the profound role that accommodation plays in wellbeing and provides deep insight into housing outcomes.

The report and analysis draw on self-reported experiences. Throughout the report, first-person quotes or case studies are used to illustrate experiences and provide more detail.⁴ While the analysis focuses on people's experiences, researchers witnessed many of the more severe and easily viewed problems such as damp or infestation; small rooms or disrepair.

The report is split into four sections. Section One looks at people's expectations about their new housing and what they feel constitutes a home. Section Two outlines people's major experiences and impact of these over the 19 months. It identifies key drivers of housing satisfaction and factors which feed into housing outcomes and wellbeing. These are divided into three main areas:

- Conditions of properties
- Repairs and landlord interactions
- Property size and suitability

Section Three considers what happens when people face challenges that impact their housing outcomes, and their experiences of support. In this section we focus specifically on housing-related outcomes under the following three areas:

- Household costs management
- Development of debt
- Formal and informal support

2. In this report we use the term housing outcome to explain people's experiences of housing and their feelings about it at 19 months.

3. In 2012 the Sustain project published an interim report focusing on the experiences of people moving into the PRS, their previous experiences, how they accessed support, and life in the early stages of the tenancy.

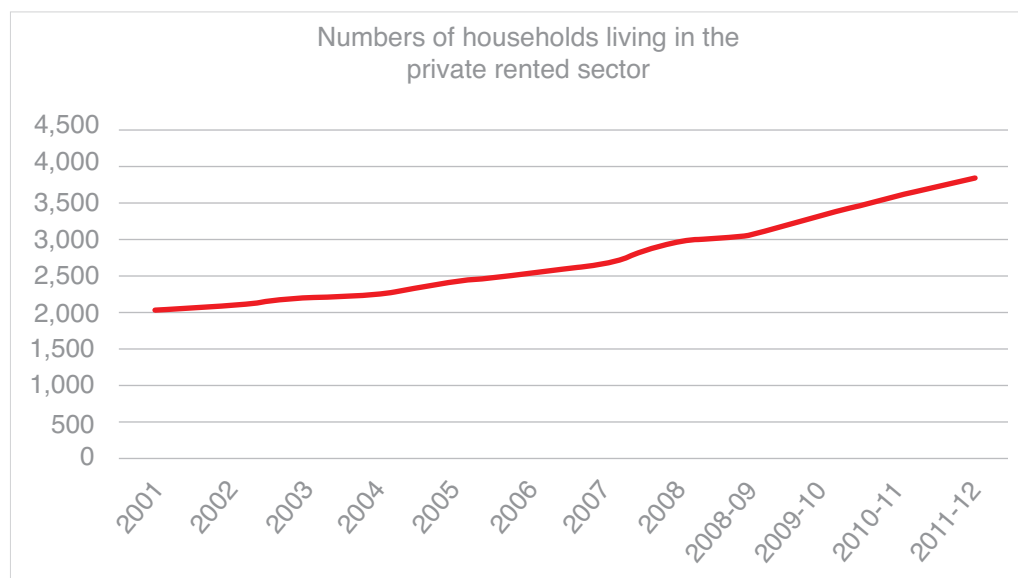
4. Quotes have been edited for grammar and repeated words have been omitted. Participants have also been anonymised and area references edited.

In Section Four we centre on how people feel about their longer term options for a home after 19 months and what the associated risks are to achieving these. We look at whether people stayed in the original tenancy or not and why.

The conclusion reviews the research findings and questions that have been raised throughout the report. These form the basis of policy and practice recommendations to improve how the PRS is used to accommodate homeless households.

Research context

The number of households living in the PRS has grown dramatically in the past ten years, for all household types. There are now 3.8 million households in the PRS, which has increased from 2 million households since 2001.⁵



Source: English Housing Survey Headline Report 2011-12: All Figures and Annex Tables, Annex Table 1: Trend in tenure, 1980 to 2011-12

The role of the PRS in England has recently evolved from a lifecycle stage en route to owner occupation to a catch-all for different types of housing need, now including that which would have historically been met by social tenancies. Little is understood about the experiences and choices of households once they enter the sector, in particular why it has such high tenancy turnover rates.⁶ In general the PRS has been seen as a short-term accommodation option, offering flexibility for those who want it. It is characterised by short-term contracts, poorly regulated landlord sectors, the worst conditions of any housing in England⁷ and increasing unaffordability.⁸ In the last year, the loss of an Assured Shorthold Tenancy was the primary cause of homelessness given in cases accepted by local authorities, at 27%.⁹ Recent figures also show that the number of people in poverty in the PRS has doubled in the past ten years.¹⁰

5. Source: English Housing Survey Headline Report 2011-12: All Figures and Annex Tables, Annex Table 1: Trend in tenure, 1980 to 2011-12

6. Kemp, P. and Keogh, M. Movement Into and Out of the Private Rental Sector in England, *Housing Studies* 16 (1) pp. 21–37, 2001

7. 35 per cent of homes in the private rented sector fail to meet the decent homes standard. This compares to 22 per cent of owner-occupied dwellings and 17 per cent in the social rented sector. (Source: English Housing Survey, Table DA3201 (SST3.2): Decent Homes – dwellings, 2011) Department for Communities and Local Government P1E statistics (Quarter 2 2013). https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/236906/Table_774.xls

8. Reynolds, L. and de Santos, R. Policy Report: the Rent Trap, Shelter, January 2013

9. Department for Communities and Local Government P1E statistics (Quarter 2 2013). https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/236906/Table_774.xls

10. 'The number of people living in poverty in the private rented sector has almost doubled in the past ten years to 3.85 million (this compares to 1.68 million in the social sector and 80,000)' Aldridge, H., Bushe, S., Kenway, P., MacInnes, T. and Tinson, A. Monitoring Poverty And Social Exclusion 2012 JFR. 2012.

Although the PRS is now the main cause of homelessness, there is a steady growth in its use as a solution to homelessness.¹¹ The PRS is increasingly being used to house people long-term who make a homelessness application to a local authority or who approach an agency in housing need. As our interim report found, these people have little flexibility or choice in tenancies they accept, and there are specific barriers for them in finding a suitable tenancy. They lack tenancy deposits, landlords are often reluctant to take people receiving Housing Benefit and there are increasingly few affordable properties. These barriers and the homelessness figures raise questions about the use of the PRS to meet the housing needs of homeless households.

Research methodology

The project has taken a bottom-up approach to life in the PRS, and the methodology reflects this. It investigates, and is responsive to, people's experiences to allow for exploration of topics not previously evidenced by other research.

To support this approach the project has conducted qualitative semi-structured and unstructured interviews using prompts. The interviews were carried out with people in their homes at specific time periods after they started their tenancy. The researchers interviewed one person in each household due to the fact that household composition can change over time, and revisited this person each time.

All interview stages were preceded by a pilot stage to scope out areas to focus on. All participants in the pilot studies were revisited in the same way participants in the project were.

In the first stage of the research we interviewed 171 participants in their tenancies within one month of moving in.¹² Interviews included a housing history which looked at previous housing experiences and support-seeking behaviour.

We interviewed participants again six months later, gathering ethnographic detail about routines, experiences and thoughts and focusing on people's own observations. This created long accounts of living in the PRS.

Participants were interviewed for a final time at 19 months into their tenancy and asked to share basic information as well as more detail on the course and development of their outcomes over 19 months. They were also asked again to reflect on their own assessment and experiences. This allowed us to identify the way in which challenges and risks develop or are resolved.

11. Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. and Watts, B. The homelessness monitor: England 2013, Crisis.

12. Sustain also had a working tolerance for accepting household types which were hard to recruit or in hard-to-recruit areas of up to two months after moving in. This is a minority of participants.

Recruitment and selection criteria

We selected participants based on the criteria that they had recently been resettled into private rented accommodation by agencies, both statutory and voluntary, after having been homeless.¹³ They were eligible for the study because of their need and because they had approached an agency as a homeless person. This means that Sustain gives us a very good idea of who was seeking help at a specific time in each Case study area selected (in Spring-Summer 2010), even though it is not a representative sample.

Sustain has succeeded in capturing a range of different experiences from a diverse group of people. To do so we worked in three regions of England: East and South East London, Greater Manchester and East Sussex. Areas were selected according to PRS density, indices of multiple deprivation, prevalence of social agencies and cities with satellite towns, thus lowering our risk if unable to recruit centrally. We also chose a mix of dense urban, semi-rural and coastal areas.

Participants were recruited using the assistance of statutory and voluntary agencies, all of which were given anonymity. While we prioritised people who had received agency help, we also included people who self-referred to the project after approaching agencies but failing to get assistance.

Agencies offered different support to clients, allowing us to capture different experiences (see interim report for detail of these experiences).¹⁴ In all except a handful of cases the support given came to an end within six months and people had no formal continuing contact with that agency.

Attrition

75% of the participants completed the study by the 19th month. The main reason for discontinuation in the project was loss of contact. The 25% of participants who did not continue the study by 19 months were broadly representative of the study as a whole. Attrition was fairly even between all groups.

The main reasons participants dropped out of the study were:¹⁵

- eviction by last landlord or forced move (information given by neighbours or tracking contact; or knowledge of imminent move shared by person in last interview with them)
- imprisonment (information given by neighbours or tracking contact)
- loss of phone, change of number or change of address (unable to contact using phone calls, tracking and door-knocking over the course of six months)
- major health event for household member meaning timing of interview was unsuitable (spoke to participant but they were unable to take part)
- did not want to take part – did not enjoy first interviews or felt too unstable to complete further interviews.

13. Each person was interviewed within a month of their tenancy starting, except for a handful of cases where we found recruitment of a specific group/region challenging. In these cases people were interviewed within two months.

14. We chose not to heavily recruit clients from Shelter and Crisis for fear that they would not feel that they were able to discuss their support experiences openly. Five clients from Crisis and one from Shelter were part of the study.

15. This information was gained either through them or their tracking contacts – their friends, family or neighbours. We are unable to include these results as official 'outcomes' in the study because we have not interviewed the person ourselves.

From former interviews we believe that some people we were unable to contact had a problem with their landlord or tenancy. As an example, we share a Case study of a person that we interviewed at Wave 2 and know was due to be evicted.

Case study

A participant who was facing eviction and we were unable to contact by wave 3

Wave 1

Charlotte had moved into the tenancy with her daughter after being served notice by her previous landlord. She had been forced to leave her home because the landlord increased the rent to a level she could not afford. Charlotte had lived there for nine years. Charlotte and her daughter had found the experience of eviction very upsetting.

'It seemed with my last property it was so drawn out... it was, you've got to wait and they've got to take you to court, and you can't do anything, you've got to be evicted first. And the stress and the embarrassment of it, it was horrific. I mean, you literally have to wait at home for the bailiffs to come round. It is degrading and embarrassing and it was just because I couldn't afford what they were asking for.'

The local authority had found them a home in the same neighbourhood and Charlotte's daughter had been able to stay at the same school, important because she was taking GCSEs. Her daughter was also receiving treatment at the local hospital for an eating disorder and she didn't want to move her.

Despite being satisfied with the location and condition of the property, Charlotte was worried that she would have to pay a shortfall between her rent and her housing benefit. This really worried her as she could not afford to pay any extra out of her monthly budget.

Wave 2

Charlotte and her daughter's situation had dramatically changed since moving in to the property. They had been content for the first six months but after this a series of problems had occurred. The lock on the front door had broken while the landlord was out of the country. He had not left any contact details for help while he was away and Charlotte had been forced to sleep on her settee blocking the front door because she felt unsafe leaving the door open at night.

When the landlord eventually got in touch he did not fix the problem straight away. He also told Charlotte he was going to increase the rent by £200 a month as he felt he could charge more money for the property. Charlotte can't afford to pay any more in rent.

'So the situation has changed, for none other reason I can see it is more than greed and knowing that he can get away with it. I think there are possibly – a lot of people in this predicament, because they don't want to lose their home, maybe seek outside help from relatives. But unfortunately I'm not in that situation.'

The fear that they will have to move has caused stress and anxiety for Charlotte and her daughter.

'I'm going to have to have sleeping tablets because I'm not sleeping. She's under [mental health service], but since then she's – well she's been off today. I took her to the doctor's yesterday, and it's just stomach pains. Same things going on and I think it comes out in her, you know, physically, rather than emotionally.'

Now they know they are going to have to move they feel very unsettled and that they can't plan for the future. Charlotte has started to look for other properties but there is nothing in the area she can afford. It is important that she stays near her daughter's school, the hospital and their local GP. She feels she is playing a waiting game until she is served notice by the landlord and has to go through the whole process again.

'Because when I walk through, it doesn't feel like it anymore. I just want to go. I feel as though, as if I'm in his house... I feel a sort of stranger in my own home, if you like, because it doesn't feel like mine anymore. He said "I'm not saying I'm doing anything now, or in six months, but I will do". So I'm here, just waiting, aren't I? For it to happen...'

Participant circumstances and demographics

By the end of the project we had interviewed 128 participants three times. For our analysis of change over time and outcomes we report only on these participants.

The cohort at the beginning or the end of the project was not intended to be representative of homeless acceptances or the PRS population. The table below shows a breakdown of the people that were interviewed at 19 months by gender, household composition, age and ethnicity. As the table shows, 71 women and 57 men were interviewed at 19 months, with a fairly even split of single households and households with children. Seventy per cent of the families with children cohort were lone or single parents. Single households were more likely to be male and households with children were more likely to be headed by a female.

Just under a third (31%) of those interviewed at 19 months were aged between 25 and 34 years old and 28% were aged between 35 and 44 years old. Less than one in five people (18%) were aged 16 to 24 years old and 16% were aged between 45 and 54 years old. A small proportion (7%) were aged between 55 and 64 years old.

In terms of ethnicity, based on individual responses, we identified 70% of the sample as White British or White other and 29% as Black and Minority Ethnic. One person did not wish to disclose their ethnicity.

Characteristic		Number of participants
Gender	Men	57
	Women	71
Household composition	Single households	61
	Single household, no children	32
	Single household with children residing elsewhere	29
	Households with children	67
	Lone parent with dependent children	47
	Household with dependent children	20
Age	16 – 24 years of age	23
	25 – 34 years of age	40
	35 – 44 years of age	36
	45 – 54 years of age	20
	55 – 64 years of age	9
Ethnicity	White British/other	90
	Black and Minority Ethnic (BME)	37
	Did not wish to disclose	1

Section One: People's expectations when they first moved into their new tenancies

People felt that their tenancies should be a home for them. Having a home included the ability to have hot water and heating, comfort, safety and security as well as control over their environment.

People wanted to achieve stability and this was linked to their ability to make positive life changes. People felt that having a home where they could settle and stay long-term was the most important aspect of achieving stability.

This section explores people's hopes and expectations about their new tenancies after having been homeless. We discuss the importance of concepts like home and stability which inform people's feelings about tenancies and resettlement. Later in the report we go on to look at the factors that prevented many people from feeling happy with their tenancies, and in Section Four we revisit hopes and expectations to look at whether people felt that after 19 months they had achieved a home, and what helped or hindered that.

When moving in at the start of their tenancies, people thought of their new accommodation as 'home', or at least hoped that it would become 'home'. Each person had been homeless and many had found this traumatic. They found homelessness disrupted their everyday life, with impacts on mental and physical health, and general wellbeing. In their new tenancies people wanted to make a fresh start and leave past stressful experiences behind by establishing a home that they could rely on.

Once established in their tenancies people broadly reported positive feelings about having a place of their own and positive impacts on their stress and anxiety levels, as well as physical and mental health. Some realised the pressure they had been under when they were homeless: 'I hadn't even realised we'd been living under that cloud of insecurity because you just get by.'

