



# BedRooms

OF  
**LONDON**

The context to London's Housing crisis  
and its impact on children.



# Contents

Foreword	4
Introduction	6
Executive Summary	8
Defining Important Concepts	10
Child poverty	10
Homelessness	12
What are the main forms of tenure?	13
Testimonial from West London Action for Children	14
Tenancy Pathways	15
Case study – Nathalia and Lucy, South London	20
Poor Housing Conditions	21
Indecency	21
Overcrowding	25
Insecurity	28
Neighbourhood location and deprivation	29
Financial strain and material deprivation	31
Conditions in temporary accommodation	34
Case Study – Joshua, seventeen years old, North London	37
Testimonial from School Home Support	40
Policy and Regulatory Context	41
Housing Strategy	41
Regulation of Privately Rented Housing	44
Regulation of Social Housing	49
The rights and entitlements of families experiencing homelessness	52
Welfare Reform	54
Case study – Lillie, Zach, and Jennifer, South East London	57
Case study – Fatima, Samuel and Octavia, North London	58
Conclusion	59
Acknowledgements	62
About The Childhood Trust	63

# Foreword

## Untitled

Homelessness is a cycle that goes round and round and round.  
Families, children are trapped in a political game on a fairy-ground.  
My life is a gamble, man experiment for new policies.  
I've been stuck in one room for nearly 3 years with my family due to a lack of handling responsibility.

I'm only 14, I don't want to be pessimistic.  
But when are you going to permanently house families in suitable accommodation so that we don't end up as another statistic?  
No place for fun, homework or routine.  
Sharing all my privacy wasn't part of my childhood dream. I'm now a teen.

As each day reaches, another day of my childhood is wasted stuck in a hostel.  
I pray everyday that my family will be housed somewhere stable, my prayers are yet to be answered in the meantime my education suffers.

Time to leave, our stuff is thrown into black sacks.  
We receive a few hours' notice but then again I'm now used to that.  
Onto another room for our family to live in this time with no washing machine because mum can't afford a private rented flat. Is this ok, doesn't she deserve a say?  
Because she's not in paid work at the moment we are left to decay.  
I want to reach for the stars and fulfil my potential but how can I do this when I'm trapped in a hostel.

Extreme heat, extreme cold, extreme noise, extreme toxic air, extreme fear, extreme fatigue, extreme lateness, extreme weariness, hopelessness clouding, anxious about new friends or old knowing the plight. Oh yes we fight but we are still here, mum goes before the court our life's been battered, Judge sees the plight of poverty, statistics, and rightly intervened but he had no jurisdiction over the government schemes.

We thank him and bless him for his conscience he did right,  
He saw the truth that happens everyday and saw the passion that my mum did display.  
Fighting for decent accommodation and wronged.

We are children with their mum, this sentence been too long.

Written by 14 year old girl, living in temporary accommodation  
with her mother and sister, who wrote B&B

## B&B

Cough cough  
Excuse me  
I advise you to move please  
Beware of my sneeze  
Atishoooo! May I have a tissue ?  
Just another cold  
Spreading up my nose  
Up my throat  
Neighbour has a cold  
Now we get a takeaway  
Because kitchens infected with colds today,  
No help from the smokers smoking anyway,  
Up my nose  
Up my throat  
Up my lungs  
I'm toast  
Asthma's here to give a helping hand coughing as I sit coughing as I stand  
Can't go to school  
Sick again  
Ears hurt  
Neighbours cigarette burning  
My stomach's churning  
We're doing a challenge today  
To see how many days we can do with a takeaway  
In the morning  
Here we go  
Of all the days to snow  
Sneezing and wheezing  
Coughing and choking  
Oh why can't you why can't you just stop smoking!

Written by 10 year old girl, living in temporary accommodation with her mother and sister,  
author of Untitled

**The authors of these poems have written these poems for the Childhood Trust because they want to share their experiences so we can all better understand what it's like growing up in a low income family in London.**

## Introduction

We have to build [them] up, like a house, children are like a house, tree or flower. If you take care of flowers they grow well; children are like flowers. You need to encourage them. I tell them they are flowers and they have to grow up nicely”

### Gloria - South London

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Gloria, busy working mother of four children, Nadine 17, Crystal 16, Peter 15 and Simone 9, echoes the determination and aspiration of all the families we interviewed as part of our Bedrooms of London project. It's a determination to bring up a child who can not only fulfil their potential, but who will also flourish as a responsible member of our society.

**‘I’m not lazy, you know, I try to do my best for them... I don’t care if they’re going to be a solicitor or a doctor. They have to be human. They have to respect who they are and the community.’**

#### Nazim, working father of four, East London

Our mission at the Childhood Trust is to alleviate the impact of poverty on children in London. Our vision, is to ensure that every child can realise their potential, despite poverty and disadvantage. From our work with grass roots charities across London over the last 5 years, we have gained insight into living conditions for the most vulnerable children in our communities and the devastating impact this often has on their wellbeing.

Though housing is a significant and growing issue for children that we and our partner charities have identified, it is one that is often hidden. We have therefore, over two years, engaged with families and grass roots charities across London to provide a platform to share their stories and to highlight the consequences of housing policies on young lives. This is a collective ask for change. As one mother said to us, **“If people see this, if people understand this, then maybe things will change.”**

Working with photographer Katie Wilson, writer Bella Walker, social change creative agency GOOD and our dedicated team of volunteers, a photo documentary exhibition of children's rooms along with interviews has been produced. The full body of this work will be published in a special edition book for policy makers. We have collaborated with the Foundling Museum to create an exhibition of the documentary.

To accompany the exhibition, as part of our campaign we have created this report focusing on the policy and legislative background to the issues children are facing. Bringing together secondary research and the insight from the 35 families we have interviewed, we have developed a holistic view on the impacts of the housing crisis in London on our children. It's about the people behind the policies.

The UN Convention on the Rights of the Child, ratified in the UK in 1991, recognises the importance of living conditions to child development in Article 27:

**Children have the right to a standard of living that is good enough to meet their physical and mental needs. Governments should help families and guardians who cannot afford to provide this, particularly with regard to food, clothing and housing.<sup>1</sup>**

When considering what a child needs for their physical and mental wellbeing, it is helpful to consider the following definition from the World Health Organisation:

**a state of well-being [is one] in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.<sup>2</sup>**

Living in London, almost all of us are touched somehow by the housing crisis.<sup>3</sup> One in three households in England are one paycheque away from becoming homeless. Even relatively wealthy households in full-time employment grapple with extortionate rents and the unaffordability of home ownership. The countless rough sleepers suffering on the streets also mean we are constantly reminded of the acute suffering of those lacking shelter altogether. Less prominent within public discourse are the housing realities of London's families on low income. With a completely insufficient supply of genuinely affordable housing, securing a home often translates into suffering inconceivable conditions at the bottom end of the private rented market, where people are at the mercy of rising rents and unscrupulous landlords. From the outside, many affected families would seem perfectly functional, with parents in employment and children regularly attending school. However, behind closed doors, thousands are growing up in overcrowded, damp and mouldy conditions. They face frequent moves in and out of London and are deprived of the stability necessary to develop and flourish. Hardship is particularly acute for the 87,310 children currently homeless in temporary accommodation, largely as a result of tenancies that fail to protect them against no-fault eviction.<sup>4</sup>

Through this report, we seek to expose their invisible suffering. We explore the barriers that households on low income face to accessing the different forms of tenancy. We then detail the extent of poor conditions that children and their parents suffer in private, social and temporary accommodation alike. Here, we will also report evidence on the implications these have for the health, development and educational attainment of children, in addition to wider social costs. We also explore the economic and policy context, revealing how and why the situation has deteriorated as such. We will consider how reforms have tried and often failed to improve the affordability and accessibility of housing, and how the restructuring of the benefits system has impacted household budgets. To conclude, we call for an increased supply of social housing, the reversal of cuts to benefits and local authorities and the tightening of regulation on housing conditions and underperforming landlords as priority measures in beginning the upheaval that is necessary to resolve the housing crisis at its core.

Whereas a general consensus has been reached on the importance of universal access to education and healthcare, we are yet to award housing a similar status. The critical suffering of children that we have encountered consistently throughout the Bedrooms of London project indicates that this approach is completely misguided. Rather, we need to begin to recognise that a safe, comfortable home is absolutely fundamental to ensuring equality of opportunity and the wider health and wellbeing of the communities children are raised in.

<sup>1</sup> <https://www.gov.uk/government/publications/united-nations-convention-on-the-rights-of-the-child-uncrc-how-legislation-underpins-implementation-in-england>

<sup>2</sup> [https://www.who.int/features/factfiles/mental\\_health/en/](https://www.who.int/features/factfiles/mental_health/en/)

<sup>3</sup> [https://england.shelter.org.uk/media/press\\_releases/articles/one\\_paycheque\\_away](https://england.shelter.org.uk/media/press_releases/articles/one_paycheque_away)

<sup>4</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/721296/Temporary\\_accommodation.xlsx](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/721296/Temporary_accommodation.xlsx)

# Executive Summary

What does your home mean to you? Consider then the role the home plays for a child's upbringing, their sense of identity and their relationship with society.

Over our five years of working with grass roots charities in London, we at the Childhood Trust have witnessed how the housing crisis is impacting children. As a result we have engaged families for two years to share their stories of an often hidden reality. Working with photographer Katie Wilson, writer Bella Walker, social change creative agency GOOD and the Foundling Museum, a photo documentary exhibition of children's rooms along with interviews has been produced. To accompany this, we have created this report bringing together the policy and legislative background to the issues children are facing, with our insight from the 35 families we have interviewed across London. As one mother said to us, "If people see this, if people understand this, then maybe things will change."

## Tenancy pathways

- London families on low-income face barriers to accessing every form of tenancy. They have been entirely priced out of home-ownership. Social housing is in extremely limited supply and is reserved only for the most vulnerable cases and in many cases fails even these.
- Private rents have grown increasingly unaffordable, and families receiving benefits which are not keeping pace with rental costs, face explicit discrimination from landlords.
- Tenancies in the private rented sector fail to provide families with the stability they need to raise their family and plan for the future. They are continuously confronted with the prospect of a no-fault eviction, forcing them to move and risking the loss of important support networks and school links.
- The loss of an assured shorthold tenancy, usually in the private rented sector, has become the number one cause of homelessness in London. Families falling into these circumstances are often subjected to months, if not years, in multiple temporary accommodation placements, sometimes outside their local area.

## Conditions

- A significant portion of London's stock of social and private rented housing is in poor condition, especially at the lower end of the market. Children are growing up in damp, mouldy and cold homes, posing serious risks for their health and development. The wider social costs, including due to the extra burden on health services, has been estimated at £18.6 billion.
- Finding housing on a low income often means putting up with overcrowding, leaving children without their own rooms and often beds. This brings its own health and safety risks and can damage family relationships.
- The insecurity endemic to the private rented sector is distressing for children and their parents. They are prevented from developing a strong social base in their local communities and children suffer knock-on effects to their health, development and educational attainment.
- Many families on low income are forced to move to more deprived neighbourhoods, with less outdoor space for children to play, problematic access to food and often worse exposure to pollution.
- As a result of the burden of high London rents on household budgets, families on low income cut back on food and energy expenditure, often relying on support from food banks and charities. This has been evidenced as having a detrimental effect on child outcomes.
- The practical arrangements enforced by emergency accommodation often have no semblance of a comfortable, safe, home environment. They generally provide only the most rudimentary form of shelter, which some families are even excluded from when locked out of their rooms during the daytime. They are often cramped into single rooms and forced to share facilities, which are frequently in poor condition and inaccessible due to high demand. They are exposed to added dangers and trauma due to problematic neighbours. Everyday tasks,



such as cooking, cleaning, laundry, become almost impossible, and children lack the space to play and do homework. The cumulative effect on the health, wellbeing and relationships of children and parents can be insurmountable.

### Policy and regulatory context

- The housing strategies of recent governments have invested excessively in promoting home ownership, which still remains inaccessible to families on low income. The Right to Buy continues to starve the supply of social housing, which councils are failing to rebuild in the context of extensive financial barriers. Partnering with private developers has not always proved a suitable solution.
- The fact that the private rented sector is in poor physical condition is partially attributable to a regulatory framework that is not fit for purpose. It has long needed an update, and despite recent reforms, still fails to adequately protect tenants from retaliatory eviction. Misinformation regarding the rights of renters exacerbates issues, but local authorities often lack the funding to enforce these in the first place.
- Poor conditions in the social rented sector tell a similar story. Regulation is insufficient and ambiguous in some areas, creating opportunities for profit-seeking at the expense of tenant safety. Compliance is weakly monitored and enforced, and tenants often find it impossible to have their voices heard via ineffective complaints processes. Once again, this can partially be attributed to insufficient funding.
- Homeless families with children are typically entitled to temporary accommodation, though may be refused where they have been evicted due to arrears. The government's official guidance indicates an awareness of the risks children can be exposed to. However, insufficient funding combined with rising demand and costs have seriously impeded the enforcement of regulation. As such, though the 2017 Homeless Reduction Act brings welcome new homelessness prevention and relief duties, there is high scepticism as to whether local governments will be financially capable

of delivering them. Moreover, the rehousing component to the homelessness strategy will always fail without a substantial increase in the supply of genuinely affordable, stable tenancies.

- Recent welfare reforms have accelerated the deterioration of the housing realities of families with children on low income. The structural changes brought by Universal Credit and the income shortfalls created by the Spare Room subsidy (known as the 'Bedroom tax'), benefit cap and other cuts contribute to the risk of arrears and homelessness. They fail to address the root causes of the housing crisis and neglect the lack of control families have over their living costs. They inevitably push some children into poverty, regardless of whether their parents are in work.

- We emphasise 3 main areas to be tackled in beginning the process of tackling our housing crisis at its core:

*Increasing the supply of social housing across the capital*

*Reversing cuts to welfare benefits and local authority budgets so that they are able to enforce existing regulation*

*Tightening the regulation of housing conditions and underperforming landlords*

Underlying all of this however is a need to recognise that access to a safe, comfortable home is of equal importance as universal access to education and healthcare, to ensuring equality of opportunity and the wider health and wellbeing of our communities. A fundamental shift in attitudes towards the role of housing and the worth of families and children struggling is essential.

Join the conversation and help us create an environment for change

#BedroomsofLondon  
@childhoodtrust

For more information on the Spring 2019 exhibition at the Foundling Museum and how you can support families like the ones represented in this project, visit [www.childhoodtrust.org.uk/the-bedroomsof-london](http://www.childhoodtrust.org.uk/the-bedroomsof-london).

<sup>5</sup> <https://www.brebookshop.com/samples/327671.pdf>

# Defining Important Concepts

In order to help frame the issues of housing and how they impact children, it is first important to understand some official definitions of concepts as set out by the UK Government and that are commonly used across all sectors.

## CHILD POVERTY

### Absolute child poverty

An absolute definition of poverty considers a child to be in poverty if its household income falls below a fixed amount in real terms. Officially, a household is considered to be in absolute low income if its income is below 60% of the 2010/11 median in real terms.

Below, we distinguish between poverty rates before housing costs (BHC) and after housing costs (AHC). In calculating the latter, housing costs are subtracted from family incomes. This helps to reflect the difference that housing costs make to the living standards people can afford. With rising rents and house prices, this adjustment has become increasingly important.

**Absolute child poverty BHC - London:**

16%<sup>6</sup>

**Absolute child poverty AHC - London:**

35%<sup>7</sup>

### Relative child poverty

Alternatively, a relative definition of poverty compares a household's living standards to those considered typical in society, for which its income is used as a proxy.