They looked forward to settling in and were focused on making their tenancies into homes. And over 19 months, their ideas about what constituted a home remained very stable. They were keen that it be, as many put it, more than a 'roof over my head'.

People associated the idea of home with basic facilities and warmth. Hot water and heating – showers, baths, boilers and kitchen facilities – were important aspects of having a home: 'The novelty's still not worn off like we can just go and have a bath and a shower because there's constant hot water, and wash up.'

As well as the practicalities and basic facilities people felt a home should provide, comfort was also an integral part of having a home. This included having necessary furniture, basic kitchen supplies or white goods (which some people didn't have): 'But home, that's the place you can, everything you have and everything you want that a home is meant to have. You should have everything and it should be comfortable for you, makes you feel safe in it, to live in a home.'

People also felt deeply invested in their new homes. They wanted to organise or decorate them where necessary. Some felt that they had made improvements to the property by deep cleaning or painting with the landlord's agreement. In this spirit, people also linked homes to personal ownership and assurance: 'Basics of a home? It's a place you can call your own really. Because if it's not yours, it's someone else's. But a home is somewhere where you can say it's yours. You don't have any threats... You know you're secure and there's love in it, there's love in there as well.'

Ideas about personal control of the home environment and decision-making were strong. This was particularly important for people who had been staying in interim places such as temporary accommodation or sofa-surfing in places where they had little to no control. As a result of homelessness parents remarked that they had struggled with interference in child-rearing or loss of parental control. This was either because they were living with others, or with strict rules from hostels or temporary accommodation, or just because they had lacked basic facilities to cook or wash properly. In their new tenancies they felt that their newly gained ability to manage their own domestic environment would mean they would be able to raise their children in the way that they wanted to: 'You can decide who or what takes place in that environment. It's your choice. It's not anybody else's choice to decide what goes on under that roof, you're in charge of that decision.'

During the 19-month period, when people talked about housing satisfaction all these concepts remained very strong. There were strong psychological benefits perceived in establishing a home after the disruption of homelessness: '[Home is] a place where you can just be yourself and you feel safe and secure. You feel comfortable when you lie down in your own house. You feel you get that peace.'

Homes were places that people felt they should feel safe and not struggle: 'Home is a place where you can come to and stay, and live in, feel you'll be nice and safe and actually enjoy the environment, like "OK, this is a home". And not a place where you don't feel comfortable in it and you're struggling to do things, so struggling with maybe all the amenities and maybe the water or something, yeah.'

Most importantly people wanted homes to be somewhere that they felt stable and had long-term stability, which was intrinsic to how they thought about their wellbeing and identity.

A fundamental aspect of stability as people described it was having a long-term and secure housing option. Stability was described as a state where people feel they have reassurance about their housing, are comfortable and safe in it and can use it to achieve control over their lifestyle and their future. They commonly saw themselves as 'rebuilding' their lives once they were in a tenancy, with the home being the foundation of this process. People talked about the possibilities of planning or returning to work or education, improved care for children, or for themselves, especially if they had mental health or substance addiction issues, and thought positively about the future. In particular they were enthusiastic about their ability to achieve control over their lives as a result of having housing.

Feelings about stability were enhanced by being able to think of their homes/tenancies as a long-term option: '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 [give] access to things I need.'

Overall, at the beginning of their tenancies, people hoped that they now had a place they could stay. However, concerns about the future or long-term were a central element of people's discussion of their tenancies. These concerns for the future were on a par with anxieties about factors which influenced the tenancy, such as relationships with landlords or their condition.

To broaden the picture of people's housing outcomes and feelings of home and drivers of satisfaction with it, we now go on to look at people's dominant experiences in their tenancy and factors which influenced them.

Section Two: How people's experiences over time shaped their outcomes

The most significant development in people's tenancies and experiences of them was the progressively worsening condition of the properties. Every property had a condition problem at some point in the 19 months and some were extremely severe. The most common were damp and mould. This impacted on people's health, with some people reporting new respiratory conditions and an inability to recover.

Generally people's experiences of their tenancies were commonly marked by relative inaction by landlords, poor quality repairs and increasingly bad behaviour from landlords, especially if repairs were asked for.

Property suitability was also a key driver of housing satisfaction and had an impact on day-to-day life. Cramped accommodation particularly affected households with children and had negative psychological and behavioural impacts. People who had been placed in an area not of their choosing often remained unhappy about it and could feel trapped.

All of these issues influenced people's feelings or concerns about their perceived ability to stay in the property as long as they ideally wanted.

This section of the report outlines people's experiences in their property over 19 months. Key drivers of housing satisfaction were found to be property condition, the relationship with the landlord, how the landlord responded to repairs and suitability of the property in terms of the size and area. This section looks at how these factors shaped people's housing outcomes over time.

Part 1: Conditions

When people first moved into their tenancies, most were fairly satisfied with the condition of the property. Compared to their previous situation of homelessness they unsurprisingly felt that having a tenancy was a marked improvement.

Where issues were reported in wave 1 many people noted minor conditions or repairs problems shortly after moving in, but these were mostly viewed as resolvable. Common issues included waiting for improvements to conditions to be carried out and tenants having to undertake property repairs, maintenance and improvements to make them satisfactory.¹⁶ However, for many people the condition of the properties had sharply worsened after living in the property for a couple of months.

Problems included:

- damp
- mould
- broken boilers and problems with heating (eg malfunctioning storage heaters)

16. For more detail see page 38 of our interim report.

- flaking paint or crumbling plaster (covering areas of mould or due to excess moisture)
- ongoing infestations (usually mice or cockroaches)
- poor insulation
- broken appliances and white goods (eg oven, fridge).

The most frequently reported problem and the most severe in terms of its impacts was damp (and associated mould). Circumstances could be extreme, including walls running with water or damp with moisture, ceilings caving under the weight of excess water and/or damp and entire walls/ceilings or rooms covered in damp and mould: ‘You can actually tell that it’s dampness... And when it rains outside... you can walk down the stairs and even my daughter said to me, she goes, “Mum, why is the wall so wet?” And like you can, you put your hand across it, and you’ve just got like this white – well, because it’s magnolia you get like a magnolia smear on your hand.’

While severe problems had already emerged for some people, others were only just beginning to see damp as the season changed and winter approached.¹⁷ For most people, the issues and impacts created by damp conditions were exacerbated by winter conditions. Initial issues that were not noticeable in warmer months now became more pronounced. The most common was the appearance of mould on walls and ceilings which had not been there in summer when people had moved in.

In particular people noted how quickly the condition of the property had deteriorated since they had moved in:

Participant Because what it is I move in, in the summer so it didn’t show it, it’s just since the winter it start coming out.

Interviewer And so when was that? When did it first start coming out in winter?

Participant It was basically about, roughly about maybe November, December time you know when the winter really kicks in, about that time.... So it’s like the water runs down on the window [from the roof] because you know the ceiling is like a board, so the water goes down.’

People also reported that the properties had been freshly painted when they moved in, but mould had appeared from underneath the paint.

Those with damp and mould problems often felt that it was having a negative impact on the household’s health. The most pronounced impacts were on respiratory health. About half of the participants reported an increase in frequency of coughs and colds, as well as more visits to the GP: ‘Just my son, his chest is really bad... They’re always developing colds. They’re always ill. They’re always sick. My little girl were never ill. But she’s, well she been ill about 15 times in the last year.’

17. Wave 1 interviews were carried out in the summer, and waves 2 and 3 took place in winter.

Households who had children with continuing illnesses or adults who were more vulnerable to respiratory conditions reported that not only did they become ill more frequently since moving in to the property but there was also an increase in the duration of illnesses and a failure to get better. It was difficult for them to recover because they could not get properties warm, whatever they tried, or whatever costs they incurred, and landlords did not tend to take action on damp.

Another very commonly reported problem was a broken boiler, leaving participants without heating or hot water for days or weeks at a time. Malfunctioning boilers could pose a significant safety risk to tenants. And in some instances, gas leaks were discovered by participants. For some people these remained unchecked by landlords or letting agents for weeks:

Participant There was a gas leak on the boiler; he was saying that there wasn't a gas leak and that it wasn't important. So I told him that, in a very stern voice that they weren't leaving the property until the boiler was fixed... and if it wasn't fixed then I would be moving out.

Interviewer OK and when was this, when was the gas leak?

Participant I was pregnant with my youngest son and he'll be one in April, in May.

Interviewer OK so you had the gas leak when you were pregnant?

Participant Yes.

Interviewer OK that must have been quite a kind of stressful time for you?

Participant Yeah, plus because the boiler's in the bedroom where one of my sons sleeps as well... So it could have knocked him out as well.

As a result some participants were forced to live in dangerous properties due to a lack of or sub-standard repairs. Gas leaks, unsafe lighting, and structural faults were reported, and often took days or weeks to resolve in a satisfactory way.

A significant challenge of poor conditions was that they made the property colder. These and other significant issues included poorly insulated properties or faulty fittings to single-glazed windows or doors. This meant that people's thermal comfort was compromised and they found it very difficult to heat their homes. This contributed to and worsened the impacts of problems described above.

Infestation

Rodent and insect infestations were also frequently reported – most commonly cockroaches and mice, with some examples of rats. These ranged from seeing a mouse once a day to infestations that made the property uninhabitable. For many the issues were ongoing, and significantly impacted how they felt about living in the property.

Some people realised the infestations had existed prior to them moving into the property and suspected that the landlord had purposefully concealed the issue: 'Since you've last been, I found the last tenant on Facebook. And she was telling me that the reason she moved out was because the house was ridden with mice. And that's why they took the fireplace out and boarded it up. Well since she told me that, I've probably had about 15 of them. It's infested, the whole thing.'

In one case, the number of mice in the property made it uninhabitable, and the person was forced to leave the property and stay with her mother: 'I actually then went into the kitchen and I saw it with my own eyes, there were two of them on the sideboard and then I went into my bedroom and there was one in my bedroom and I thought if they're in my room, then are they in [daughter]'s? I instantly grabbed her and my mum picked me up and I stayed there last week.'

People who had experienced continual pest problems since moving in had raised the issue with their landlords and also tried to address the problem themselves. Strategies to deal with this included buying traps, poison, sprays and sticky pads. Some had called the local authority for help including Environmental Health when the issues were not resolved.

Pest problems were particularly unsettling and stressful. Young children were often scared of the rodents and people worried about the impacts on hygiene. Sometimes they felt that it was seen as a reflection of the cleanliness of their property: 'That was one of the reasons why I was really angry at him [landlord] because my home's not dirty. And he made me feel, the mice being here does make me feel quite dirty.... it's like I get anxious in the day and I'm constantly cleaning, which before you got here I was madly cleaning and I will be when you've gone.'

For some participants, problems with mice and/or insects had been addressed by Wave 3, either by them or the landlord/letting agent. For most others, however, they were ongoing, and had worsened over time because of inaction.

Part 2: Landlords and repairs

We first outline how the relationship with the landlord developed before going to address the most common landlord responses to conditions and repairs issues.

Relationship with the landlord

The relationship with the landlord was a major influence on tenants and the way they felt about their homes. Landlord behaviour often made people feel particularly vulnerable and worried about their housing situation (we discuss this more at the end of the report in Section Four in relation to tenancy length). Most notably, they often felt that landlords had more control over their tenancy than they did. Landlords could give notice or evict, and because people lived on very low incomes their choices for alternative accommodation were very limited.

At the beginning of their tenancy people were generally uncertain about how the relationship with their landlord would evolve. The interim report highlighted that an early trend of surveillance of the tenant by the landlord emerged and some people were concerned about managing their landlord's perception of them as tenants. Initially, many felt as if they had been interviewed or picked. Some were warned that tenancy length would be dependent on good behaviour, and landlords told them about 'poor' or 'model' past tenants. Some landlords lived on the same road or dropped in unpredictably. This made people concerned about having visitors.

People were also worried that the landlord would be annoyed or serve an eviction notice at the six-month break clause if they asked for repairs:

Interviewer Why did you feel cheeky asking?

Participant I don't know... I just feel cheeky. And like I feel like they're going to think it's me, because if they noticed it they would have done it before we moved in, so I feel like they're going to think I broke it or something.

Early on people reported other issues with interpersonal interaction. The frequency and nature of contact with landlords caused problems. Some people had never met the landlord and did not know how to raise an issue with them. Other landlords were very difficult to contact, or started to become difficult to get hold of. On the other hand, too much contact could also prompt dissatisfaction and reinforce feelings of surveillance or intrusion.

The way in which landlords dealt with requests from tenants was especially important to how they felt about the tenancy. For example, if repairs needed to be done, then landlords could behave in a range of ways. They could be volatile or unpredictable. They could be amenable until there was a problem, when people found their landlord's attitude towards them quickly changed: 'Quite abrupt as if to say it's not his problem, it's me that should be dealing with it. That's when he started turning up mean.'

In particular, landlords tended to cause frustration when they were dismissive or rude: 'I will actually feel quite nervous about approaching him, to be honest I would. Because when I approached him last week he was getting quite rude over the phone and I don't want that happening again. I want to be able to approach him with a problem regarding his property and I thought it was quite rude to be honest.'

Other landlords were threatening or aggressive, either by text or phone, or in person: 'He's been at the door. He's sent threatening texts. Well, I'd say they're threatening texts. He came to the door this morning, barged right in without nobody knowing and I think that he can't do that without me being here.'

Dealing with this type of communication from landlords could be very isolating, sometimes making people feel as if they were on their own. Although this type of behaviour was intimidating and did make people anxious about asking for repairs, by month 19, some people felt more confident about their ability to ask for repairs and be assertive with their landlords. This was because they felt there was nothing left to lose: the unresolved problems and disrepair had had such a bad impact that the relationship was already poor and they were now incredibly frustrated.

Despite this confidence they still dreaded communicating with their landlords because of the way landlords responded to them: 'When I have spoke to her on the phone she seems very rude. So I kind of put off ringing her as much as I can. Me dad always says to me: "Stop being a mad ass and just ring her, what's she gonna do? What's she gonna say to ya, you're telling her what's wrong with her house?" I say yeah, but it's not like that cos if she starts going on down the phone I feel daft.'

Landlord responses to tenant requests

Over time landlord responses to repair or conditions requests became a major factor in how the tenant felt about the property and its impact on their life. Because of the general poor state of the properties, frequent requests were made to landlords to improve conditions and undertake repairs. Landlords tended to be more responsive to repairs (for example, fixing heating issues) than conditions (such as damp). But often the standard of repair was very low and addressed the problem in a superficial way.

Conditions issues and infestations were generally left unresolved by landlords. They were reluctant to act or gave poor or unreasonable advice. Examples include hiding damp by painting over it: 'Maybe October time I started realising there's damp stuff, and it first appeared in the bedroom all across the wall and up the side. I were aware that there were a smell but I didn't know what it were. I started seeing all the damp on the walls. [My] next door neighbour came out, and she said that's why the last tenant moved, because they couldn't cope with the damp. So he's [landlord] obviously come in, painted everything everywhere hasn't he, then let it back out.'

In one instance the landlord proposed a solution that was not only inadequate but also dangerous: 'He gave me some fertiliser stuff, no weed killer he give me, he said spray that on it... I said "Are you being serious? I'm not touching that". So he picked it out and told me to come round and spray weed killer on it. He obviously doesn't have a clue about what he's talking about because weed killer wouldn't have done nothing because they grew back in a week. It fed 'em if anything.'

Most people with damp problems were told to keep the windows open to dry it out which was not practical or reasonable, especially not in winter months: 'Well, I got in touch with them, and they were like, 'Oh, just keep the window open and it'll stay away.' I was like, 'OK, then,' because it was just coming up the end of the summer, so it's like I can get a couple more weeks with the windows open. But, I mean, we've had nothing but rain, snow, so really, not being funny, but I'm not keeping my window open. It's too cold.'

Another suggestion commonly offered by landlords was to use heating to dry out damp. When people followed either piece of advice they found heating had to be kept on for a longer period of time which increased their energy costs:

Interviewer And has the damp had an effect on you, you living here?

Participant It does sometimes you know, because, you know what happened, it makes inside a room cold and the heating so most of the time right now, since the winter, I've been paying out too much in gas. Because and whenever I turn the heating on, as I switch it off, it go cold. So it's like, basically, because I've got a baby in here I can't stay in the cold. So I spend more because I have to keep having the heating on.

People had to make the choice between heating the properties or risk making the health of people in the household worse by living in a damp and cold property: 'This flat gets, it gets a lot of mould around. I've been cleaning it a lot, even though I have said to the landlord, "Look, your house is getting very mouldy, it's got a lot of mould which is not good for my husband". He goes, "Just open the windows". I said, "How can I open the windows? I've got kids in this; my husband will catch cold because he gets a chest infection very quickly". So basically I have to put more and more heating to keep this place warm, and like I said, the bills just catch up on that.'

To make things worse most could not afford to put their heating on for a long enough period to feel any difference in the warmth or dryness of the property: 'It's the condition of the property, because it's such an old building. The roof needs mending, and because of that, and I couldn't afford the heating, which didn't help. Because I couldn't afford the heating I couldn't keep all the rooms warm, so it was making it [damp] come through worse. But then if I can't afford to do something then I can't do it.'

Sometimes landlords agreed in principle to address conditions issues but subsequently did not act on it:

Interviewer So what did the landlord say when you told him about the damp or the wet wall?

Participant He said it's got to dry out and that. He was meant to get this – I don't know what it is – but it's this thing that I can plug in and it will draw all the shit out the walls. And that was meant to come in, like, September. I'm still waiting.

Equally landlords were reluctant to take action on infestations and most did not. Even when pest control was explicitly stated in a tenancy agreement as the responsibility of the landlord, they would expect tenants to make a first attempt at removing the property of mice, cockroaches or other problems by buying traps and poison which were expensive. This left tenants feeling angry and frustrated.

Often, this worsened into a dispute about who was responsible for addressing it: 'I just don't feel the landlord helped me enough because he put it on to my shoulders. I rung him and told him the problem and he said it was down to me and I wasn't happy with that. I've got to ring pest control and I've got to come up with the funds if I wanted to pay for them – or he would meet me half way. But it does actually state in my tenancy agreement that pest control is his, it's up to him.'

Case study

The impact of poor conditions on health

Wave 1

Bill was homeless for 12 years before moving into private rented accommodation. He slept rough and sometimes stayed with friends. A local organisation helped him find a basement flat and move in. He noticed damp when he first moved in, but it didn't seem too extensive.

Wave 2

Bill had realised the landlord had painted over the damp, and it started to spread and worsen. Bill tried to leave the windows open as much as possible, and always cooked with the window open, but this didn't make any difference. He wanted to leave the flat because of this issue. He was reluctant to raise the issue with the landlord, as he worried he would be blamed for it and wouldn't get his deposit back.

'I think the damp's going to get a lot worse, that's why I want to get out before it happens, because it's going to come through again I can see it, starting to see the streaks. Can you not smell it? See I wouldn't because I'm living here but when you're not living here, you come in and you first smell it, you would.'

Wave 3

Bill is unhappy about the damp in his flat. The landlord told him that once it had dried out, he would paint over it. Bill tried to leave the windows open but doing so during winter meant that his flat became very cold, and his energy bills escalated.

'I was getting the windows, up sort of towards the winter, and like I, well, I had to leave the windows open to let the air in, and in the end I had to shut them, mate, I was freezing my nuts off. On the other, I got heating, but what's the point having a window open with the heating on?'

He feels the damp and lack of ventilation is affecting his health.

'And you're breathing in that, it's not good, mate, you know what I mean? It doesn't help because you wake up the morning, don't you, and you get it in the back of your throat, haven't you? It gets you down. I have good days and I have bad days. When I wake up like I'm freezing my nuts off. I close windows, because obviously I have to leave a window open when I'm sleeping for air.'

The problems he has had with damp and condensation have made him want to leave the flat. He is worried that the issues with ventilation will begin to affect his health in more significant ways.

'Everything that's happened has made me want to leave. And as in staying here... there's the problem with the airing and that, and the – it will kill me in the end, mate, I'm telling you. It will. I'm 51 now, mate, I'm half in my grave at the moment.'

While landlords were more likely to take action on repairs than conditions issues, they nevertheless tended to become less responsive over the course of time. Moreover, the standard of repairs was often very low, and addressed the problem in a superficial way, rather than finding a proper or durable solution: 'My sink were hanging off, so he glued that back on. The bath is still leaking. The bath panel's broke. It's – you're just getting nowhere.'

When repairs were not done properly, as time progressed they became more complicated, time-consuming and expensive to address and, in some cases, created conditions issues, particularly with leaks. Consequences of superficial repairs could be severe, such as a ceiling collapse: 'The roof nearly fell down to be honest. The boiler was leaking in the summer and it went from one drip to three drips and she got her guy to come round... He said, 'Oh just put a bowl underneath it, it will be fine, it will go away because it happened to the last tenant.' But it got so severe it was coming out the plug. The plug was like hissing and it was coming from the window and I was like, this can't be right. So I got my dad round, he's a plumber and he said, 'It's not even your boiler, it's your back of your sink that's leaking'. The washer on the pipe had all disintegrated. So it had been dripping over so many years and her plumber didn't even realise that. So he could have saved her a problem really, so we had to pierce the roof in the kitchen to release all the water and it just flooded out like that.'

When landlords did agree to undertake repairs, delays were common, which kept tenants waiting and prolonged their impact. For example, malfunctioning boilers generating no hot water meant people had to try alternative options to wash. In one case someone temporarily moved out of their home, but more generally people used bucket baths, boiled kettles to have baths, wore extra layers to keep warm, used electric fan heaters, and used public facilities: 'My boiler broke. It was broke for five weeks; I had no hot water, no shower. For five weeks I had to fill out the kettle, or either go to the swimming baths, the gym, to have a shower, or to my mum's house to have a shower.'

This forced participants to make repeated requests for the landlord to address the issue and sometimes there was no apparent reason for the length of time it took landlords to make repairs.

Another trend was that over the course of time landlords became increasingly absentee: 'It took him two months to come and fix the toilet. We've had mould in the wardrobe since September and he still hasn't sent no one to sort it. And I've not long found out I'm pregnant, so he's got to sort it quickly, just in case it affects the baby. And we phoned him up and he's not – he's either not in the office or he's busy.'

Landlords used other people to do repairs, which were sometimes poorly carried out. This could mean that people felt nobody would take ultimate responsibility:

Interviewer You described him as a bit of a cowboy earlier. Why do you call him [that]?

Participant He doesn't do anything, he doesn't seem to take pride in his work. He leaves a mess... doesn't tidy up, doesn't do the job properly in my opinion. He knew the sink was leaking, he knew there was the burst pipe there, and left it for a week without doing anything about it. And when you go back to the landlord it's – the landlord then blames him, and then he blames the landlord because he told the landlord and he didn't get him the part. And it's just, ahhh! It's just, ah, behave!

People whose property was managed through a letting agent also generally struggled to get landlords to carry out repairs:

Interviewer And so how long did it take to, for the landlord to be aware of the problem of the damp?

Participant It was about a month? Because I didn't hear from him til about two weeks ago in this month, I didn't hear anything in, it was about two weeks. The letting agent text me to say he's still waiting on the landlord, so as soon as he gets any confirmation or anything from the landlord he would let me know.

Letting agents were also more likely to charge tenants for repairs (an illegal practice). In these cases people had to pay a call-out charge for any repair requests, and also pay for the repairs themselves. This eventually stopped some people with a recurring repair issue asking for them to be dealt with because they could not afford it: 'Like because I used to be always mithering, you know, saying, "The boiler's gone again, it's not working, I can't get no hot water," and, you know, stuff like that, and then I think they [letting agent] just got proper annoyed with it, because every time their boiler man come, he'd always say, "Oh, it's the pressure or you're not putting your tap on strong enough," and then they'd be moaning... saying that it's £40 every call out charge, so I've just learnt to live with it now.'

As previously stated, how the landlord dealt with repairs was a key driver of housing satisfaction. By 19 months, when looking back at their time in the property, many participants felt that their experience in the property would have been drastically improved if landlords/letting agents had made prompt and good quality repairs:

Interviewer Is there anything else that would have helped you with this? Is there anything that would have made it better?

Participant Them doing it – them actually doing it [making repairs] – that would have helped more than anything. Them just getting on with it, doing it – and I wouldn't have had all the problems I had. Because now, well, they've now got to give me compensation for all the damage it's done to my stuff.

What is a good landlord?

When a landlord made repairs promptly and to a good standard, people were generally far more satisfied with the tenancy, even if there remained ongoing problems with it, or it was unsuitable for other reasons. These were less common but the few positive examples show how much basic efficiency improved people's experiences of their properties.

If landlords were responsive to the problems encountered by participants, living in the property was 'easier'. Tenants felt that a 'good' landlord was someone who promptly dealt with any issues in the property. Levels of communication were judged to be appropriate when related to any problem that arose in the tenancy, but were otherwise infrequent: 'Good, because if something breaks or we need something he will come and fix it and then most of the time he just lets us get on with things.'

Speed of resolution was key to satisfaction levels. One person with a broken boiler had a landlord who had fixed it within 24 hours: 'I think my landlord is fantastic. So yeah, I think that's, for me, that's the main thing... is that I can phone the landlord any time of day or night and he will have it done within 24 hours.'

Efficiency of repairs was also much appreciated: 'Oh, he's [the landlord] really nice. He's really nice. He's really good. He's really efficient too, because after I moved in there were minor bits and pieces that I kind of went to him with, you know, gave him four or five different things, and he came in later that day and earlier the next day and sorted them out and they were done. Yeah, he's really good.'

People also felt gratitude towards landlords who in a few cases made small repairs which had a considerable impact on the property as well as the way people felt about living there. In these instances the improvements to the property were above and beyond their expectations: 'He said to us I think, "Oh you should get some draught excluders", and because they're sash windows they're really, like at the top you've got all the gaps and everything. And then I said to him "How much are they?" He's like "Oh they're quite expensive", he's like "I'll have a look, I'll have a word with the landlord and see if he'll get them done for you". And the following day he was like, "I've been to buy them, we've got them, we're going to get them fitted for you". So they've done it, we've got draught excluders in here and in the kitchen and that was quite a nice little, that was quite nice I think.'

In a few cases landlords offered people alternative accommodation, which meant they could move to somewhere more appropriate.

Part 3: Property suitability

In this section we discuss how property suitability impacted on satisfaction and general wellbeing.

Lack of space and cramped accommodation

Many people reported problems relating to the size of the properties. Initially some people's housing need and lack of choice when finding a tenancy or being moved into one meant they moved into a property that was too small for them. In addition, household growth during the 19 months or growth of small children contributed to properties being too small or cramped. However, of all challenges it was the one which people were most reluctant to complain about because they felt that in their position they should not be fussy.

People who had visitation rights with children living elsewhere also reported that it was very difficult for their children to visit them in flats or rooms.

Some parents had to share bedrooms with children and others had two to three children sharing very small rooms. Having to share a small bedroom was often stressful for children and parents alike: 'It's very small upstairs. Space is a major problem. As you can see, we're chock-a-block with items because there's me and my husband and then there's the three boys. So two of the boys share one bedroom, which is a tiny room, and unfortunately the consequences are that they're arguing and fighting. So, yes, it's still very difficult. I just think the thing that makes it most complex is that everybody has such diverse needs and are very individual, and in a house that's small, trying to have some peace between them is probably one of the most difficult factors.'

The problem progressively worsened as children got older and bigger:

Interviewer Because with the girls obviously sharing a room, I mean is there enough room in terms of space for a cot and a bed?

Participant No. It's a box. Because, with it being so small we've had to buy [daughter 1] a camp bed, like just a small 3ft one and [daughter 2] is in [daughter 1]'s old cot bed and it's literally right next to the radiator, under the window, which is not ideal for a baby. So it's just, and because they're in there now you can literally just about get in the door. There's probably just a tiny bit of space on the floor where she can just sit and play, but that's it. Not enough space.

Those who had problems with size felt it was having an impact on their day-to-day life: 'It is good because we have got a roof over our head and we haven't been kicked out or anything, but in some sense it's bad because we're cramped and it's not really fair on the girls because they haven't got, like, room to play in, so it's not really fair on them.'

Equally parents recognised that the problem of lack of space would get even worse as their children grew:

Interviewer And you've touched upon this a bit already, but do you think that you will want to stay here?

Participant I can't. It's impossible. My boys are knocking lumps out of each other at the moment because of lack of space, so, no, I couldn't. The tenancy's actually due up in July. I don't know what's going to happen.

By 19 months in the property, size was the issue where participants felt most uncertain about the compromise they now had to make between having somewhere to live and not being homeless. They were questioning how they would manage issues of unsuitability in the future.

Interviewer And so in terms of the property, would you say it's suitable for you and your family at the moment?

Participant It was to start off with but now with my daughter it's not because it's got too small.

Interviewer And how is that then to live in, how are you finding it with it being too small?

Participant It's alright, it's just when, like when my little girl gets older, she'll still have to share a room with me and my partner, which is not going to be suitable because there's not going to be much space to get a bigger bed in there. At the moment she's still in her cot.

Participants felt that they could not or should not complain, but were concerned about the future.

Interviewer So in terms of the property, is this property suitable for you and your daughter?

Participant Initially it was suitable because I was homeless, so 'a roof over your head', you would not say is not suitable. But of course she's growing as well and we're cramped in that one room. She would want her own space as well, so it's not suitable. But that's what I'm stuck with at the moment.

Case study

The impact of cramped accommodation on wellbeing

Wave 1

Sally and her husband have four children. They moved into a flat on the 14th floor of a tower block after they could no longer live with Sally's mother-in-law. They wanted to stay in their local area because their children were in school there, but they had no choice but to take a flat in a different area as they had to leave their family home very quickly. Sally was worried about living on the 14th floor as her youngest child is six years old, and he might try and get out of the window. She was also worried about what they would do if there was a fire. Sally was concerned that the children weren't getting enough exercise.

Wave 2

Sally felt that the property was overcrowded. Originally the flat had two bedrooms, but the landlord had put up a partition in the biggest bedroom to turn it into three bedrooms. Despite this, there were still not enough bedrooms for everyone, and her children were sharing bedrooms and beds.

This was very difficult for her older teenage children, who did not want to share beds. The mental health of her 15-year-old daughter, who had to share a bed with her brother, suffered:

‘My daughter is 15, she’s going to be 16 next year and my son is sleeping with her, he will not sleep with the older one, and three of them are sharing a bed. It’s getting difficult for her, she’s finding it very awkward because of, you know, the stages she’s going through. I don’t know – she’s going through those – if you see her room it’s sort of like crowded, and she wants her own space and she was going through those mood swings, the way she was crying, tried to cut herself.’

Sally’s husband has a chronic respiratory disease, and living on the 14th floor was very difficult for him when the lift in the building broke. If this happened he had to try and climb the 14 flights of stairs to the flat:

‘He’s not happy to live in this place because even though it’s level, we’ve got lifts and stuff like that... [If] something happens to the lift he can’t climb 14 floor. He gets puffed out climbing ten stairs, you know, he do find it very difficult.’