"People are in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary in the societies to which they belong"

Peter Townsend,  
Sociologist and co-founder of the  
Child Poverty Action Group, 1928-2009

Officially, we consider children to be in relative low income if their household's equivalised disposable income is below 60% of median income (£16,386 for 2017).<sup>8,9</sup>

**Relative child poverty BHC - London:**

17%<sup>10</sup>

**Relative child poverty AHC - London:**

37%<sup>12</sup>

After housing costs, children and those in London face a higher risk of experiencing relative low income. London's relative child poverty rate is higher than for any other region of the UK. It peaks in Bethnal Green and Bow at 54% and reaches a low of 15% in Beckenham.<sup>12</sup>

### Material deprivation

While income-based measures can serve as effective proxy for living standards, they risk simplifying the complicated reality of poverty. Alternatively, we might focus on material deprivation. This classifies a household as poor if it would like to buy but is unable to afford a number of basic essentials. These include fresh fruit or vegetables every day, a warm winter coat and a weekly organised activity outside of school. As a result of higher living costs, a child in a London family earning the same amount as one elsewhere in the UK could face significantly worse standards of living. Using this measure, 28% of London children are materially deprived, exceeding the national average of 20%.<sup>13</sup>

Indeed, in his visit to the UK in November 2018, the UN Rapporteur on extreme poverty and human rights called the levels of child poverty a 'disgrace' and an 'economic disaster'.



## HOMELESSNESS

The official government definition for homelessness encompasses those without the right to occupy accommodation or whose accommodation is of such poor quality that they cannot be reasonably expected to stay there.<sup>15</sup> This extends beyond rough sleeping, which is merely the most dangerous and visible form of homelessness.<sup>16</sup> In England overall, 2016 figures from Shelter reveal that one third of working families are only one paycheque away from losing their home.<sup>17</sup> Its latest estimates count 164,365 people currently homeless in London alone. This is equivalent to 1 in 53 individuals, a higher rate than anywhere else in the UK. It includes rough sleepers, single people in hostels, households owed a statutory homeless duty by a local authority and those accommodated by social services, and is even deemed a conservative estimate.<sup>18</sup> Homelessness has become an increasingly high-profile issue in London, and for good reason; the number of homeless acceptances and individuals seen sleeping rough have approximately doubled since 2009/10.<sup>19</sup>

<sup>15</sup> [http://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0017/1440053/8112017\\_Far\\_From\\_Alone.pdf](http://england.shelter.org.uk/__data/assets/pdf_file/0017/1440053/8112017_Far_From_Alone.pdf)

<sup>16</sup> Everybody in – Crisis - 2018

<sup>17</sup> [https://england.shelter.org.uk/media/press\\_releases/articles/one\\_paycheque\\_away](https://england.shelter.org.uk/media/press_releases/articles/one_paycheque_away)

<sup>18</sup> [http://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0017/1440053/8112017\\_Far\\_From\\_Alone.pdf](http://england.shelter.org.uk/__data/assets/pdf_file/0017/1440053/8112017_Far_From_Alone.pdf)

<sup>19</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

## WHAT ARE THE MAIN FORMS OF TENURE?

### Owner occupancy

This is where a home is lived in by those owning it outright or with a mortgage. In England overall, 63% of households were owner occupiers in 2016-17, the lowest rate since 1985.<sup>20</sup> By comparison, the rate for London is only 47%.<sup>21</sup> Owner occupied households are typically high-income, with approximately 40% of homeowners in London sitting in the top 20% of England's income distribution.<sup>22</sup> The rate of child poverty in owner occupied households is relatively low at 13%.<sup>23</sup>

### Private rented sector

This comprises households living in homes owned by a private landlord to whom they pay rent. In London, the proportion of privately renting households has increased from 15% in 2001 to 28% in 2016.<sup>24</sup> Similar trends exist among households with children, 20% of whom rented privately in 2004 relative to 35% in 2016.<sup>25</sup> 54% of children housed in this sector are living in poverty, equating to 300,000 children as of 2015/16 and up from approximately 100,000 in 2004.<sup>26</sup>

### Social rented sector

This comprises households renting at sub-market rates. Social tenancies are intended to be affordable to those on low incomes, in addition to typically offering more stability, lower up-front costs and less discriminatory letting practices.<sup>27</sup> They are typically provided by Local Authorities and non-profit organisations, such as housing associations. Particularly vulnerable groups are awarded priority status in the allocation of social housing. As such, it primarily accommodates low-income households and has been identified as the most redistributive major aspect of our welfare state.<sup>28</sup> Social tenants have high rates of economic inactivity due to sickness, disability or injury and unemployment.<sup>29</sup> However, in 2016/17 43% of English social renters were working, a marked increase from the 2006/7 figure of 31%.<sup>30</sup> In 2016, the social sector accommodated 23% of London's population. The figure has steadily declined since the early 1980s, at which point it accommodated around 35% of London households.<sup>31</sup> 43% of London's socially-renting households contain dependent children,<sup>32</sup> 55% of whom live in poverty.<sup>33</sup>

<sup>20</sup> <https://www.theguardian.com/money/2017/mar/02/home-ownership-in-england-at-a-30-year-low-official-figures-show>

<sup>21</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/705821/2016-17\\_EHS\\_Headline\\_Report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/705821/2016-17_EHS_Headline_Report.pdf)

<sup>22</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>23</sup> <https://www.trustforlondon.org.uk/data/child-poverty-and-housing-tenure/>

<sup>24</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>25</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>26</sup> <https://www.trustforlondon.org.uk/data/child-poverty-and-housing-tenure/>

<sup>27</sup> [http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0007/1494871/Homelessness\\_HRA17\\_Implementation\\_Briefing\\_FINAL.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0007/1494871/Homelessness_HRA17_Implementation_Briefing_FINAL.pdf)

<sup>28</sup> <https://www.york.ac.uk/media/chp/documents/2013/poverty-housing-options-full.pdf>

<sup>29</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>30</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724322/Social\\_rented\\_sector\\_report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724322/Social_rented_sector_report.pdf)

<sup>31</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>32</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>33</sup> <https://www.trustforlondon.org.uk/data/child-poverty-and-housing-tenure/>

## TESTIMONIAL FROM WEST LONDON ACTION FOR CHILDREN

I am a psychotherapist working with people on low income in London – security guards, cleaners, caretakers, delivery drivers, people caring for elderly relatives or small children. The Childhood Trust approached me to see how housing affected my clients. Immediately several stories came to mind – they were all stories from the people I had seen that week, and my job is unrelated to housing. I work in a small charity, West London Action for Children, which helps people recover from trauma, abuse and loss, so they can better parent their children.

The first case that came to mind was that of a father who was working as a caretaker and living with his wife and four children, aged from 18 to 4, in a two-bedroom flat. He acknowledged that he has a quick temper, but wants to do the best for his family. He said, “When I need to let off steam the only place I can go is the bathroom. I call it my office”.

This story matched the woman I had met earlier in the day, who has four children in a one bedroom flat. She sleeps with her husband in the living room, which is common amongst my clients: most families have to use their living room as a bedroom. Another woman told me this week that she sleeps in the living room because of extreme damp in her bedroom, a common problem that councils appear to lack resources to fix.

The cost of housing in London affects many of my clients, [...]

Adult children have to stay at home, often bringing tensions to the family home for younger children. Overcrowding leads to arguments, escalating emotions and hostility, with nowhere for people to go to calm down, to have space to think or to study for school. From the stories I’ve heard over the years, I am convinced that the biggest impact of poverty on children in London is growing up in overcrowded homes.

**Emma Flanagan , Psychotherapist at West London Action for Children.**

# Tenancy Pathways

Now, let us consider in more detail, what it is like for families navigating the different options for housing. Which forms of tenancy are realistically available to families in London on low incomes?

## Home ownership?

Home ownership is an aspiration for many families and is associated with high levels of satisfaction with accommodation and tenure.<sup>34</sup> However, booming markets have priced out all but the richest members of society. In London in 2016, the average price of a house was 13 times median earnings at £475,000, 6% larger than in 2015 and 5 times larger than in the early 1970s.<sup>35</sup> In 2018, this rose to £478,853.<sup>36</sup> Resulting migration to the relatively affordable outer boroughs and commuter belt has only exacerbated demand and further inflated prices. For example, whereas house prices in Kensington and Chelsea rose by 3% between 2014 and 2017, in Havering and Barking and Dagenham they rose by 31%.<sup>37</sup> Financial barriers to home ownership have been further strengthened via stricter lending criteria since the crisis, with lower loan-to-value ratios and expensive deposits. As such, a generation of renters are prohibited from accessing the lower average housing costs often enjoyed by homeowners, for whom mortgage payments are typically lower than rent.<sup>38</sup> Simultaneously, in 2017 there were 20,237 long-term vacant homes in the capital, many having been bought by high-income owners purely for investment purposes to be sold once their values increase.<sup>39</sup>

## Social housing?

For low-income families locked out of home ownership and for whom market rents are unaffordable, social housing might seem like the tenure of choice. However, this tenure has become increasingly inaccessible, suffering from a critical lack of supply. In London alone, 2017 saw a social housing waiting list of 242,668 people. Seven of its boroughs have lists exceeding 12,000, the highest being Newham's at over 25,000.<sup>40</sup> As such, limited stock can only serve as safety net for the highest priority cases, including homeless families and those with disabled members.<sup>41</sup> Even those successfully securing a social tenancy may not be emancipated from poverty, given the 2011 introduction of 'affordable housing' rented at up to 80% of market rents.<sup>42</sup> In prosperous London and South-Eastern areas, this puts, what is labelled as 'affordable' rent far beyond the financial reach of most families.