Wave 3

Sally and her family are still struggling with the flat and its small size. When the lift broke, Sally’s husband couldn’t take the stairs because of his health issues, and he had to go and stay at his brother’s house until the lift was fixed. Living on the 14th floor also means that Sally’s children can’t play outside as much as they would like. There is a park nearby, but Sally worries about other people in the area and doesn’t want her children being out by themselves. Her son gets upset he can’t go out when he wants to.

Mobility issues

A common concern for those with physical health issues or disabilities was negotiating stairs. Often, these participants had looked for, or requested, a ground floor property or bungalow. However, the limited choice and their urgent housing need meant that they accepted what was offered, even if it meant living in a block of flats without a lift, or a two-storey property with stairs. For people living with physical disabilities, managing stairs could be very difficult: ‘So I don’t always get to the toilet in time because the toilet’s upstairs now, so that can be a bit daunting. And I do still have difficulty with the stairs and my illness, which is ME... Sometimes it does get really disheartening.’

Similarly people with young children often had to accept properties that were less than ideal. For example, one person had to take a property on the third floor because it was the only one in the block with two bedrooms, one for her and her husband, and the other for her two children. As a result she rarely left the house because she could not navigate the stairs with the buggy on her own. Like her, parents with more than one child and buggies were often unable to leave properties on their own if there were stairs to navigate: ‘Cos I have two children and you see the stairs that you came down, there’s a lot of stairs and to carry two children in a pushchair is a mission, so I tend to not go out. I mostly stay in. In fact, I can spend weeks without going outside.’

I don't like this place because the stairs are so long to take the children down. I have to take the pushchair down there and take one of them down at a time. Strap them to the pushchair and to get everything I need out for the day and put it all outside but he runs out in the middle of the road and it's not, it's not really practical, at all.'

By Wave 3 this participant reported vitamin D deficiencies: 'Staying at home, I've become deficient in vitamin D. But I go out more than the kids do. So if I'm deficient in vitamin D then I suspect that they will have the same problem down the line. And that is really worrying.'

Case study

Struggling with stairs

Wave 1

Helen, her husband and daughter moved into a flat on the third floor of a block of buildings without a lift as it was the only two-bedroom property that was available and would accept a bond scheme. The location of the flat is very important to her as she needs to be near her family who provide them with regular support.

She was satisfied with the property when she first moved in apart from it being on the top floor as she had to carry her daughter and the buggy up the stairs every day. Sometimes this stopped her from going out; she said that she usually could only leave the house with another adult.

Wave 2

Helen was pregnant with her second child and they had considerable problems with mould in the flat which the landlord had failed to deal with. Helen worried about bringing up her daughter and new baby in a home in poor condition. The mould was right next to her daughter's cot and she felt this had had an impact on her health.

'Well, she had a cold a few weeks back – really, really bad cold, chesty cough and everything else. So my doctor advised me to move her cot away from where the wall was.'

Helen was also increasingly struggling with the stairs because of her pregnancy. She couldn't leave the house without her husband as she was unable to carry her daughter and the buggy up and down the stairs. Helen has contacted her council's environmental health team and they had been out to assess the flat.

Wave 3

Helen has now had her second child and is very unhappy with the flat. The mould has still not been dealt over one year later, and has spread to the balcony which means her daughter can't play outside. The boiler and toilet broke and the landlord did not fix them very quickly which made living in the flat very difficult. Helen is still struggling with getting up and down the stairs and with children this is even worse.

'Not nice. Especially with them stairs now, it's just getting a bit much with the two kids. He's done his back in so I'm having to do it all myself, up them stairs, down them stairs... We don't go out as much as we used to, since having the baby.'

They want to move house and find a home that is more suitable for them and their children but they need to save up money for a deposit.

'We haven't had the money to get out. [That is] the only reason I have stayed.'

Helen feels that if the landlord did the repairs he should do, that would make the house better for them, but she really wants to leave the flat and find somewhere that is more suitable for her and her family.

The benefits of having a suitable tenancy

For those with health problems or disabilities, having a suitable property made a real difference to their lives and enhanced their general wellbeing: 'Well, quality of life now, I have that. Although there's restrictions in terms of my mobility and in terms of wanting to go to places, but I can move around freely in the house without fear of bumping into things, or bumping into other people's property, or tripping over on someone else's shoes. I can – you know, my bathroom, I'm not going to slip in there. I can get in there, get in and out of there easily.'

People with properties of the right size noted improvements in behaviour and wellbeing in their children: '[It] is a lot better because [son]'s got a lot more room to run around. I mean we've got a hall here... It has got a lot of room to run around in. The bathroom's bigger and you've got a garden. But I mean we're more happy here than what we were. He's sleeping a lot better as well.'

More suitable properties also meant positive changes in parenting, for example letting children have more independence because they could play safely in gardens if they had them, or rooms: 'I can just sit here and let him go upstairs and play in his bedroom, whereas before I couldn't.'

Case study

The benefits of having a suitable property

Wave 1

Karen, and her two children, moved into their property after being served notice by their landlord. The previous property had mould, damp and needed a lot of repairs and had been very difficult for her and her children to live in. They were moved into another private rented home with help from the local authority. They really liked the flat because it was big enough for the three of them, it was in good condition and was the right location for her children's nursery.

Moving had been difficult for her daughter, who had struggled to adjust to their new home, especially after the upheaval of moving. However, Karen felt that the neighbours were very welcoming.

Wave 2

Karen had started to feel settled in her home. Her daughter had started to adjust to the new home and being settled somewhere more long-term meant that Karen had been able to establish a routine again with her children. She had also been able to find a school place for her daughter, who would start in September. The space was appropriate for the family. In particular, they really enjoyed having their friends and family to visit them in their home which they couldn't do before. Karen felt there was a community feel in her area and she had started to feel part of the community.

Wave 3

Karen and her family are still really happy in their home. Karen's partner has moved in with them and they've had another baby but there is enough space in the property for her growing family.

'It's big, it's in an ideal location, and it's got the right amount of bedrooms for all of us.'

They still feel part of the community: her daughter is at the same school as the neighbour's children and has also made a lot of friends.

Area and suitability

Having housing in the right area was another aspect of housing suitability. Some people had moved far away from their local areas, most because they were unable to find affordable alternatives in the area they wanted to live in.

For people who had moved away from communities, neighbours and informal support networks, and formal services, the first few months were very hard and there was quite intense disruption of practical arrangements. This was most prominent in London, especially on education. Once they had moved, some children were not in school because the new local authority had been unable to find them a school place, and others were travelling long distances to attend their old schools, some with journeys of over an hour. Other people had given up adult education classes. The impacts were also psychological and emotional: people were now living away from the familiarity and ease of an area they knew, or social and family contacts. This made them feel isolated and that they didn't know what was in the area.

Nineteen months later most people had established a good knowledge of their local area and the facilities available. Many households (especially those with health issues) had established links with local services such as GPs and local authority staff. This new knowledge about their local services made some people reluctant to move again, even if they were unhappy with the property. Many people started to build relationships with their neighbours to replace those they had lost.

Most parents who moved to a new area had also been able to find school places for children but some had not. Nineteen months later, one mother was still unable to have her child in school: 'She cries when you drive past the school and see all the kids in the playground, like she wants to go. She'll be one of them kids that skips to school. And then hopefully when [she] goes there, when she's settled and that, I want to look for a part-time job or something.'

However, people continued to feel the negative impacts of being forced to move away from informal networks in the original areas they sought help in. This could affect levels of satisfaction with their tenancy. In some cases by 19 months a couple of people moved from their original tenancy to other tenancies in order to return nearer valued social networks or work:

Interviewer Do you think that living here has helped you with anything else in your life?

Participant Because it's just so close to my family, I feel like I'm not so far away. I feel less – I feel, like more independent, and I've got more freedom. I wanted to be near my parents. I don't think I'll ever leave and go so far again, because I was very, very miserable, depressed, because I was so far away from everyone.

Section Three: Managing household costs and challenges

Living in the PRS influenced how vulnerable people were able to deal with challenges.

People were extremely cautious with their budgets and spending but struggled to cover all household costs, particularly energy bills (made worse by poor conditions). Common coping mechanisms to meet these outgoings were going without food, heating or lighting in homes.

Many got into debt. Key drivers of debt development were struggling to meet household costs or having to meet one-off costs including providing tenancies with furniture or basic supplies for the first time. As time went on debt generally deepened.

Over the course of 19 months, ongoing financial worries were a cause of stress and anxiety, generally because debt could not be resolved and it often got worse.

Many people felt that they needed support when their tenancy was unsuitable and they wanted to move again. However, eligibility criteria used by support providers meant that people were unable to return to them for support. People were unable to access rent deposits or bond schemes which they had used to move in the first time, and didn't have savings to fund deposits for moving again.

Because of a lack of funds and lack of support many people also said that they now felt trapped in their properties and worried about their future options.

This section of the report examines other aspects of everyday life that can affect housing outcomes: household costs and income changes, debt, and housing support.

Part 1: Managing and prioritising household costs

Over the course of 19 months, people implemented careful strategies to cover costs and bill payments but often struggled to meet all household costs. This section reviews the strategies and choices they made about prioritising costs.

At the start of the project all participants were in receipt of welfare benefits. Some people moved onto or off 'in-work benefits' during the project. All received Housing Benefit when they began their tenancies.¹⁸ Very few had any savings when they entered into their tenancies and many people had debt. This was in the shape of Crisis Loans or loans for rent deposits, debt from previous rent arrears or bill repayment problems. Lone parents had little financial support from the parent of their child/children. Some households did not have bank accounts or access to direct debit payment facilities due to poor credit ratings and previous debt.

18. Every person in the study had Housing Benefit payments paid directly to the landlord.

People therefore had both limited incomes and cost payment options. As a result most had very precise knowledge of the way they consumed goods and services and what the costs were. They planned by anticipating their household expenditure: 'Yeah, I think most days actually I'm, like calculating it on a piece of paper: how much you can spend on food and how much you can spend on the baby. I've got a chart in the kitchen which is separated into the three of us and then I've got the last column that says when we get money and how much it will be.'

However, the key problem to emerge was the lack of appropriate funds to meet all household costs. Cost of living was a fundamental issue. Many households struggled with what they felt were the rising costs of food and bill payments over 19 months.¹⁹ Household costs that people typically struggled with were heating their homes, providing enough food for the household on a regular basis, paying for children's school costs such as uniforms, travel costs or providing furniture or consumer durables if they had moved into the property without them.

People used tactics to manage these costs as effectively as they could but lack of funds generally meant that in some areas people had to go without or make cutbacks, leading to quite specific prioritisation of household costs in order of importance. The largest cost was rent. Because Housing Benefit was paid directly to landlords many did not have to make a choice between rent payments and other costs, but they felt quite strongly that these payments were most important in order to ensure a 'roof over their heads'. People who had a shortfall between their rent and local housing allowance said they paid this cost first.

Energy costs were viewed as important to pay because heating was a priority and because energy companies were seen to be more aggressive on debt repayment. These costs were often large because people had housing in poor condition, which made them very cold and pushed heating costs up.

People managed to cut energy costs by only lighting or heating one room – sitting in the dark or not using heating and instead wearing layers of clothes and blankets to try to keep warm: 'Two dressing gowns on and you know, with the hood and fingerless gloves, you know, and two blankets, two duvets, you know, and hot water bottle and heater next to you trying to keep warm and the temperature staying at 12.'

They found this particularly challenging in winter. In addition, most properties had meters for gas and electricity, which had to be credited in advance and were the most expensive way of paying for energy: 'Because it eats electricity. You know, I'm on £3 a day at the moment and that's heating and lights, you know, there's only about two lights on... that doesn't even include when I put the hot water on.'

If people fell behind with their payments, energy companies also organised to take debts off meters on a regular basis which led to people topping up £20 to get £10 energy back.

Food was the area of household expenditure that people found easiest to control so was most often de-prioritised in budgeting. Spend depended on what was available after bill payments: 'So we always do the bills first and then the food later.'

19. The first wave of fieldwork was in summer 2010; the second in winter 2011-2012; the third in winter 2012-13

Food was also the area of expenditure where people were most likely to go without, missing meals: 'I'm not trying to sort of give a sob story here, but it's just honesty, yeah? I pretty much live off cups of tea. Every couple of days I will get too hungry that I feel sick that I will sit and eat a meal, but apart from that I don't feel like I can afford it. I feel like I can just about afford to fully cover my son and then just about have enough.'

If unexpected costs emerged, or energy bills were higher than expected, people would buy less food, meaning that sometimes they would not eat or an adult in the household would not eat to ensure others could: ' "Mum, there's a school trip next week, its £10.50". That means sacrificing half a meal or something, or two days with no gas, or one less wash a week.'

People's strategies for managing food costs included:

- buying items discounted due to date
- buying frozen meals which were cheaper than buying the equivalent in fresh food
- relying on relatives and friends, and in some cases schools, to provide meals
- using special offers rather than buy what they wanted
- eating in places which provided free meals eg churches providing meals for homeless people or Sure Start centres
- using food banks.

People generally felt they did not buy what they wanted to eat and associated lack of money with the inability to make positive lifestyle choices around diet and nutrition, like eating fresh vegetables. Some of the participants with serious illnesses particularly struggled with the health and psychological impact of not being able to afford to eat the food which they had been told would aid their recovery: 'I'm finding it very, very hard. I've gone a few days without food and stuff like that. I've got to eat lots of broccoli, tomatoes, very good for certain bone cancer. I can't afford to, well, I can, but I can't afford it for long. I understand that some frozen food ain't that bad, I'm eating things I shouldn't.'

This meant that food was an area of stress, one which had a strong psychological and physical impact.

One-off costs

Household costs which were also difficult to manage were one-off costs, such as providing furniture or repairs, which the household had least control over. They heavily impacted otherwise precise calculations for budgets and put pressure on finances.

Furnishing homes was the first major, significant one-off cost that households had to negotiate. Many people didn't have furniture as they had been homeless households. As a result, many households started their tenancies 'from scratch' with little more than a couple of suitcases or changes of clothes. They didn't have furniture, bedding or kitchen utensils.

As a result of moving into new tenancies they found it very difficult to finance provisions for their new homes. To do this they took out loans, for example using Crisis Loans, or leased furniture. Families and friends might also help by paying for small items. Other ways of attempting to meet household needs were buying only one bed and bed-sharing, furnishing one room only or repurposing items. Tactics also included shopping in £1 stores, charity shops, looking in skips, or reusing other household items.

As time progressed people did start to provision their houses, mostly by taking out loans, but some still found it difficult to meet these costs. By month 19 some households still did not have beds for everybody in the household and lacked basic furniture:

Participant There's no bed in his room. I still manage with my son on the same bed.

Interviewer So he shares your bed with you?

Participant Yeah.

Interviewer OK.

Participant And then there's no, you know, chest of drawers, things like that.

Interviewer And do you think you'll be able to get a bed for your son?

Participant I don't know how soon I could do that. I don't know how soon I can get that, so...

Lack of furniture also impacted the household's practical arrangements:

Interviewer OK. And where does your son do his homework?

Participant I have a Hoover – the empty box. That's where I put the box down and I put the paper on it, and then he sits there and writes.

Perhaps unsurprisingly, many felt the situation was unsatisfactory as well as unsustainable.

One-off costs also included repair call-out charges (mostly charged by letting agents), or the repair or replacement of white goods, such as cookers and fridges, which landlords would not take responsibility for.

Most people felt they should have some money set aside for these costs, but not many were able to save the money required: 'At the moment I'm not in the position to save any money because I'm robbing Peter to pay Paul at the best of times...'

Some were also anxious that they did not have contents insurance in case of emergency because they simply could not afford it.

Case study

Lack of furniture

Wave 1

Victoria and her two children moved in to their home after living in bed and breakfast accommodation. She was fleeing domestic violence. She moved into the property because it was near her children's school and she didn't want to cause them further disruption. However, she wasn't completely satisfied with the house when she moved in as it was very cold (even in summer) and there were outstanding repairs in the kitchen and bathroom and her son's bedroom. Electric wires were exposed in her son's room and there was also a leak in the room. The letting agency tried to cover up the live wires with sellotape but they very quickly became exposed again.

The house was unfurnished when she moved in and she had to share a bed with her two children. She also had no washing machine or fridge and the cooker that the landlord provided was not working.

Wave 2

After living in the house during a very cold winter, Victoria's family was still struggling with the extreme cold of the property. The heating had not been working for four months and despite continually contacting the letting agency they had still not dealt with the problem. Victoria had been forced to buy electric heaters but they were very expensive to run.

There were still repairs that had not been fixed, including the leak in her son's room. When it rained, water dripped onto his mattress.

'Imagine when it's raining today, everything will be wet in there, that room, and up to now they haven't come to do it.'

Her children were finding living in a cold home very difficult. To help save money and conserve heat they were all living in one room but this made it difficult for her son to do his homework.

Victoria still could not afford to buy beds for them all so she and her daughter were sharing a bed and her son was sleeping on a mattress on the floor. Even though she was now working, any extra money she had went towards the shortfall on her rent and her high heating costs.

Wave 3

Victoria is still struggling to heat the property and there is still no working heating in the kitchen or bathroom.

'It's very cold. Even my daughter, anytime when we wake up it's very, very cold in the toilet, we can't sit down on the toilet.'

Victoria is still working but is struggling to meet all her living costs and she has still been unable to afford to buy a bed for her daughter so they are still sharing a bed. She is so unhappy with the house that any spare money she has is being saved for a deposit so she can move out.

Managing income changes

During their tenancies people's circumstances changed, for example some went back into employment or the household composition changed. These changes started a process of benefit reassessment. Benefits reassessment and household changes both impacted income, creating challenges with budgets and sometimes drastically reducing income in the short-term because, while the claim was being processed, benefits payments were suspended: 'Probably two weeks after Christmas, it was a point, we said, who gets fed? Do we get fed or the kids get fed? And then, when my boyfriend went on my claim, they stopped my money for six week, so I had nothing for six weeks.'

A particular challenge was that during benefits reassessment Housing Benefit wouldn't be paid to the landlord: 'Well, it was pretty tough, like when I did sign off it was a little hairy for the first eight weeks because it took eight weeks to process my claim and I was panicking a bit thinking, "well I hope I'm not going to be behind on my rent?"'.

The result was that people accrued rent arrears and could be entirely cut off from any income. It was not uncommon for people to have to live on very little money for periods of over a month, and in one case, it led to a person being evicted due to suspension of Housing Benefit payments to the landlord when he entered work and developed rent arrears.

Benefits reassessments were slow-moving and took weeks. This did not interact well with the fluctuating work patterns that most people had. Most work was short-term shift work and people frequently went in and out of employment, or their hours regularly changed. Some people said they had moved out of work again by the time the reassessment was processing: 'You're up the Jobcentre and everything's temporary. And when you sign off the Jobcentre, and they... Say it's temporary, they'll say, oh its four weeks, and it finishes. Then you got to sign on again. So, you sign off, thinking, OK, great, got a job... it's like eight weeks to sort out your council tax, and they're hassling you for it, even though they know it's being processed.'

Case study

How work impacts affordability

Wave 1

David is 59 and moved in to private rented accommodation after being in prison. He started the tenancy without any debt as his family helped him to buy the things he needed to set up home, such as kitchen equipment and bedding. The voluntary agency that helped him to find the property also paid his deposit which he did not have to pay back. He liked the property and it was in good condition when he first moved in. He also liked the area because it was where he grew up and was close to his sister.

Wave 2

David had found full-time employment but he was struggling to afford to live in the property as his rent and council tax were taking up 90% of his weekly income. He wanted to find a property with a lower rent but he

was struggling to find anything cheaper. Because of his high housing cost, David was struggling to meet his weekly outgoings, and after he had paid his rent and all his bills he had very little to spend on food. His family were providing meals to help him live throughout the week:

‘Food basically, because, like sometimes it’s either eat or pay bills, you know. In fact, I go to my sister’s to eat, like one night a week and I go round to my son’s on a weekend. But other than that I don’t know, I don’t know what I would do.’

He was very worried about the long-term viability of living in the property because of the high rent.

Wave 3

David was diagnosed with cancer and has been in hospital and has had to take time off work to recover from an operation. His job does not entitle him to any sick leave and he has had to use his annual leave to take time off for the operation. He is still struggling with the high cost of his rent; he has been unable to find cheaper private rented accommodation so he’s had to put his name down on the social housing waiting list.

His flat was is longer suitable for him because of his ill health; it is on the top floor of a block of flats and there is no lift. Since his operation he struggles to walk up and down the stairs.

‘Well, one of the side-effects at the moment is I’m very tired, got no energy, so walking and walking up the stairs is an effort.’

He is also struggling with day-to-day life and routine since his illness: ‘I wouldn’t say I’ve really had any success, I’m existing, I’m living.’

David’s struggles with cancer have made having a long-term home he could afford more important to him than ever. He doesn’t want to have to keep moving and wants to put roots down.

Part 2: Development of debt over time

The pressures of limited or changeable income often created debt for people. Households worked hard to manage regular outgoings, but most struggled to meet basic everyday costs and could fall behind with payments or need to take out loans. The impact of debt on the household was considerable. Stress and anxiety about debt and its impacts became more entrenched by month 19 because people struggled to resolve it.

Some households had entered into their tenancies with significant debts. These most often stemmed from previous rent arrears or debt repayment problems which they felt had contributed to them becoming homeless. Some people had not paid towards the debt when they were homeless, but once they got a fixed address, the debt then ‘caught up with them’.

For the significant number of people who had not been in debt before moving into their tenancies, getting into debt once in their tenancy most commonly stemmed from a failure to meet short-term costs in times of severe financial difficulty, or to pay for one-off costs. More generally reasons included:

- having no other choice or access to finance
- not being able to eat or feeling desperate because of hunger
- not having electricity, particularly during cold months
- to meet one-off or seasonal costs
- paying rent in advance or a deposit to move into properties
- to replace something in the property that had broken or buy furniture such as beds
- loss of work or reduction in hours of employment
- to bridge a reassessment of benefit payment

To meet these costs people often borrowed money from family and friends: ‘No, like I just borrowed some money off my mum, and it usually means that the next week I won’t really have money through the week to get some milk and bread and stuff.’

People also borrowed money through formal channels. Some specifically did this in order to avoid asking friends or families for money because of the stigma involved in doing so: ‘I have, yes, with [personal loan company] one of those, do you know, like the [personal loan company] loans which I’m gutted. I wish I never did that but it was just – times was hard. I’ve not got that much left now, I’ve only got about £100 and, well, there’s £160, I think I borrowed like £300 and I had to pay £500 back... but I would never get one again.’

Missed bill payments created debt, which could escalate very quickly: ‘As soon as you miss a payment they start with the letters and then you feel like, they put pressure on you, well someone’s going to come knocking on your door – and it’s a bit scary, cos you’re like, well what’s going to happen? So yeah, it’s a bit scary because they put a lot of pressure on you. They say that they understand that you’ve lost your job and all this but they don’t actually understand because they will still try and put pressure on you. I had, like a debt company ringing like seven times a day on my house phone. I was just, like, are you joking?’

People tried to avoid missing bills because this led to more debt, interest payments and ultimately stress and anxiety: ‘It makes me really nervous, agitated and anxious. Yeah, I feel dead anxious about it obviously.’

Debt was often referred to debt collectors and people commonly prioritised payments based on which companies were most aggressive. Debt collectors would visit people in their homes and take away minimal amounts of money, for example one household was paying back £1 a week at the door. Some people referenced statutory agencies being less flexible and scarier to deal with than private companies.

By month 19 many participants considered themselves to be trapped in cyclical unsustainable debt, not knowing how to resolve the situation. Many people balanced competing debts and everyday cost payments, including using payday loans to manage bills or even debt repayments: 'Well, I usually work it monthly to when I get my Carer's Allowance and my Child Tax Credit all goes in, which then that'll pay the [payday loan company]. Then I take out a smaller [payday loan company] to get me through that week and gradually break it down 'til it's all paid, do you know what I mean? Which I never had to do before I moved here.'

Most people in this situation thought of it as problematic and not sustainable in the long-term, but felt they had no other choice: 'If I can't meet the bills then the next thing is going to be bailiffs or court action, and I don't want that. But I'm trying, as I say, I'm taking from Peter to pay to Paul, then take back from Paul to pay Peter, I'm just keeping them with the [payday loans company] loan, you know, pay one and take that back, and pay that, take that back. It's the only way at the moment to get through this. I know it's the wrong way, but it's the only way.'

By Wave 3, participants were more likely to have resorted to taking out other loans as a means to manage debt repayments. Debt became entrenched because most often debt repayments could not be met with the limited income and costs people had and often grew because of interest.

In rarer cases, bigger loans were viewed as a way to manage day-to-day debt, and were essentially used because people had no other alternatives. The task of managing numerous, smaller debts over time led some people by Wave 3 to take on one larger loan, in order to consolidate other repayments: 'Because I was in, like minus £300 overdraft, and then I owed a lot to my mum, my dad, the Crisis Loan that I was paying, and a few bits and bobs. And also my laptop broke, and my, everything kind of just seemed like I had nothing. So I'd got the loan, put some in my savers and paid off all my debt. I've got a bigger debt now, but at least I've got back up.'

Case study

The impacts of debt

Wave 1

Emma and her three children moved into their private rented home after fleeing a violent relationship. Emma received a bond from the local authority to move in.

Emma had moved into the property with around £10,000 of existing debt. This included outstanding credit card payments and rent arrears from her previous local authority home as she had been forced to move out very quickly.

She really liked the property as there was plenty of space for her children, but she had moved in with very little furniture and they were all sleeping on mattresses on the floor. With her debt and current income she couldn't afford to buy furniture:

'We can't afford four new beds. It's never going to happen.'

Wave 2

Emma's debt situation had not improved and she had not been able to pay any off. Things got worse for her and her family as her new partner moved out of the house, taking all their money, including the Social Fund loan they had just received. Emma and her family were left with no money over Christmas and were not able to apply for any further funds from the Social Fund. Emma ended up asking her daughters' school for help who provided them with food parcels once a week.

'Last year, last Christmas my money got stopped and I went eight weeks on hardship benefits and I had to get food parcels once a week to survive, basically... When I had nothing, they made food parcels for me and, you know, even a Christmas hamper for the kids and things, which was great, it were really helpful.'

There have also been other challenges that Emma had to overcome. Although she liked the house it was very cold and poorly insulated and she found it very expensive to heat.

'I mean, this house is so cold it's unbelievable. You can get up in the morning and you can see your breath in the air, it's that cold. But there's ways and means around it: you get ready upstairs, you get the kids, everything done upstairs and then come down. You keep the doors shut and the curtains and the blinds shut during the day to keep as much heat in as possible'.

She had to borrow £600 from friends to supplement her income while she was living on hardship payments.

Wave 3

Emma is still struggling financially. She is paying back her rent and council tax arrears but her credit card debt is too large to tackle on her current income.

As well as her continuing debt, Emma's Housing Benefit has also been reduced by £75 a month which has had a large impact on her budget. Her gas and electricity bills have also nearly tripled since last winter and she has got into arrears. Because of the arrears, the energy company have made her put in gas and electricity meters which are more expensive.

'I had been referred to a debt company unless I agreed to have these meters put in. So apart from being cut off, I had to have the meters put in. But they can't arrange to fit me in 'til the end of March... So I will now build up arrears with them because they can't get here sooner, basically. But they'll take the arrears off the machine at £10 a week per machine, so that's £20 before I even put anything in the machine. It's ridiculous.'

She manages day-to-day, but the whole family are constantly making sacrifices to keep on top of their weekly bills and outgoings.

Part 3: Support people received in their tenancies

Most participants received formal support to access their tenancies, but this ended after they moved in. Some had home visits as part of their tenancy set-up support, or weekly phone calls or contact on an ad-hoc basis. Tenancy workers helped fill in forms for grants, set up utility payments, or spoke to landlords: 'They were really supportive. [Agency] helped me with getting the Community Care Grant and the lady that I dealt with, she was there from the moment I put in my application right up to probably just after I sorted out my Community Care Grant. She done everything in the middle. She helped me sort out the bills and everything, you know, so, yeah.'

If available, people particularly found support useful when they faced a situation which they did not understand or worried about navigating on their own. This was most common among people who had not lived in the PRS before, for example younger people who had no experience of managing a household. While people who had access to this type of support had not used it much after moving in, they still felt more confident than others that should something go wrong, they would be able to get help again.

By six months any continuing support in the tenancy had completely dropped off for all but a few cases. Attitudes towards loss of support varied. People who had been well supported thought that they could return to get help again if needed, and felt far more confident about dealing with landlords and any arising problems. As a result it came as more of a shock to them that if they attempted to return to the support provider, they could not access support again. There was lack of understanding of how rent deposit and bond schemes worked and why they were time-limited or people could not use them more than once. People in these circumstances could become very frustrated: 'I think they could have helped with – because, like with that problem I had here I did tell [local VCS], but I think she said she couldn't, like recommend me somewhere else, you know, just, like somewhere because I told her that like, you know, I'm not getting along with the people and that. But I just feel, like I should get more help because there's, like sometimes I just feel trapped, you know, like where I feel, like no one's going to help me.'

Others who had received very little support either pre- or post-tenancy move-in had felt the impact of losing support much earlier in their tenancy and had very low expectations of what support would deliver or the likelihood of receiving future support. Despite this, many wanted or would have welcomed support and could feel very isolated. One person who had lived without electricity for a month in their tenancy felt: 'Nobody wants to help me. I called the landlord, called the agent. I got the house through the council and I been to the council. There's no improvement. It's like they think I'm a nuisance. I keep telling them, they're not listening.'

Case study

The impact of support ending

Wave 1

Daniel moved in to his private rented home after sofa-surfing for two years at his mum's home. He had been living with his mum after being in prison on and off for ten years. He received a bond from his local authority to move into his home. Daniel was partially deaf and had been diagnosed with severe mental health issues. He was receiving help from a housing support worker as well as seeing a counsellor and a community drugs team. He was able to contact his housing support worker when he needed help with his tenancy and she had helped him set up his bills when he first moved in. He also received a lot of informal support from his mum and she had acted as a guarantor for his tenancy:

'Well my mum really, she phones up every day to see if I need anything, makes sure everything's okay. So if I need anything doing I just tell her then and she'll come and sort it out ... if she's not working, she'll come as soon as she's finished work.'

Wave 2

Eight months into the tenancy, Daniel had got into arrears with his water bill. There had been some confusion between him, the community drugs team and his housing support worker about how much of his water bill had been paid when he first moved in. He did not like being in debt and he had set up regular payments to pay off the arrears. He was still receiving counselling and getting help with his mental health and felt that this was helping him. He was no longer receiving help from his housing support worker. Other than the problem with his water bill there had been no other issues in the property. His girlfriend had moved in with him and he wanted to stay living there.