Families we have interviewed have talked about the sense of threat from regeneration projects in their area.

<sup>34</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>35</sup> <https://www.pwc.co.uk/economic-services/ukey/pwcuk-eco-section3-housing-july-2017.pdf>

<sup>36</sup> (<https://www.gov.uk/government/news/uk-house-price-index-for-may-2018>)

<sup>37</sup> <https://www.pwc.co.uk/economic-services/ukey/pwcuk-eco-section3-housing-july-2017.pdf>

<sup>38</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>39</sup> <https://www.telegraph.co.uk/property/uk/number-empty-homes-england-rises-first-time-decade/>

<sup>40</sup> <https://data.london.gov.uk/dataset/households-local-authority-waiting-list-borough>

<sup>41</sup> <https://www.theguardian.com/housing-network/2018/jun/27/uk-social-housing-celebrate-nhs>

<sup>42</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7747>





### The inevitability of a private rented tenancy

With owner-occupation and social housing both increasingly inaccessible, families often have no choice but to seek a private tenancy. Here, they are confronted with a crisis of unaffordability. Whereas private rents in the capital rose by 38% between 2005 and 2016, the average Londoner's earnings only increased by 21%.<sup>43</sup> The average monthly rent for a 2-bedroom London property is £1,730, over double England's average of £820.<sup>44</sup> Moreover, many of our interviewees described struggling to make ends meet on low pay and zero-hours contracts. Accordingly, in 2015/16 nearly 20% of England's working private renters qualified for additional housing benefit support,<sup>45</sup>

up from 7% in 2007/8.<sup>46</sup> Financial barriers to accessing private accommodation extend to expensive deposits, credit checks, guarantor requirements and agency fees.<sup>47</sup> Private renters also face explicit discrimination, with many landlords refusing benefit recipients.<sup>48</sup> Landlords themselves can be refused mortgages and insurance if letting to such tenants.<sup>49</sup> They also risk encountering rogue landlords, deliberately neglecting their responsibilities and exploiting the vulnerability of low income tenants. In our interviews, for example, some mothers even described being coerced into sharing a bed with landlords in return for lower or no rent.

### Eviction

Even families who do secure private tenancies are far from freed of housing insecurity, with over a quarter of private renters interviewed by Shelter reporting having moved 3 or more times in the past 5 years.<sup>50</sup> This links to the prevalence of Assured Shorthold Tenancies (ASTs) of 6 or 12 months, which award tenants minimal protection. Under Section 21 'no fault' evictions, private landlords can end an AST and demand a family's departure as long as the family has been in the tenancy for at least 6 months and they are outside the agreed fixed-term contract.<sup>51</sup> This translates into families being cyclically confronted with the risk of being asked to leave, making it hard for families to plan for the future.<sup>52</sup> Whereas London holds only 20% of the UK's stock of privately-rented housing, it accounts for nearly two thirds of such 'no fault' evictions.<sup>53</sup> Alternatively, households can lose their AST under a Section 8 notice where they have violated the tenancy agreement, for example having fallen into arrears. Families served eviction notices are typically given 2 months to secure a new tenancy. Here, they will inevitably be confronted with renewed insecurity and threats of no fault eviction. However, with rising rents and discriminatory landlords, many fail to get even this far. The ending of an AST, usually in the private rented sector, has become the most common cause of homelessness in London.<sup>54</sup> Cases have increased from around 1,000 in 2010 to 8,000 2016.<sup>55</sup>

<sup>43</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>44</sup> <https://www.trustforlondon.org.uk/data/average-london-rents/>

<sup>45</sup> English Housing Survey 2015/16, headline report, 2017

<sup>46</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0008/1426715/Fair\\_Rent\\_Homes\\_final\\_report.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0008/1426715/Fair_Rent_Homes_final_report.pdf)

<sup>47</sup> [http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0007/1494871/Homelessness\\_HRA17\\_Implementation\\_Briefing\\_FINAL.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0007/1494871/Homelessness_HRA17_Implementation_Briefing_FINAL.pdf)

<sup>48</sup> <https://www.bbc.com/news/uk-england-39102860>

<sup>49</sup> <http://www.yourmoney.com/mortgages/59197/>

<sup>50</sup> Shelter, The need for stable renting in England, 2016

<sup>51</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1343390/unsettled\\_and\\_insecure.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1343390/unsettled_and_insecure.pdf)

<sup>52</sup> Shelter, The need for stable renting in England, 2016

<sup>53</sup> <https://www.jrf.org.uk/report/poverty-evictions-and-forced-moves>

<sup>54</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>55</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>



## Homelessness and Temporary Accommodation

Councils are legally obliged to offer temporary accommodation (TA) to households deemed both unintentionally homeless and priority need until a more permanent, suitable tenancy can be found. Since 2011, London's population of TA households has risen by over 50% to 54,540, accounting for nearly 70% of England's TA households and within which live 87,310 children.<sup>56</sup> With a starved supply of social housing to serve as TA, local authorities have increasingly turned to leasing private sector properties. However, with rising rents that housing benefit is increasingly unable to cover, providing TA has become an unattractive investment for private landlords. This has encouraged some local authorities to offer them one-off payments as an extra incentive, such as the £4,000 reportedly paid out by Westminster council.<sup>57</sup> Instead of offering longer-term lease agreements, landlords have also been charging councils expensive nightly rates offering them higher returns. Limited stock has also forced councils to resort to using non-self-contained properties with shared kitchen and/or cleaning facilities, referred to by Shelter as "emergency accommodation".<sup>58</sup> These include B&B and hostel accommodation, with some reports even describing rooms originally intended for single individuals being adapted to house entire families.<sup>59</sup> As of early 2018, B&Bs housed 740 homeless families with children in London, a substantial decrease from 2016 but still over 2.5 times the figure from 8 years ago.<sup>60</sup> Overall, between 2012/13 and 2014/15 local authority expenditure on nightly rate and B&B TA doubled from £69 million to £140 million.<sup>61</sup>

Nearly 50% of households placed in TA by a London council in the year following May 2015 were housed outside their area, attributable to a lack of local housing options.<sup>62</sup> This only worsens affordability issues, generating competition between boroughs and further inflating rents.<sup>63</sup> This can also mean the loss of support networks, and with them the childcare that was crucial for some of our interviewees. Local communities may also be hurt by such mobility where mobile families are prevented from investing into relationships with neighbours and the local area.<sup>64</sup> Residents report extremely poor service as they navigate the TA system. Some are told to move between placements on the same day or evicted without warning,<sup>65</sup> and have encountered negligent, intimidating and even violent landlords in privately-owned TA.<sup>66</sup> Families have also described how missing post resulting from their moving provoked the loss of benefit payments and important legal documents.<sup>67</sup>

Not only are councils struggling to find families a way into TA, but they are struggling to find them a way out of it. The number of weeks purchased by boroughs rose by 28% between 2012 and 2015, and only 25% of households leave their placement within 1 year.<sup>68</sup> Perhaps the most harrowing case is that of the Grenfell survivors, 129 of whom were still in TA 1 year on from the fire.<sup>69</sup> When families are eventually discharged, this is usually into a new AST in the private rented sector,<sup>70</sup> where they will inevitably face further insecurity and a risk of repeated homelessness.<sup>71</sup>