Wave 3

Daniel had moved twice in a short space of time and had experienced a lot of difficulties but was no longer receiving housing support. He had got into debt with his gas and electricity bills because his girlfriend had taken his money and not paid the bills. The relationship ended, Daniel's girlfriend moved out and left him with the debt. Daniel had approached his landlord about this as he didn't have any other support to turn to. The landlord asked Daniel to leave because of the rent arrears that had been accrued on the property.

Daniel was not eligible to apply for another bond scheme and had no savings. His mum offered to pay for a deposit on another tenancy so he could find somewhere else to live. Daniel struggled to find somewhere that would take Housing Benefit and within his local housing allowance rate. He was forced to take a larger property and pay a shortfall as this was the only place available.

Living in this property was unsustainable for Daniel. As well as being unaffordable he found living in a large property difficult to cope with which was making him more depressed and stressed. Daniel's new landlord was worried about him meeting the shortfall, so as soon as he had a smaller property available he offered this to Daniel, who moved in.

When people wanted support

People needed or sought support at times when they were unhappy in their tenancy; they wanted help with landlords when they were being unresponsive, and/or they needed support when problems started to arise later in the tenancy and they failed to make landlords act on their obligations.

In addition, for participants with little or no experience of managing a home, the first few months were 'high risk' and could create debt, stress and anxiety. For some people who had not lived in private rented accommodation before there was a basic lack of knowledge about tenant and landlord rights and responsibilities. For example, people invested their own money decorating and improving properties, while others didn't know how to approach, or what to expect, from their landlord. After a while in the property many people observed that they had learnt lessons about how to deal with landlords, but their experience had nevertheless been very stressful.

Major reasons why people asked for support included:

- landlord disputes
- poor conditions
- continued repair problems
- errors with gas or electricity bills or problems setting them up
- problems with benefit calculations and assessment
- debt issues
- seeking alternative accommodation
- eviction.

When people were in a position to get support, the difference it made was considerable. A participant with a speech impediment that meant he was unable to communicate over the phone received a large water bill which predated his tenancy. His support worker was able to contact the water company on his behalf and helped him to send evidence to show his tenancy start date. As a result the debt was cleared. On his own he felt he would not have been able to do this.

A critical area that people wanted support with was communicating with the landlord on their behalf if they were experiencing a problem or if communication with the landlord had broken down (either they had been unresponsive to previous requests or had left repairs for prolonged periods of time). In some cases previous bad experiences with a landlord meant that people preferred getting help from a third party to ensure quick responses and the avoidance of any further problems.

Many people did not get the continued support they'd expected and some disputed this or the support provided: 'But the [VCS] says to [me], "Oh, he's been a good landlord," that he's a great landlord for tenants and all that lot. But I says, "Well, you may think that, but I'm seeing him from a different prospect."'

However, one person had help with landlord mediation which was much appreciated:

Interviewer Did you say you have a tenancy support worker?

Participant Yeah

Interviewer What did they make of the situation with the boiler and the landlord?

Participant She was like, dead angry as well cos like every time I have a problem I ring her and explain to her what the landlords been doing and what's going on with the situation, and, like she agrees that he shouldn't be a landlord and he's, like messing around, being daft, saying he's got memory loss and stuff. It was frustrating her, she said, every time I have a problem she dreads it cos she hates speaking to him cos he's useless.

One critical time that people wanted support was at the point of expected tenancy renegotiation, which took place for most people after six months in their tenancies. While many people stayed in the properties, most people had been given six- or 12-month fixed-term tenancies with six-month break clauses. At the point of negotiation they no longer received housing support.

Many people felt uncertainty and anxiety about whether they would be able to extend tenancies. When people had moved in, little indication had been given by the landlord or the resettlement agency about whether or not they would have their tenancies extended beyond the initial fixed-term period. In some cases landlords gave verbal reassurances that they could remain in the tenancy long-term on a rolling contract. Others had notice served, or landlord behaviour grew increasingly difficult and unresponsive, and it was at this point that they felt they required support or anticipated needing it.

However, the most obvious gap in support was when people wanted to move. They found that they were unable to access the same support again, because they were ineligible to apply more than once so they could not access the same financial or tenancy finder support they used before. In addition, some resettlement agencies only provided a bond guarantee for six or 12 months which then ran out. After that time people were unable to transfer the bond to another property and move elsewhere. In some cases landlords said people had to 'pay back the bond' by providing cash.

The inability to reuse bonds or deposits to move elsewhere gave people the sense of being trapped and without any options. They were unable to leave their property, however unsatisfactory, for fear of not finding anywhere else or being found intentionally homeless by the local authority if they applied again for homelessness assistance. Many people had only been moved into the tenancies using a bond scheme, so were now stuck because they had no deposit to take to another property.

Who gave support after six months?

Throughout their tenancies, the majority of participants did receive some form of support, mostly through informal channels from families and friends, or created mutually supportive networks with new friends and housemates. On occasion housing support was provided by non-housing agencies, such as probation workers or Jobcentre staff. One person was able to revisit the original agency to check a Section 21 notice, but was not eligible for further help.

One type of support, which was strongly appreciated over time, was the provision of gifts in kind by family and friends. These were items that would otherwise have represented a serious cash implication for the household. They included nappies, food parcels, white goods or certain services. The help with living costs between family members spanned several generations: 'See, like when I moved in here, and when I moved in my old flat, Nana will do me a bit of food in and, like buy bits and bobs, you know, so it helps me out, and I'm not skinning myself straight away. But, like if I need electric and stuff, I know that I can just text my nana and she will just borrow it me until I get paid, so it's not quite, it's not that bad.'

People also relied on pre-existing or new friends such as new neighbours to establish mutually beneficial arrangements eg childcare or temporary loans. Support from friends and family made a difference to people's wellbeing because they felt more resilience to adversity: 'I'm on Jobseeker's and you don't get a lot on that and obviously I'm providing for travel, stuff for the flat, food, electric, TV licence and obviously I have my bad weeks where I don't have enough money to do it all so my Nan will help me and she's good like that. She helps me with everything.'

However, relying on family members and friends could undermine the sense of independence and control that people gained when they first moved in. For others, relationship breakdown with family members had been a cause of homelessness and although some people had repaired their relationships, they could be fraught or unstable, meaning the support from them could be unreliable or come with implications.

There was also a feeling of embarrassment or shame about relying on family and friends for money: 'My friends thought it would be funny so they nicked a charity box from somewhere, an empty one, and put it on the table with '[name]'s Charity Box' on it and put 20p in it in change. Which obviously is hurting somewhere down the line. But they don't do it as an insult, they're doing it to try and make light of something because they know how bad it is.'

As a result of these feelings, some hid the level of their financial difficulties, for example by pretending children were sick on days when there were school trips to be paid for or by borrowing money on credit cards and payday loans.

Case study

The importance of family support

Wave 1

Ryan was 17 when his mum told him to leave their family home because they weren't getting on. He received help from a local VCS organisation to find a PRS property after sofa-surfing and sleeping rough:

'I was up and down all the time, I was crying. And it wasn't nice really cos you had all your stuff in a suitcase and you were going place by place in a suitcase. I was trying to find a job at the time and I didn't have an address to put on the CV. So I was just stuck really.'

When Ryan moved in he had no debt and had a part-time job. Although Ryan's contact with his mum was now very limited, he was in contact with his dad, who gave him advice about living in his own place for the first time.

'I just rely on the benefits, making sure I've got everything sorted. I rely on my job, that I get paid properly, I rely on the money. I don't need to rely on my dad cos he's always there for me, you know... If I get letters I like showing him so that he knows, if I've done something wrong he can be like, "Well look you need to post this and post that".'

Ryan liked the independence that living on his own gave him, but he was homesick and missed his family and friends, especially as he had moved into a new area quite far away from them.

'There were a few times where I sit there and kind of be really homesick cos I – I mean I still get it now – I just started crying about, you know, like just how I was at home and like how I had everything and I had a nice garden and I saw my cats, you know, I had my sister there to annoy, and my mum to talk to, and now it's all different, like now, you know, it's different.'

Wave 2

Ryan was struggling to manage his bills. His working hours were very unpredictable, and sometimes he was not given the extra shifts he relied on to supplement his income or to plan his expenditure.

'I said right, I'm getting paid soon so I can spend this benefits and then when I got paid, I got paid £100 and something, less than that, so what I had done so I'd spent my rent and I hadn't got as much as I hoped for because I didn't get the overtime, so I was stuck with basically about £70.'

He had also started to use a debit card for the first time and found it difficult to keep track of his outgoings. He was finding living on his own very expensive and he sold some of his things so that he could buy food. When he got into debt and struggled to afford his loan repayments his dad stepped in to help him manage his money. Although he didn't give him any financial support, with Ryan's permission he took control of Ryan's money, dealing with bank statements and bills and giving him a weekly budget.

'So what my dad had to do is he had to go, "Right: I'm going to give you £40 a week to live on". He's giving me a budget of my phone bill, my Crisis Loan and my food shop, so he's given me a budget of all of those things, and then whatever I can make back I'll give just straight to him.'

Wave 3

Ryan feels that he is coping better with his finances with his dad's help. They have focused on paying back the Crisis Loan as they don't want interest added to the repayments. Ryan took out a loan from his bank to consolidate his debts and now only makes one payment each month to his bank. Although he feels more confident about the single payment he still finds budgeting difficult and continues to seek help from his dad.

'He's very clever and he's figured out that thing, where I've been struggling and the thing is if you're actually reading, you look at the statements, you can see how much money I've been losing and how much I've been spending and he just worked it all out, he worked out how much my phone bill was. It's a lot more better now whereas before I was struggling big time, I was like, I didn't know what to pay, I didn't know what things, I didn't know when they had to be due as well and now I know everything. So it's really good.'

Ryan's relationship with his mum has also improved and he struggled with being so far away from them. He also had to travel 10 miles to work, which was expensive. As a result he's moved out of his old tenancy into a new property which was more expensive in order to be closer to them

'I was just getting a bit homesick... and I just wanted to move closer to everyone.'

However, Ryan has now realised that he won't be able to afford his rent for longer than six months. A friend has said that he can move in with him for three months, and sleep on the sofa. Ryan is going to move out in a few weeks' time so he can concentrate on finding a full-time job:

'Well after 10 months I really enjoyed it here, but I looked at my finances, and I can't afford it anymore. So obviously I'm going to have to give up my own personal space for a few months.'

Section Four: What makes a home and feelings of stability

Although people initially felt optimistic about their potential to achieve a long-term home, their confidence levels started to drop once the reality of living in accommodation at the bottom end of the sector became evident.

Conditions issues, unsuitable properties and landlord behaviour all impacted people's housing satisfaction levels. Their worries and concerns about the future became stronger over 19 months.

People particularly worried about eviction and that the legal notice period the landlord could give was not long enough to allow them to plan. As many did not have deposits, they could not move again.

Although people prized stability and having a long-term housing option, only a quarter of people were satisfied with their original tenancies and wanted to stay after 19 months.

In this final section we consider whether people feel that they have achieved their hopes for housing or are likely to do so in the future. We review the benefits of feeling that a home has been established, and how this is impacted by ideas about stability which are fundamental to people's assessments of their resettlement outcome. We also address fears about long-term accommodation which are specific to the private rented sector. The section looks at the impacts of moving or feeling the need to move out of a tenancy, and people's final tenancy outcomes.

Part 1: The positive impacts of establishing a home

When moving into their new tenancies people often felt optimistic, relieved and happy not to be homeless. Many people could see the positive benefits of having somewhere to stay and working to create a home. Much of this assessment was related to their feelings about newly gained, or predicted, household stability.

Almost immediately people could see the benefits of having settled accommodation. Practical aspects of having a home – such as being able to cook for themselves and refrigerate food – made a difference to lifestyle, costs and convenience, as well as helping them create the type of home that they wanted. While they considered these basic utilities of housing and accommodation, many had not had these essential facilities for a long time.

An important part of having a home was people's management of the domestic environment. Crucial elements of this were using their practical and management skills (such as bill payments and finances), everyday routines and creating some order in the home (including cleaning and maintenance, and homework or cooking schedules).

People also recognised that their homes helped them regulate routines by comparison with their previous circumstances. By Wave 2 people could see the positive benefits of having settled accommodation on their lives and behaviour: 'I think it gave me – when I came out of prison I didn't know where I was going, I was a bit concerned, you know, I'd be on the streets. You know, I had this image of just living on the streets or wherever. But I have, you know – it's given me some kind of stability here to kind of rebuild my life bit by bit, and relationships.'

If people with children were living in suitable accommodation, they noted improvements in their children's behaviour. They spoke about newly gained peace and there was a level of pride in being able to provide for them: 'She has friends staying over all the time, it's like a halfway house for all her friends, so she loves that. They are always up in her bedroom giggling or playing her music. She's got furniture all up there now so she's all sorted out now, so I think she's quite proud to bring people round now.'

The impacts could be very personal, related to their identities as parents or as people trying to rebuild their lives. However, stability and being settled was intrinsically connected to being able to stay in the tenancy and home: 'Oh, a lot happier, a lot more settled. Not constantly thinking: right, this time next year we're going to move. [Instead] it's: right; this time next year we'll do this bedroom or that bedroom, you know, improve on the house a lot, and you know, it's just a lot more happier, it's a happier environment and the kids are a lot more settled. They have more space to call their own and things like that, it's just a lot better.'

As well as the other sources of support in their lives, the physical environment of 'home' was considered an important form of support for creating good wellbeing in its own right: 'Yeah it's definitely been like a rock, I suppose. It's something that's stable, you know it's somewhere where I can go for private time, me time, you know. Like when you're sofa-surfing and stuff or living rough, you're 'here there everywhere'. Nothing's settled, you don't know whether you're coming or going. But just having – if I know, like I went out for the day, just knowing that I've somewhere for me, just me to go back to at the end of the day and enjoy relax, whatever.'

Case study

The positive impacts of housing wellbeing and stability

Wave 1

Caroline is 32 and has a husband and one child. They moved into their current property with the help of the local authority after their house was repossessed when they couldn't keep up with the mortgage repayments. The local authority helped them access a rent deposit scheme, and someone also visited the property they'd found to check it was in good condition. She was very satisfied with the property because there was more space, a better layout and a garden, and she was managing the household's costs well.

Wave 2

Caroline and her family were a lot happier in their new property. Caroline found part-time work and felt that they were really settling into the area and the property. Her son was about to start nursery, and she felt it was

important to stay in the area so that he felt settled. Caroline got on well with her landlord, and they gave her lots of notice if they ever needed to visit. They also made repairs very quickly, and when the cooker broke, they replaced it within a week.

‘The shower stopped working, so they got a new shower for us. I have a good relationship with them, I mean I can ring them up and say, if there’s something, say if there’s something wrong with the electric, he will call out an electrician. I mean they said that we could decorate, just as long as it was up to their standard. They said that we can do anything, just as long as it’s up to their standard.’

Caroline felt that the property had helped them as a family. Now that they had more room, her son was able to play in his bedroom by himself, and had become more independent, which gave Caroline more time to herself. Caroline had a part-time job, and was studying for a qualification that would allow her to earn more money.

Wave 3

Caroline now works full-time. The housing benefit she receives to pay her rent decreased because of this, but she started to receive more child tax credits, so they managed to cope with this. Caroline has now redecorated parts of the house, which has helped them feel more settled and more at home.

Caroline’s son is a lot more settled now, and the family enjoys living in the property.

‘We like it. It’s nice, it’s warm, it’s roomy and I mean it’s... he enjoys staying here, anyway, we’ve got a back garden, we’ve got a green out there, it’s near a school, it’s near a nursery, it’s not too far away from the shops... and plus I’ve got my sisters that live round [here].’

People felt strongly that homes were linked with their ability to be safe and secure in them, to achieve a measure of trust in their capacity to control them, as well as a domain to achieve comfort and daily routines. However, because of the experiences described in this report, many people had their concept of home and stability threatened at at least one point in their tenancy.

Part 2: What happens to stop the tenancy feeling like home?

Soon into the start of their tenancy people’s confidence levels about whether they’d achieved a long-term home diverged. Some were confident about their new tenancy and being able to stay, and others worried about whether they’d have to move.

Several factors fed into these feelings. People’s sense of home was threatened when their housing wasn’t of a suitable standard. Fears or doubts arose when people felt their privacy had been violated; when they experienced conditions problems which they felt they had no control over and struggled to get landlords to take action on; or when they believed that they might have to leave in an uncontrolled way. These concerns were predominantly related to landlord behaviour or if something external happened to threaten rent payments.

Case study

What happens to stop a tenancy feeling like home?

Wave 1

Jenny moved into her home with her partner and two children after living in temporary accommodation for six months. The whole family were really pleased to move in to their new home as the temporary accommodation had severe damp and had made her son's eczema worse.

They liked the size and layout of their new home. There was plenty of storage including space for her buggy in the house and there was enough room for her partner's son to stay with them every weekend.

Wave 2

Jenny and her family were still very happy in the property. They had been able to get their furniture back from storage and although they had experienced a bit of damp in the property, this had been dealt with in 24 hours by the landlord:

'We've made ourselves feel a bit more settled, got our furniture back in, back on proper beds and just, instead of just sleeping on mattresses. So, yeah, in that way it's a lot better.'

Wave 3

By Wave 3 Jenny's situation had changed. The landlord who owned the property has gone into receivership. Jenny has been put in contact with a solicitor who was dealing with the case and the local authority reassured Jenny not to worry, however she is unsure what is going to happen next.

'It does play on my mind as to how secure we are now. Because obviously we don't really know what's happening with it. So, yeah, a waiting game really.'

The damp in the house had also come back and got much worse. It had got so bad that her son had been forced to stay at his dad's house for a few weeks as it was no longer safe for him to sleep there.

'I went through a stage where my son had to stay at his dad's for a couple of weeks because I couldn't have him in the bedroom because the wall was so wet and there was electric socket right behind his head so they advised that he didn't sleep in there.'

Jenny has been told there is a risk the property could be condemned and if this happens she and her family will have to move again. This is very unsettling for the whole family.

Because people felt quite strongly that the concept of a home was linked to their ability to have control over it, they could become upset when their sense of control or privacy was disrupted.

There were several ways this occurred. One was a feeling of surveillance or unexpected visits. This disruption could occupy a continuum of extremes: from threats and harassment on the doorstep; to continued checking on them for no apparent reason by landlords living in the same street; to landlords casually turning up unexpectedly. Some landlords retained a key and came to check on the tenancies or pick up post unannounced, or let themselves in without warning. This made people feel their privacy had been violated. The idea that someone else then had ultimate control over what should be a private domestic environment displaced their sense of home.

Another significant challenge to domestic privacy was repairs issues. Repairs not being done, or handled poorly, provided a reminder that the property was just a tenancy, and someone else's property, and that person (the landlord) had ultimate control over it.

Threatening communication from landlords which some people complained of also reinforced issues of insecurity and anxiety about the tenancy. Other landlords were known to become difficult, or were said to be unpleasant/unpredictable when repairs were asked for. The unpredictability of the relationship was unsettling and for some was a permanent reminder that the home was ultimately under someone else's control.

Landlord behaviour and its unpredictability, as well as landlords' abilities to end tenancies made people feel that they had no control. This basically affected their assessment of tenancy security, whether or not they could stay long-term: 'If I wanted to stay in this property, if I want to, I'm not sure because that one it's not – what if the landlord needed his property? Because it's a short-term tenancy, if he decided he wanted today I have – if he decided because it's like a one-year contract – if after the one year he decided that he want it, there's nothing I can do, I have to go.'

In addition, even if the landlord had not mentioned it, people still worried about the future. This participant had finished her 12-month contract and was now on a rolling one-month contract:

Interviewer And is there anything that you're worried or concerned about at the moment?

Participant I do worry about what happens if sort of the landlord does want the property back, what could happen to me and what, I don't know what the process is or anything. I don't know what would happen. I've never been advised about that so if she turned round and said that she needed the property because now it's on a monthly basis I've no idea what would happen to me.

Debts or problems paying for utilities also created considerable uncertainty about whether people would be able to stay in their homes. Financial worries linked to household costs such as rent arrears or changes in benefits ultimately generated unease about the long-term security of the home. People also worried about what would happen to them if they were asked to leave, especially because they had no money to fund alternative accommodation.

Case study

The impacts of loss of stability

Wave 1

Megan moved into her house with her daughter after being overcrowded in her mum's home. The house was in quite poor condition when she moved in but she was really pleased to have her own space and was keen to decorate the house to make it feel like her own. Her landlord was happy for her to do this and offered to pay half towards the decorating costs.

Megan had moved in with very little furniture and white goods and felt that once she had these it would help her to feel like it was her home and stay in the long-term.

'Because it's not like a home yet and I want it to be a home. It's going to take time, obviously, but I just want it to be a home, I want my fridge, I want my sofa, I want my telly, but it's just all money that you've got to get it and so it's just like a waiting game isn't it really... But I'm hoping to stay here for, like ages, I don't mind, putting money into the house if you're going to stay there.'

Wave 2

Megan felt like she had made some progress in making the property feel like home for her and her daughter. She had bought a fridge, bed, and bedding and had decorated but she wanted to do more.

However, after a few months of living there Megan started to notice a leak in her kitchen roof. She thought it was coming from the boiler and contacted her landlord. The landlord told her not to worry and put a bowl in the kitchen to catch any drips. The leak got worse and began to drip into the plug sockets.

The landlord continued to refuse to do anything so Megan asked her dad to come and look at the problem. Her dad discovered it was the sink in the bathroom that was leaking and had disintegrated the pipe and water had built up over a number of years. To fix the problem her dad drained the water out of the ceiling but this caused some cosmetic damage to the kitchen. The landlord was not pleased about this and did not want to make any further repairs. Megan was then left with no working plugs in the kitchen due to the damage.

Megan's landlord then mentioned her son would be moving back from Australia and she would want the property back for him to live in. Megan had originally been told the landlord was looking for a long-term tenant. Now she was unsure about how long she could stay there for she felt she had wasted her money on decorating and could not plan for the future.

'I know it's going to be hard because this is my first house. I've put money into it, so it will be sad to let it go I reckon, but I think it might be better as well. But I can't look for schools for [daughter] or anything as well either, because I don't know where I'm going to go yet.'

Wave 3

The landlord's son has not returned and Megan is still living in the house. Her landlord has now said she can stay for a bit longer as she isn't sure whether he will actually be coming back. The uncertainty about whether or not she can stay in the property is a constant worry.

'I'd like to get a council house because then I'd feel more secure because at the moment my landlady can just say, right I want you out in three months, so there's always that at the back of your mind really, isn't there? Even though she has said I could have a long lease and then she wanted her son in and then I can stay again. So I don't know, I reckon if it was a council house I'd be happier.'

Part 3: How anxiety about housing outcomes impacts the household

The impacts of housing problems on the household's wellbeing could be profound. By month 19, many people were concerned about their housing situation and felt that this was having a negative impact on their mental health. They spoke about stress, sleeplessness, and being on a sliding scale of deepening anxiety.

As well as recognisable hazards such as mould or infestation, other issues such as the age or condition of carpets, kitchens and bathrooms affected people's daily routines and how they used their accommodation. People with young children worried about the impact of infestations on hygiene, and said that they obsessively cleaned every day as a result: 'They're always in here [mice]. I've had to shut two of the cupboards up in the kitchen, because that's where they – there's a double cupboard. I just can't afford the kids to be messing about in there. It's bad every day. You're bleaching the floor so the kids don't get it in their mouth. And it's getting beyond a joke now.'

Parents also felt that children could either be directly affected by housing issues such as cramped accommodation, or be indirectly affected by the adult's concern about housing. They believed that the stress shared by the household led to changes in children such as sleeplessness, bedwetting and behavioural problems (including problems at school). Problems with housing conditions also meant that households had more contact with local authority agencies: 'My health visitor was seeing him all the time. Because of the conditions of the house and because of social services, he had to be seen all the time because his health wasn't all that good because of the house.'

However, after 19 months, people's main anxiety about their housing was related to landlord behaviour: whether outstanding problems with their tenancies (such as conditions) would be resolved or whether the landlord would ask them to leave. Both issues made people feel insecure.

People clearly distinguished between wanting to stay somewhere in the long-term if they could, and feeling they must or were forced to leave because of poor conditions: 'I don't like moving everywhere because I want my children to settle in the school. When I move they have to move again, so I'm thinking about my children. I don't want to move, but if this problem continues I cannot stay like that.'

People also feared that moving because the landlord had asked them to was far more likely to result in an unplanned, rushed or negative move than if it had been their decision. They also worried that the notice period that landlords were legally required to give wasn't very long. The implications if they were forced to leave were quite dire: 'Quite important because, well, if [landlord] was selling the house then I don't know what I would do. Because I wouldn't have the financial money to move again. And then I wouldn't have money to be able to put my stuff and daughter's bedroom furniture and drawers into storage so I'd leave all my furniture. I'd leave like my washer and everything so I don't know. That would just be like my worst nightmare come true for them to say, well, we're selling the house or we need you to leave.'

One person who had been told that she would have to leave and notice would shortly be served said that she simply stopped planning altogether. Once she felt she'd lost control of her housing situation, she felt everything else in her life was equally out of control: 'Everything's contributed to me not really caring anymore and that's why the budget thing went out the window and because, you know, my mood's getting lower and lower and lower and I just don't care at the moment and so nothing's going the right way at the moment at all for me.'

Many people talked specifically about the PRS as being a source of insecurity: 'I think it's because it's private, it doesn't feel like home. And they can also throw you out, can't they? You know, or put the rents up or whatever, so you don't feel secure.'

Some worried about their housing options in the long-term, not just the current tenancy. They felt that being in the PRS, they might find themselves having to move on a continual basis: 'And the landlord, I spoke to the owner of this property, said to me that – sort of in a quite, well very uncaring manner – he said to me: basically you could expect this all the time. He said, you know, that the council only take out six-month, twelve-month tenancies, so he said, you could be moving every year. To hear that, well, it's just made me really, back to where I started, if not worse, because I just can't cope with the fact of not knowing where I'm going to be, or nowhere to call home, really. Ideally what I want now, I want a sort of a forever home, so to speak. I want a council property. I know I've only got one child but I feel as though I'm being constantly persecuted for that and I just don't think it's fair for people.'

They also made comparisons with social tenancies, which they felt were ideal because they would have a 'home' and know where they stood. This was because in the PRS they felt they had a lack of knowledge about the future because decision-making about the long-term was actually in the hands of the landlord and would remain this way in other tenancies: 'You know, it's a massive worry, I don't want to upheave my kids again, I don't want to move again, I've spent all me bloody life moving, you know, from one pillar to post the next, and, you know, my kids are happy here. There's space for them, you know, my eldest has got her own bedroom which makes a massive difference for her.'

When they reflected on their overall experience of moving into the tenancies, many felt very stressed and some regretted it: 'Looking back now, would I have done things differently? Would I have wanted to move in here? No. I wouldn't. Why would anyone want to move for a year to feel they've got to do it again?! It's so stressful to me, it's horrible. And it takes you a while, it took me a good while to settle in here as well. You know, and my daughter, it felt, you know, a bit alien in here when I moved in and you just get settled and then you're going to get turfed out again. So it's all the same scenario. Except now I don't know what they will do with me.'

One of the three participants who had since moved into the social rented sector shared how he felt about moving in the same terms:

Interviewer How do you feel going from a private rented property to the council place?

Participant A lot better than a rented because in the private one he [landlord] could always say, right, I want to move back in my house now or something like that, or he could have a family member that wants to move in it. So he could just say, I'm giving you notice because I want it or anything. Whereas council obviously it's more your home, you can decorate it how you want, you can do what you want... So it's a lot more, it feels a lot more like it's going to be mine this time.

Case study

The impact of fear about eviction

Wave 1

Lorraine and her two teenage children moved into their home after living in a hostel for four months when they were evicted from her previous property. She really liked her new home. It was large enough for them all, in the right area for her children's school and they had a garden. The homeless hostel she had been living in was unsuitable for her children and very disruptive for them in the middle of their exams. It was noisy and the police regularly turned up to deal with the other residents living there.

Lorraine was in a lot of debt for previous rent and council tax but she had received help from the Arms-Length Management Organisation (ALMO) who had helped her to move in to the property to manage this which she found very helpful.

Wave 2

Lorraine was still very happy in the property. She was working part time and her children had settled in. There had been no problems with the house and Lorraine felt she had a good relationship with her landlord:

'He's [the landlord] been fine, fantastic. Even about paying the bond back and things like that we come out with a plan together.'

Lorraine had kept up with her repayment plan for her previous debts and felt she was getting on top of them.

Wave 3

Shortly before Christmas – 16 months after moving in – Lorraine's landlord came round to tell her he wants the property back for his family to move in and has served her a Section 21 notice. The landlord told Lorraine she only had one month to find somewhere else to live. However, Lorraine decided to go back to the ALMO who helped her to move in and they informed her that her landlord had incorrectly given her one month's notice. However, as Lorraine had already received help once they were unable to offer her another bond and were unable to help her find another home.

Lorraine's landlord lives three doors down from her and ever since he served the notice she's found it very difficult to live there as she bumps into him on a regular basis. There has also been a problem with the gas supply and the landlord left them without gas for five days after Christmas. Lorraine feels now he wants her out he isn't being as responsive and doesn't care.

'He, for some reason he wants me out as soon as possible, he's rung me up about going and everything. I've got to find a deposit and the first month's rent as well as if I go through an estate agents, I've got to find an administration fee which is £100 and something. I don't think he realises how difficult it actually is to find that.'

She now has less than two months to find somewhere else to live. Despite being in work, Lorraine cannot find anywhere that is affordable, will take partial housing benefit and does not need a guarantor who earns over £30,000. She has nearly paid off all her debts but finding a deposit and rent in advance is going to jeopardise this.

Lorraine and her family feel very tense and depressed. Her son and daughter are at college and school and the news that they will soon have nowhere to live is very stressful and upsetting for them.

'[Home is] somewhere I can be safe for the children. I don't want it just to be a house, it's nice to have the feel of a home. At this moment in time it doesn't feel like a home with us having to move.'

Part 4: How did these experiences influence tenancy outcome?

Although people prized stability in their housing above any other factor, by month 19 just over two-thirds of people reported that they were unhappy in their tenancies and wanted to move out of them. Despite wanting a long-term home and appreciating the stability that would bring, many sought to move because of the cumulative effect of poor conditions and because they felt the tenancy was having a detrimental impact on daily life and their wellbeing.

Key drivers of satisfaction included having a property that was in good condition and suitable for the household, the property being in the right area and people feeling that they had established routines and stability that had been missing from their lives when they were homeless. In particular, the relationship with the landlord was strongly referenced. Two-thirds of these people felt that at least one of these factors hadn't been met – mostly either because of the poor condition of the property or problem landlord behaviour.

However, despite two-thirds of people being unhappy and wanting to move, only a quarter of the overall sample did, and the majority of people stayed in their tenancy (about three-quarters). Some of these people wanted to stay because they were satisfied but there were more people who wanted to move and didn't/ couldn't.

A third of people wanted to stay in their tenancies. These people had widely ranging experiences. Some were positive about their tenancy, others were fairly satisfied. Others had low expectations of achieving a better tenancy and as a result were not planning to move. Among this group responses greatly varied – from those who felt happy and positive – to those who felt they had little hope of achieving anything better given their situation.