<sup>55</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/721296/Temporary\\_accommodation.xlsx](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/721296/Temporary_accommodation.xlsx)

<sup>57</sup> <https://www.theguardian.com/society/2015/apr/17/councils-pay-private-landlords-up-to-4000-to-house-tenants>

<sup>58</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

<sup>59</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

<sup>60</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/721296/Temporary\\_accommodation.xlsx](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/721296/Temporary_accommodation.xlsx)

<sup>61</sup> Temporary Accommodation in London: Local Authorities under Pressure – Julie Rugg, June 2016

<sup>62</sup> [http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0007/1267297/Home\\_and\\_Away\\_Out\\_of\\_Area\\_Briefing\\_2016\\_05\\_23.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0007/1267297/Home_and_Away_Out_of_Area_Briefing_2016_05_23.pdf)

<sup>63</sup> <https://www.londoncouncils.gov.uk/sites/default/files/Temporary%20Accommodation%20in%20London%20report%20%20FINAL%20VERSION%20FOR%20PUBLICATION.pdf>

<sup>64</sup> <http://www.lse.ac.uk/International-Inequalities/Assets/Documents/Working-Papers/III-Working-Paper-21-Private-Renting-Can-social-landlords-help.pdf>

<sup>65</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>66</sup> [https://www.ippr.org/files/publications/pdf/nowhere-fast\\_Jan2016.pdf](https://www.ippr.org/files/publications/pdf/nowhere-fast_Jan2016.pdf)

<sup>67</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>68</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>69</sup> <http://blog.shelter.org.uk/2018/06/grenfell-one-year-on/>

<sup>70</sup> <https://www.trustforlondon.org.uk/news/temporary-accommodation-london-system-crisis/>

<sup>71</sup> [http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0007/1494871/Homelessness\\_HRA17\\_Implementation\\_Briefing\\_FINAL.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0007/1494871/Homelessness_HRA17_Implementation_Briefing_FINAL.pdf)

## CASE STUDY – NATHALIA AND LUCY, SOUTH LONDON

Nathalia is in the living room watching the news with her mum. She is rarely in her bedroom, a small crowded area only just distinguishable under the clothes and dirty laundry by a mattress on the floor.

‘She hasn’t got anything in it,’ says Lucy, Nathalia’s mother. ‘She’s got no wardrobe – that had to go. Everything’s basically on the floor...broken down. It’s things that she had from she was quite young. But then as she got older, playing, there’s nowhere to play. [...] playing in the wardrobes, they got broken; chest of drawers, they got broken. You know. No money to replace them so...

For as long as she can remember, Nathalia has been sleeping here like this, but in a few weeks the volunteers of an interior design programme will be decorating it for her. In the meantime, she has the kitchen.

**‘I like the kitchen,’ says Nathalia, ‘it’s the only place that’s really properly done. I like the light in the evening.’**

Lucy has cancer and has only just been able to take up part time work. The time off meant falling behind on her bills, which has impacted their free time and private lives. When Nathalia isn’t at the library she is bored at home.

‘Before, when she was younger, we done a lot of free places – museums and all that,’ says Lucy. ‘But she’s been to them all so many times now. And even a day out is expensive... I couldn’t tell you the last time we’ve been on holiday. We don’t get out of London.

Before I started working, there were times we couldn’t afford food. Things are a little bit better now that I’ve started working. When it happened well...She eats and I don’t. That’s just the way it goes.

**I used a food bank once. You have to be sent through [the council]. I didn’t even want to go in. I just kept looking around — is there anybody watching me going in, you know.**

**‘I just don’t think it’s a very caring system, not like it was years ago. And I don’t think you can put everybody in the same basket just because there’s a few abusing the system. They’re making a lot of people suffer unnecessarily who aren’t the cause of the situation but are feeling the brunt of it financially and when it comes to housing. There’s a lot of people who have committed suicide or have suffered from depression because of it.’**

# Poor Housing Conditions

Today, households with children are more likely to be privately or socially renting than living in their own homes. Increasing numbers are being subjected to open ended stays in TA, which are stressful and often damaging for children. Ultimately, poor housing conditions is what children are most likely to face, whatever their living circumstances and this is what has the biggest impact on their development. Children are particularly vulnerable, given that they spend large amounts of time at home and use the space to play, explore, develop and study. Not only is the quality of housing important for their immediate wellbeing, but it can have irreversible

impacts on their life chances. In this chapter, we'll therefore explore in more detail the categories under housing conditions that are most relevant.

I know there are other people who are worse off than us but on a daily basis our life is hard. Sometimes I think [the kids] don't even like each other, because they are constantly under each other's feet.

**Theresa, mother of four in South West London**

## INDECENCY

An important way in which housing can fail to meet the needs of children is by being in poor physical condition, for example suffering from damp or excess cold.

According to the government's Decent Home Standard, a decent home must<sup>73</sup>:

- meet the statutory minimum standard for housing (known as the housing health and safety rating system, HHSRS, since April 2006)
- provide a reasonable degree of thermal comfort
- be in a reasonable state of repair
- have reasonably modern facilities and services

As previously discussed, families on low-income find it extremely hard to access a private tenancy. Successfully doing so typically hinges upon putting up with low standards of living at the bottom end of the market.<sup>74</sup> Overall, 24% of London's privately rented stock is considered non-decent, the highest rate among all tenures.<sup>75</sup>

Though the proportion of non-decent privately rented housing across England has fallen consistently, this has been attributed to the addition of new housing to the stock, rather than to improvements to existing properties.<sup>76</sup> In fact, the number of non-decent privately-rented homes in England has increased by 80,000 since 2006.<sup>77</sup> Conversely, the rate of indecency in London's social-rented stock is only 15%, also beneath that of its owner-occupied housing at 17%.<sup>78</sup> This is linked with only 7% of England's social housing having been constructed over 100 years ago, relative to 21% and 35% of its owner occupied and privately-rented housing.<sup>79</sup> The associated inefficiencies in how privately-rented homes were constructed have made them relatively susceptible to problems such as cold and damp.<sup>80</sup>

<sup>72</sup> <https://www.york.ac.uk/media/chp/documents/2013/poverty-housing-options-full.pdf>

<sup>73</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724359/Stock\\_condition.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724359/Stock_condition.pdf)

<sup>74</sup> [http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/housing-communities-and-local-government-committee/private-rented-sector/written/74213.html#\\_ftn4](http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/housing-communities-and-local-government-committee/private-rented-sector/written/74213.html#_ftn4)

<sup>75</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>76</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0006/892482/6430\\_04\\_9\\_Million\\_Renters\\_Policy\\_Report\\_Proof\\_10\\_opt.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0006/892482/6430_04_9_Million_Renters_Policy_Report_Proof_10_opt.pdf)

<sup>77</sup> <https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/440/440.pdf>

<sup>78</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>79</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724359/Stock\\_condition.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724359/Stock_condition.pdf)

<sup>80</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/705821/2016-17\\_EHS\\_Headline\\_Report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/705821/2016-17_EHS_Headline_Report.pdf)

### What does indecency look like in practice?

Indecent homes are more likely to have Category 1 hazards, defined as posing a “a serious threat to the health or safety of people living in or visiting your home”, such as excess cold or infestations.<sup>81</sup> These are present in 15% of England’s privately-rented homes, a higher rate than for any other tenure.<sup>82</sup> Relative to owner-occupied and social housing, they typically have worse types of boilers<sup>83</sup> and make greater use of inefficient and expensive room heaters.<sup>84</sup> Accordingly, one fifth of England’s private renters claimed to have experienced poor insulation or excess cold in the year preceding August 2017.<sup>85</sup> England’s privately-rented properties are also more likely to suffer from damp<sup>86</sup> and are overrepresented among homes with a significantly higher risk of a collision, entrapment and entry by intruders.<sup>87</sup> Unsurprisingly, Shelter found that over 2.2 million renters do not or would not feel comfortable raising their children in the private rented sector.<sup>88</sup>

Conversely, England’s social homes are the least likely to have Category 1 hazards<sup>89</sup> or to not have all 5 electrical safety features and are relatively energy efficient.<sup>90</sup> Nonetheless, there may still be over 1 million people living in indecent social homes across England.<sup>91</sup> Criticisms have been particularly high in the wake of the Grenfell fire. Subsequent investigations found 460 residential buildings of at least 18 metres in height to have cladding, similar to that used in the Grenfell Tower, 159 of which are either owned or

managed by councils and housing associations.<sup>92</sup> Camden’s Chalcots Estate represents one of these cases, also suffering from a range of other safety defects.<sup>93</sup> Necessary repairs forced the evacuation of thousands of residents from over 700 flats in June 2017,<sup>94</sup> with new cladding and insulation not expected to be fully installed until August 2019.<sup>95</sup> Meanwhile, residents have been accommodated in hotels, TA and even on mattresses on the floor of a local leisure centre.<sup>96</sup>

Housing associations have also faced condemnation, with recent scandals revealing unacceptable living conditions in new developments. Such was the case for Orchard Village, an £80 million redevelopment of the Mardyke Estate following its 2009 purchase by Circle (now part of Clarion). This was assisted by over £30 million in government support. Tenants reported mould, damp, broken doors, excessive cold and fire hazards among other serious issues in the newly built social homes. Complaints were reportedly often disregarded by management or only addressed after long periods of time, leaving tenants feeling ignored and suffering destitution.<sup>97</sup>

<sup>81</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724359/Stock\\_condition.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724359/Stock_condition.pdf)

<sup>82</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724359/Stock\\_condition.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724359/Stock_condition.pdf)

<sup>83</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/705821/2016-17\\_EHS\\_Headline\\_Report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/705821/2016-17_EHS_Headline_Report.pdf)

<sup>84</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/705821/2016-17\\_EHS\\_Headline\\_Report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/705821/2016-17_EHS_Headline_Report.pdf)

<sup>85</sup> [http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/housing-communities-and-local-government-committee/private-rented-sector/written/74213.html#\\_ftn4](http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/housing-communities-and-local-government-committee/private-rented-sector/written/74213.html#_ftn4)

<sup>86</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/723880/Private\\_rented\\_sector\\_report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/723880/Private_rented_sector_report.pdf)

<sup>87</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0006/892482/6430\\_04\\_9\\_Million\\_Renters\\_Policy\\_Report\\_Proof\\_10\\_opt.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0006/892482/6430_04_9_Million_Renters_Policy_Report_Proof_10_opt.pdf)

<sup>88</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/656708/Growing\\_up\\_renting.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/656708/Growing_up_renting.pdf)

<sup>89</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724322/Social\\_rented\\_sector\\_report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724322/Social_rented_sector_report.pdf)

<sup>90</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724359/Stock\\_condition.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724359/Stock_condition.pdf)

<sup>91</sup> <https://www.independent.co.uk/news/uk/home-news/uk-social-housing-health-and-safety-standards-failures-england-a7845961.html>

<sup>92</sup> <https://www.insidehousing.co.uk/news/news/plans-to-remove-dangerous-cladding-in-place-for-just-a-quarter-of-private-blocks-57316>

<sup>93</sup> <http://camdennewjournal.com/article/chalcots-estate-camden-council-stop-payments-to-pfi-firm-behind-flammable-cladding>

<sup>94</sup> <http://www.hamhigh.co.uk/news/environment/chalcots-estate-more-disruption-as-every-single-window-on-tower-blocks-needs-replacing-1-5431444>

<sup>95</sup> [https://www.vice.com/en\\_uk/article/j5v7yp/london-estates-are-freezing-and-damp-after-cladding-was-removed-post-grenfell](https://www.vice.com/en_uk/article/j5v7yp/london-estates-are-freezing-and-damp-after-cladding-was-removed-post-grenfell)

<sup>96</sup> <http://www.hamhigh.co.uk/news/tension-on-chalcots-estate-in-camden-as-200-residents-refuse-to-leave-tower-blocks-1-5077535>

<sup>97</sup> <https://www.theguardian.com/society/2017/feb/06/life-flagship-housing-estate-orchard-village-east-london>

### How does living in indecent housing affect child outcomes?

Apart from causing discomfort, living with mould, damp and cold has been linked to a variety of health issues, of which children are at a particularly acute risk.<sup>98</sup> These include allergic, respiratory and cardiovascular diseases such as asthma and wheezing cough.<sup>99</sup> For infants, cold indoor temperatures have also been shown to negatively affect weight gain, hospital admission rates and development.<sup>100</sup> The Marmot Review found a higher risk of poor mental health among those living in cold housing, increasing 5-fold for adolescents in particular.<sup>101</sup> Losing sleep, restricted daily activities and school absences arising from the above-mentioned health conditions will also impact a child's educational attainment.<sup>102</sup> Accordingly, the Marmot Review found that poor housing quality may worsen the impact of poverty on life chances.<sup>103</sup>

There is also a wider social cost to poor housing. Responding to a Freedom of Information request, just under 1 in 6 English Local Authorities claimed that neglect of properties by private landlords had required the intervention of health services.<sup>104</sup> Similarly, the BRE Trust found that the persistence of people living in poor housing costs the NHS £1.4 billion each year in first-year treatment costs, comparable to the burden of smoking and alcohol consumption. The estimated total cost to society, encompassing medical costs and lost education and employment opportunities, was an astonishing £18.6 billion.<sup>105</sup>

<sup>98</sup> [http://www.euro.who.int/\\_\\_data/assets/pdf\\_file/0010/157969/e96194.pdf](http://www.euro.who.int/__data/assets/pdf_file/0010/157969/e96194.pdf)

<sup>99</sup> [http://www.euro.who.int/\\_\\_data/assets/pdf\\_file/0010/157969/e96194.pdf](http://www.euro.who.int/__data/assets/pdf_file/0010/157969/e96194.pdf)

<sup>100</sup> <http://www.instituteofhealthequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf>

<sup>101</sup> <http://www.instituteofhealthequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf>

<sup>102</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0016/39202/Chance\\_of\\_a\\_Lifetime.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0016/39202/Chance_of_a_Lifetime.pdf)

<sup>103</sup> <http://www.instituteofhealthequity.org/resources-reports/fair-society-healthy-lives-the-marmot-review/fair-society-healthy-lives-full-report-pdf.pdf>

<sup>104</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0006/892482/6430\\_04\\_9\\_Million\\_Renters\\_Policy\\_Report\\_Proof\\_10\\_opt.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0006/892482/6430_04_9_Million_Renters_Policy_Report_Proof_10_opt.pdf)

<sup>105</sup> <https://www.brebookshop.com/samples/327671.pdf>



Preeti (12), Emir (9) and Priya (6) live with mum Jasmin in a privately rented basement flat. This room and mattress is where they sleep.





## OVERCROWDING

In addition to being in proper physical condition, a home fit for children must have adequate space for them to play, study and sleep. The official government definition requires a home to meet 2 standards in order to not be considered overcrowded: the room standard requires that people of opposite sexes are not sharing a room, other than couples and children under 10; the space standard sets a minimum square footage for the number of people a room can be expected to accommodate.<sup>106</sup>

The rate of overcrowding for London's privately rented homes containing children is almost double the sector's overall rate at 20%, but is still lower than the corresponding figure for social housing at 34%.<sup>107</sup> With extortionate rents in the private rented sector, low income families are forced to downsize into properties failing to safely accommodate their family size. In social housing, research by the University of York found that families can quickly outgrow properties that initially met their needs but face limited possibility of being re-housed, being added to long waiting lists.<sup>108</sup> Our interviews also highlighted the additional space constraints faced by families living with damp and mould, those with babies not having enough space for cots and prams, and those whose children needed their own rooms due to mental health and behavioural problems. Some described spending nights on the floor or sofa to allow their children more room.