As outlined previously in this report, having a good landlord or a landlord who met basic legal obligations could be viewed as a reason for staying. The small number of people who felt they had a good landlord thought of it as fairly unusual. As a result of this positive relationship, some people were prepared to stay in a property which didn't suit their needs. In general landlords only had to meet basic legal obligations to get very positive feedback and a commitment to staying in the tenancy from the tenant. Some people were also worried that a reasonable landlord was not the norm and things could get worse if they left.

Other people wanted to stay because they were scared of the upheaval that would occur if they moved. Fears that any move would potentially put them in a worse position or would not improve their position were strong among all of these groups. More generally people felt that their options were very limited.

People who wanted to move but were unable to do so were mainly constrained by poverty. The main barrier to finding an alternative suitable tenancy was a lack of deposit and/or a month's rent in advance. As outlined elsewhere in the report, people had very limited financial means, and could not save the money for deposits that was needed:

Interviewer And is it, what stops you moving?

Participant Nothing else to move anywhere.

Interviewer Is it like the health challenges, is it money?

Participant Options, money, financial: I can't work no more – I can't – it's a catch-22 sort of thing. I feel trapped.

Other difficulties faced in moving included an inability to find a landlord who would take people claiming housing benefit, difficulty finding anywhere affordable, reluctance to move out of the area because children were in school or because relationships had been created with service providers, or worrying they would not find a decent landlord.

By the end of the study many said they felt trapped in the tenancies without any options. They had accepted help to move into the tenancy, and now were ineligible for any more support: 'You talk to your family and they all say, well, you shouldn't be there, move! Yeah, it's alright saying move, but move where? And if I move to an empty place I've got no furniture now because I've had to get rid of it all to move here. And if the budgeting people, grant people, were anything to go by with the last time I was wanting some curtains and something to put on the floor when it was freezing cold in that snow and ice we had, they said it wasn't important. So I'm not going to get any more support from them, so I'm trapped.'

However, a quarter of people moved during the project. All the people who moved, with three exceptions, were unhappy with the original tenancy they'd been moved into. Eight people became homeless again. Two of these people had been evicted. Another four were evicted but managed to find somewhere else to stay. Of the six people evicted from their tenancies, three were evicted because of a conditions problem and three because of a dispute with the landlord over the deposit or a cessation of Housing Benefit impacting rent payments.

People who were unhappy with the original tenancy but had been able to move to another property borrowed money or took risks to pay for deposits or rent in advance. In order to move in a planned and controlled way rather than be evicted, there were financial penalties – either in making sacrifices or getting into debt. Some were given money by family and friends to pay deposits, and others borrowed it on a short-term basis from family and friends or from available credit sources. Some withheld payments which they then had to pay back later. For most, this created debt in new tenancies or an unsustainable arrangement.

People felt strongly that there were enough benefits to moving to undertake this activity, even if it led to debts. The majority of people moved to improve their housing outcomes – they moved out of housing that was inappropriate or in very poor condition into new accommodation which was in better shape and suitable for their needs. A few people moved to live nearer their family and into areas that better suited their needs, after having been placed originally out of their area of preference. A couple of people moved into different areas for work and commuting reasons.

Case study

The financial barriers to moving to a better property

Wave 1

Emily is 26 and has a husband and four children. They moved into the house because they were homeless and were offered a property by the local authority. Emily felt she had no choice but to move in; it was either take that property or stay homeless. At first they were happy when they moved into their new house, and even though it was a bit small for all of them, they were happy to all live together. They had previously been split up with her husband having to live separately.

Wave 2

Emily and her family started to experience a lot of problems with the property and the condition of their home quickly deteriorated. The toilet and bath started leaking and it was dripping through the ceiling into the kitchen. The house also had a rodent infestation.

'It was overridden with mice, there were dead mice in my front room all the time. It was disgusting – it got to the point where we just were getting really depressed... They never told us it were overridden with mice. That's why the fireplace was boarded up.'

It upset Emily because her children were scared of the mice and didn't want to come downstairs and play. There was damp on the walls and ceiling, and it was especially bad in her baby son's bedroom. She was worried that sleeping in there impacted on his health.

'It's been horrible. Because my son was newborn. He were born in the March, moved here in the April. He's riddled with asthma. Each bedroom's riddled with damp.'

They called the letting agent about all of these things and asked for their help, but the letting agent took a long time to come round to look at the problems and send someone to fix things, and they had to wait six months for the leaky toilet and bath to be sorted out. The letting agent also kept trying to make them pay £25 each time someone came round to look at the problems and also for each repair they had to make. Soon, they stopped asking because they couldn't afford to keep paying £25 each time.

Wave 3

Given the problems with the home, Emily's family found it very stressful, and decided they had to move. However, finding a new home was very hard. They struggled to find anywhere alternative that was affordable and they lacked a deposit to move. They could not get help with the deposit as they were not eligible for another bond scheme. Instead they decided not to pay some bills to save up for a deposit so they could move out. It has taken them several months to catch up with the bills they hadn't paid and they are still struggling financially from week to week.

The family has moved into another private rented home. It is bigger and in good condition and the landlord makes repairs straight away. Emily feels getting into debt to move was worth it as her children have started eating properly again and are far happier in their new tenancy.

'She's putting more weight on, she's happier. She were going a bit sleepy all the time and she weren't eating. She's just, she were getting ill. His chest were bad all the time, he was constantly having chest infections with all the mould and stuff. Asthma kept flaring up. And since we've been here, they're just happy running about. Apart from a few trips and falls we've had nothing.'

Section Five: Conclusions

This section reviews the impacts of being resettled into PRS accommodation on wellbeing and summarises people's overall experiences. We reflect on how factors outlined in the report have been experienced and how they make people feel about their housing outcome in order to draw conclusions on the role which the PRS could and should play in the future of housing homeless people.

Although our participants came from a range of backgrounds and had varying personal circumstances, the research found that housing outcomes were more related to the 'potluck' of finding a good tenancy with a reasonable landlord rather than personal circumstances.

For many of our participants, housing in poor condition had an increasingly negative impact on physical and mental health and sense of being in control. They felt trapped in their housing without much hope of being helped. For people who had better housing outcomes and had been placed into decent homes, housing was a source of empowerment and stability, which all participants prized.

We found that people wanted to feel safe, secure and satisfied in their resettlement. Housing of any kind was connected to stability, a state of being in which people felt able to plan and have more control over their lives. People made connections between the destabilising state of homelessness and the subsequent rebuilding of their lives. People had very low expectations of their original tenancy resettlement and often referred to themselves as beggars, using the phrase 'beggars can't be choosers'. They were relieved they had a roof over their head and were traumatised by previous experiences, which for most influenced their desire to achieve stability.

However, this research has found that housing worries or anxiety about them poor housing condition and poor landlord behaviour has a strongly debilitating impact on wellbeing. Many people described a level of difficulty in coping with personal vulnerabilities and wellbeing that was directly exacerbated by their housing circumstances.

These personal circumstances and vulnerabilities could make dealing with some of the risks and challenges inherent to PRS housing very difficult.

Moreover, factors such as illness, having children, moving long distances away from support networks and mental ill-health made dealing with challenging scenarios commonly encountered in tenancies at the bottom end of the sector more difficult.

Unsuitable or poor housing conditions also created or worsened illnesses – both physical and mental. If people had pre-existing health problems, being in poorer or better housing also had an impact on their wellbeing. During the course of the project, many people developed health problems linked to poor conditions. If people suffering these problems were able to move to a better tenancy, they reported the illnesses went away. Stress and anxiety also developed for many participants, much of it linked to the poor conditions and landlord behaviour.

Problems encountered in the PRS were also exacerbated by having low income, because people had very few financial options to fund alternatives or ability to guard against risks with financial implications, all of which is part of living in the PRS.

This is supported by people's perceived ability to move. Over 19 months, we found that very few people were able to improve their situation unless they also increased their exposure to debt – by borrowing money to move or by withholding other bill payments which put them on an insecure footing.

Participants often felt as though they were continually struggling, for example, to find suitable housing, to get a landlord to take action or to manage future planning. The impacts of struggling over a long time period could be profound.

The influence of housing problems on household anxieties about long-term security and stability was strong. Landlord behaviour made it very difficult for people to act like equals with their landlords as consumers of their services or to enforce their full tenant rights. Landlords were often unresponsive, and people struggled to get them to take action.

The research found that the relationship with the landlord was one of the strongest influences on whether people felt satisfied with their accommodation or not, and whether there was a psychological impact stemming from that relationship on wellbeing. This often challenged their ideas about home and domestic environments as being places of comfort, privacy and security. They were also concerned about whether they would be able to stay in their tenancies.

People felt quite strongly that they had limited options to achieve their desired outcome as a result of a lack of availability of properties which were affordable or which the landlord would be willing to rent to someone on Housing Benefit. Housing and local market conditions and landlord behaviour did much to influence people's ideas about whether they could move or find somewhere suitable. It also deepened fears about their vulnerability in the PRS, particularly being asked to leave by the landlord given their initial experiences of trying to find a property. Knowing that there was little option for affordable PRS housing, people worried about the impacts should something go wrong, especially if they'd had a very difficult time finding a property.

These situations, unique to the type of housing participants were put into – short-term contracts in the PRS – diminished and undermined their wellbeing.

Knowing what to do in the future was difficult. Questions about future options were also exacerbated by the lack of continued or new support available (if people faced another housing challenge). Agencies who had provided rent deposits or bonds once did not provide them again. The majority of support agencies did not make support available post-resettlement, and those which did, did not make it available past six months, when most people's break clauses in their ASTs came up. Most financial support packages were also limited to one use after which point the person would be ineligible for more support. This inability to use bonds or deposits made people feel that they were trapped in this housing without options. The loss of support, which had been much appreciated, coupled with the lack of finances, limited people's options to the point where they had very little choice but to extend their debt to find a more suitable tenancy.

The different outcomes for those who had been moved into a suitable tenancy with reasonably good conditions and a decent landlord were most pronounced in terms of wellbeing and the way that people felt about their homes and their future. People not only reported fewer problems with health, finances, conditions and suitability, but also reported positive changes such as the behaviour of their children improving. But sadly these cases were very much a minority of the people we spoke to.

Without change, the situation appears to be bleak for many homeless households resettled into the PRS. Improvements across the board are needed and must happen to change the level of security and long-term possibilities of housing that the PRS offers.

What does this mean for resettlement of vulnerable households? Using the PRS to rehouse vulnerable people – challenges and changes

This research has demonstrated that there are significant problems in the PRS including regulation, enforcement practices and a lack of security for tenants. The PRS presents challenges for any vulnerable people resettled into it and is not currently functioning in a way which supports their wellbeing. It is clear that the PRS is not a suitable housing option for everyone, and there are particular questions about its suitability for people with vulnerabilities.

Below we set out a series of policy interventions that should be put in place to improve the PRS, across four key areas:

- Addressing poor conditions in the PRS
- Challenging problem landlord behaviour
- Extending tenancy length to help concerns about stability
- Improving assistance and support for people accessing the PRS

These recommendations are based on clear evidence from Sustain findings. However, they are not only applicable to previously homeless households: many of these policies would improve the PRS for all who depend on it to provide a home.

1. **Poor conditions in the PRS.** Every person resettled by a voluntary agency or local authority had accommodation with some kind of problem with conditions. Some of these people had had their accommodation checked by voluntary agencies and local authorities before they moved in. This suggests that pre-tenancy checks are not effective, that poor conditions are rife and that current measures to address them are not working.

Improved practices must be put in place to ensure homes meet minimum standards: local authorities must act when they find properties in unfit condition both to prevent homeless households being placed in this type of accommodation in the first place, and to address problems which emerge during their tenancy.

All private rented properties used for resettlement must meet the minimum standards already set out in law.²⁰

20. Current regulation requires local authorities to take action to improve properties with Category I hazards. Category I and II under the Housing Health and Safety Rating System (HHSRS) correspond to the level of harm to the occupant as a result of the hazard. The HHSRS assesses hazards based on 29 categories which include physiological requirements (eg damp, mould, excess cold), psychological requirements (eg crowding and property security), protection against infection and protection against accidents. Category I hazards are conditions that pose a serious risk to the health of occupants and the local authority has duty to take action against them. Category II hazards are less serious risks but a local authority can still take action to tackle these hazards where it is believed necessary.

Pre-tenancy checks must be made by all resettlement agencies to ensure these standards are met. When checks are made, they must use competent assessors and act immediately to either improve or not use the property. This is particularly important for local authorities discharging their homelessness duty with a single offer of private rented accommodation.

There should be greater communication between different agencies and local authority departments, as well as internally within local authorities, to prevent use of a private rented property for resettlement if poor conditions have been found, including introducing a shared blacklist which would prevent other agencies moving households into the same property unless conditions are improved.

2. **Problem landlord behaviour.** Many people struggled with landlords. Despite repeated requests, landlords refused to address conditions problems and were reluctant to carry out repairs. Some did not do them at all, others charged for repairs or did them poorly. This suggests landlords either do not know their legal obligations or do not feel they have to meet them.

We recommend that national government develop a stronger legal framework with appropriate penalties, and that local authorities have the power and are adequately resourced to ensure improvements are made and that enforcement action is taken against landlords who fail to meet their obligations.

Local authorities must work closely with landlords and voluntary agencies to educate and inform landlords, and ensure that they are aware of their legal obligations and are behaving lawfully.

Local authorities and voluntary agencies should work closely with tenants to facilitate complaints or mediate in cases of disputes. Where appropriate, local authorities and voluntary agencies should lodge complaints on behalf of tenants and assist the relevant authorities to take enforcement action and prosecute landlords who do not comply with the law.

3. **Tenancy length is too short to enable stability.** Nearly all people in the study had a six- or 12-month Assured Shorthold Tenancy (AST). This meant they worried about the stability of their homes in the longer term. Anxiety had a significant impact on people's wellbeing and prevented them from planning for their future.

Longer term tenancies should be offered to all statutory and non-statutory homeless households to ensure people have a greater opportunity to establish a stable home and enable tenants to make complaints against problem landlords without fear of retaliatory eviction. Local authorities should negotiate with landlords to procure longer tenancies. National government must consider what can be done to facilitate the more widespread adoption of longer, more stable tenancies.

Any agency moving a homeless household into the PRS should offer support for longer than six months. And if the household becomes homeless within two years of being resettled in the PRS, due to problems with their property suitability or relationship with the landlord, agencies should do everything within their powers to support them to move into alternative accommodation which is safe, decent and affordable.

4. **Access to the PRS is difficult and people need more support.** People found it hard to find decent affordable properties in the PRS. Landlords were reluctant to let properties to people on Housing Benefit. People lacked deposits to move again if they needed and found it hard to take alternative action if their original tenancy was unsuitable.

All households who need it should be able to access financial support to meet the costs associated with moving into a property in the PRS; this should include cash or a guarantee of a deposit, which should be transferable if the household moves to another property. Local authorities must make full use of Discretionary Housing Payments and offer payments to people to meet a range of costs including rent in advance. Local authorities should also ensure there is funding available through local welfare provision to help people with other housing related costs such as furnishing a property.

There should be a high-quality PRS access scheme in each local authority area available to both statutory and non-statutory homeless households.

There should also be continued and adequate funding for PRS access schemes to enable them to provide an ongoing and high-quality service to both tenants and landlords, including encouraging landlords to let properties to people on Housing Benefit.

Access schemes should extend support beyond six months so that people are able to seek help again if something goes wrong in the tenancy, or if they need support to find another property.

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