### How does living in overcrowded housing affect child outcomes?

Overcrowded housing is associated with a higher risk of domestic injury<sup>109</sup> and enables the spreading of viruses and bacteria. Children living in overcrowded conditions are up to 10 times more likely to contract meningitis and 3 times more likely to suffer from respiratory conditions.<sup>110</sup> In terms of mental wellbeing, overcrowding has been shown to produce an important negative impact on both children and parents, partly due to sleep disturbances.<sup>111</sup> Our interviewees described how living in close conditions strained family relationships to breaking point and beyond and agitated their children, especially where they were older and longed for privacy. Unsurprisingly, research has shown that overcrowding may have a negative effect on academic achievement,<sup>112</sup> with children lacking space to study for exams and do homework, even resorting to working in the toilet. There is also evidence to suggest that overcrowding in childhood affects growth and future aspects of adult health, such as respiratory conditions and heart disease.<sup>113</sup>

<sup>106</sup> HC – Overcrowded housing (England) – November 2016

<sup>107</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

<sup>108</sup> <http://g15london.org.uk/wp-content/uploads/2014/11/Living-a-Life-in-Social-Housing-Real-London-Lives-UoY-Report.pdf>

<sup>109</sup> [http://apps.who.int/iris/bitstream/handle/10665/44705/9789241502290\\_eng.pdf;jsessionid=9D6282CDAE3CF276D40D7A9A280004C?sequence=1](http://apps.who.int/iris/bitstream/handle/10665/44705/9789241502290_eng.pdf;jsessionid=9D6282CDAE3CF276D40D7A9A280004C?sequence=1)

<sup>110</sup> <https://www.theguardian.com/society-professionals/2014/aug/08/housing-problems-affect-health>

<sup>111</sup> <https://www.ncb.org.uk/sites/default/files/field/attachment/Housing%20and%20the%20Health%20of%20Young%20Children.pdf>

<sup>112</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3805127/>

<sup>113</sup> [http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0016/39202/Chance\\_of\\_a\\_Lifetime.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0016/39202/Chance_of_a_Lifetime.pdf)

Nadine (17), Crystal (16), Peter (15), Simone (9) all share this room in the two bedroom council flat they live in with mum Gloria and dad Fenroy.







## INSECURITY

A prominent theme across the experiences of tenants in privately rented and temporary accommodation is insecurity, facing frequent moves between placements. Our interviewees described being incapable of planning for their children's futures, with no idea when or where they may be asked to move.

### How does housing insecurity affect child outcomes?

Research has detected an association between housing insecurity and poor health and development among young children.<sup>114</sup> Where mobile children are forced to change schools, a study found that they experience a lack of trust in new relationships and persistent feelings of isolation, which are not mitigated by subsequent stable years. It also detected negative spill-over effects on educational attainment.<sup>115</sup> Similarly, research by the Royal Society for the encouragement of Arts, Manufactures and Commerce found that only 27% of pupils moving 3 or more times during their secondary education received five A\*-C grades at GCSE level, less than half the national average. Pupils making in-year moves had lower average prior academic attainment and struggled to catch up with peers, exacerbating patterns of segregation within the education system.<sup>116</sup>

<sup>114</sup> <https://www.ncb.org.uk/sites/default/files/field/attachment/Housing%20and%20the%20Health%20of%20Young%20Children.pdf>

<sup>115</sup> [https://purehost.bath.ac.uk/ws/portalfiles/portal/273718/UnivBath\\_PhD\\_2011\\_C\\_Brown.pdf](https://purehost.bath.ac.uk/ws/portalfiles/portal/273718/UnivBath_PhD_2011_C_Brown.pdf)

<sup>116</sup> <https://www.thersa.org/globalassets/pdfs/reports/education-between-the-cracks-report.pdf>

## NEIGHBOURHOOD LOCATION AND DEPRIVATION

Another experience common to many renters on low income is living in less desirable, more affordable neighbourhoods. Sales of inner-city properties by social landlords has reinforced the spatial concentration of poverty,<sup>117</sup> provoking the exodus of low-income families from affluent areas in a process that has been described as “social cleansing”.<sup>118</sup> According to a report in September 2018, more than 31,000 London social housing residents will be affected in 118 sites undergoing or facing regeneration.<sup>119</sup>

Overall, 46% of London’s social renters live in deprived areas, over double the figure for private renters at 21% and 4 times that for owner occupiers at 11%.<sup>120</sup> While deprivation has been falling for certain London boroughs, 6 remain among the top 10% most deprived in England.<sup>121</sup>

An area is classified as deprived if it is among the lowest 20% of those ranked in the 2015 Index of Multiple Deprivation. This measurement considers 7 different domains of deprivation, including income; employment; education, skills and training; health; crime; barriers to housing and services and living environment.<sup>122</sup>

### How does living in a deprived neighbourhood affect child outcomes?

Our interviewees living in overcrowded properties emphasised the importance of outdoor space, given limited area indoors for children to play. However, those living in London’s most deprived areas have worse levels of park access.<sup>123</sup> This prevents them from enjoying associated health benefits, which include a lower risk of childhood

obesity, type 2 diabetes and cardiovascular disease,<sup>124, 125</sup> as well as anxiety disorder and depression.<sup>126</sup> Access to food can also prove problematic in deprived areas, with our interviewees reporting having to take expensive bus rides to affordable supermarkets. Worryingly, research by the National Obesity Observatory revealed a strong correlation between deprivation and density of fast food outlets.<sup>127</sup> Moreover, deprived communities are exposed to higher levels of nitrogen dioxide and PM<sub>10</sub> (particulate matter 10 micrometers or less in diameter).<sup>128</sup> These dangerous forms of pollution may produce a range of detrimental health outcomes, including the worsening of lung and heart conditions and premature death.<sup>129</sup> The FIA foundation also found that 85% of schools most affected by poor air quality have pupils from catchments with above average deprivation levels for London.<sup>130</sup>

From our interviews location of housing played a significant role in terms of how well connected it allowed families to be to support networks that include family, friends, schools, work, community centres, high streets and transport. As stated in the Children Society’s ‘Fair Shares’ report, support networks provide a resource to families from any background, however for low-income families support networks play a disproportionately bigger role.<sup>131</sup> For families who we interviewed, who were coping, simple things make a big difference.

<sup>117</sup> <https://www.theguardian.com/society/2018/mar/24/london-social-housing-sell-off-protest-luxury-hotel>

<sup>118</sup> <https://www.trustforlondon.org.uk/data/poverty-across-london/>

<sup>119</sup> <https://www.bbc.co.uk/news/uk-england-london-45196994>

<sup>120</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724359/Stock\\_condition.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724359/Stock_condition.pdf)

<sup>121</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/465791/English\\_Indices\\_of\\_Deprivation\\_2015\\_-\\_Statistical\\_Release.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/465791/English_Indices_of_Deprivation_2015_-_Statistical_Release.pdf)

<sup>122</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/465791/English\\_Indices\\_of\\_Deprivation\\_2015\\_-\\_Statistical\\_Release.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/465791/English_Indices_of_Deprivation_2015_-_Statistical_Release.pdf)

<sup>123</sup> [https://www.london.gov.uk/sites/default/files/gla\\_migrate\\_files\\_destination/GLAE-wp-42.pdf](https://www.london.gov.uk/sites/default/files/gla_migrate_files_destination/GLAE-wp-42.pdf)

<sup>124</sup> <https://www.ncb.org.uk/sites/default/files/field/attachment/Housing%20and%20the%20Health%20of%20Young%20Children.pdf>

<sup>125</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/357411/Review8\\_Green\\_spaces\\_health\\_inequalities.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/357411/Review8_Green_spaces_health_inequalities.pdf)

<sup>126</sup> <https://jech.bmj.com/content/63/12/967>

<sup>127</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/578041/Fast\\_food\\_map\\_2016.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/578041/Fast_food_map_2016.pdf)

<sup>128</sup> <https://www.sciencedirect.com/science/article/pii/S0269749114005144>

<sup>129</sup> [https://www.london.gov.uk/sites/default/files/aether\\_updated\\_london\\_air\\_pollution\\_exposure\\_final\\_20-2-17.pdf](https://www.london.gov.uk/sites/default/files/aether_updated_london_air_pollution_exposure_final_20-2-17.pdf)

<sup>130</sup> <https://www.fiafoundation.org/media/460741/london-polluted-schools-1r-spreads.pdf>

<sup>131</sup> <https://www.childrensociety.org.uk/what-we-do/our-work/ending-child-poverty/fair-shares>

I'm trying my best to work. My children need a hot meal and a clean house. If I work far away I cannot provide that. I like it when my children come back home, food is ready, home is clean. [...]. This is why I chose a job close to our house."

**Gloria - South London**

Newham Mum and baby centre – Magpie Project – is very helpful and great when I get to go there. They give us support, food, baby clothes, they invite people to give us talks so we learn about things and get more information, I can't go as often as I would like as it is over an hour away.

**Sara - East London**

Where families felt disconnected or isolated or accessing services were a real time and money effort, the impact on their morale came across often:

People think life in London is just like paradise and I just think, you know, it's a sweet prison. Without family, without any support, life is just sometimes like a punishment. You just live everyday, that's it.

**Aisha - West London**

Our interviewees also reported living amidst intimidating violent gang culture and finding weapons and drug paraphernalia in and around their homes. One woman remembered making the painful decision to turn down the opportunity to move to a new house, despite living in overcrowded conditions (her four children sleep in one room), as it was located in an area renowned for gang problems. "I want my children to live in a safe place."

The presence of gangs, organised crime and violence is very real for children from low-income families, leaving them even more vulnerable to become victims or entangled in criminality. Gangs have been known to specifically target homeless children and those in poverty, criminally exploiting them through "county lines" in drug trafficking operations.<sup>132</sup> The Children's Commissioner estimates that this affects 4,000 teenagers in London alone.<sup>133</sup> Gangs are now using grooming tactics to target and recruit vulnerable children and young people. A report by Queen Mary University in London, published in 2018, which looked at stabbings over a 10 year period found that 71% of stabbing victims were from the most deprived areas in the UK while 1% were from the least deprived areas.<sup>134</sup> The report also found that children are most likely to be stabbed on their way home from school, than any other time of day.

"There's gangs everywhere in London, I can't lie about that one...There's parts of Chelsea that has gangs, it's just hidden... It's London innit, so, it's a type of survival."

**Fabrice, 19 years old, South London**

<sup>132</sup> <https://www.childrenssociety.org.uk/what-is-county-lines>

<sup>133</sup> <https://www.bbc.co.uk/news/uk-41720980>

<sup>134</sup> <https://bmjopen.bmj.com/content/8/10/e023114>

## FINANCIAL STRAIN AND MATERIAL DEPRIVATION

There is strong evidence to suggest that, as a result of housing costs, families on low income are more likely to experience poverty and material deprivation.<sup>135</sup> Here, renters and private renters in particular are the most likely to suffer.<sup>136</sup> Accordingly, a recent survey by YouGov found that:

- 25% of renters have less than £125 in disposable income per month compared to 14% of homeowners and
- 14% of renters have no disposable income at all per month, compared to 5% of homeowners

Similarly, whereas over 1 third of renters had £500 or less in savings, this was only true for 14% of homeowners.<sup>137</sup>

If I have to buy anything I always have to get something low quality and it doesn't last long. Winter is here, gas is expensive. There are so many things she asks me for that I'm unable to give her.

**Jasmin - South London**

A further perspective to consider is families with one or more people, including children, with disabilities. Approximately a third of those that we interviewed fell in this group. A report by the New Policy Institute has found that 28% of those in poverty in the UK are disabled, while a further 20% of people in poverty live in a household with a disabled person. Nearly half of the poverty in the UK is therefore directly associated with disability.<sup>138</sup>

### How do financial strain and material deprivation affect child outcomes?

Financial strain of the sort induced by housing costs, which often involves debt, has been shown to negatively affect the cognitive and behavioural development and physical health of children.

This is in line with the family stress model, where economic stress causes hardship for parents and in turn inhibits their parenting abilities and the environment the child is brought up in.<sup>139</sup>

Sometimes when you are sad, and when they see you sitting down quietly, they also feel it... When we are not happy they become sad too. My husband said, he said he sometimes feels like throwing himself at the train station. Sometimes, what you go through, you feel like giving up. Life hasn't been easy

**Daniela - East London**

Further spill-over effects may be found where families are forced to cut back on energy expenditure and children endure cold homes. In a report by Shelter on private renters, such measures had been taken by 22% of interviewees in the past year in order to pay rent.<sup>140</sup> For the same reason, 45% reported having reduced their food expenditure.<sup>141</sup>

<sup>135</sup> <https://www.york.ac.uk/media/chp/documents/2013/poverty-housing-options-full.pdf>

<sup>136</sup> <https://www.york.ac.uk/media/chp/documents/2013/poverty-housing-options-full.pdf>

<sup>137</sup> YouGov - Renters vs Home Owners - 2017

<sup>138</sup> [https://www.npi.org.uk/files/7414/7087/2444/Disability\\_and\\_poverty\\_SUMMARY\\_REPORT\\_FINAL.pdf](https://www.npi.org.uk/files/7414/7087/2444/Disability_and_poverty_SUMMARY_REPORT_FINAL.pdf)

<sup>139</sup> <http://sticerd.lse.ac.uk/dps/case/cp/casepaper203.pdf>

<sup>140</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0005/656708/Growing\\_up\\_renting.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0005/656708/Growing_up_renting.pdf)

<sup>141</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0005/656708/Growing\\_up\\_renting.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0005/656708/Growing_up_renting.pdf)



Being homeless is a horrible thing. And when you've got little children or a family that looks up to you, you don't feel safe when you don't have a roof above your head. Shelter is number one, food follows.

**Yvette - South London**

Similarly, research by The Trussell Trust into the circumstances of those referred to their food banks found that 3 in 5 had recently experienced rising or unexpected costs. Of these, 28% cited housing costs as the culprit.<sup>142</sup> This matched the reports of our tenants, whose extortionate rents, reaching up to £1400 per month for 1 room, often left them reliant on such charitable donations. Figures from a Trussell Trust show that in the year to March 2018, food bank use in the UK has reached highest rates on record.<sup>143</sup>

In addition to toxic psychological stress and outright hunger, food poverty forces low-income families to buy cheaper foods that are higher in salt, fat and sugar.<sup>144, 145</sup> There is extensive evidence suggesting that such food insecurity is harmful to children's health, cognitive development and academic achievement.<sup>146,</sup>

<sup>147</sup> In terms of mental health, another study detected an independent association between food insecurity and a variety of mental health conditions in adolescents, such as anxiety and substance disorders.<sup>148</sup>

<sup>142</sup> <https://www.trusselltrust.org/what-we-do/research-advocacy/oxford-university-report/>

<sup>143</sup> <https://www.independent.co.uk/news/uk/home-news/food-bank-uk-benefits-trussell-trust-cost-of-living-highest-rate-a8317001.html>

<sup>144</sup> [https://fabians.org.uk/wp-content/uploads/2015/03/ARecipeforInequality\\_WEB-2.pdf](https://fabians.org.uk/wp-content/uploads/2015/03/ARecipeforInequality_WEB-2.pdf)

<sup>145</sup> [https://uknowledge.uky.edu/ukcpr\\_papers/116/](https://uknowledge.uky.edu/ukcpr_papers/116/)

<sup>146</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4096937/>

<sup>147</sup> <https://www.ncbi.nlm.nih.gov/pubmed/20679167>

<sup>148</sup> <https://www.ncbi.nlm.nih.gov/pubmed/23200286>





## CONDITIONS IN TEMPORARY ACCOMMODATION

We will now take a closer look at the conditions homeless families must endure for the extended periods often spent in temporary accommodation (TA).

### Families living in single rooms

Being forced to exist in a single room, as is often the case for those housed in B&Bs and hostels, has important consequences for wellbeing. Family members must go to bed at the same time, particularly problematic with children of diverse age ranges and sleeping patterns, often leaving them ill-rested for school.<sup>149</sup> Without a proper dining area, our interviewees described eating meals on beds or the floor, which risked hygiene issues and brought additional cleaning tasks. Where families have special needs, suffering can be even more acute. For example, a report by the Children's Rights Alliance for England (CRAE) described the situations of a child in a wheelchair without an accessible bathroom or front door, and of a father with a broken back housed on the top floor.<sup>150</sup> Such neglect of family circumstances is paradoxical, given that the vulnerabilities associated with disability can be at the heart of why individuals found themselves homeless in the first place.

"Against a backdrop of rising food bank use, families on low incomes will continue to face impossible choices about whether to pay the rent or put food on the table."

**Campbell Rob,**  
Chief Executive at the Joseph Rowntree Foundation

<sup>149</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

<sup>150</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

## Shared facilities

Moving beyond the family room, shared facilities are often severely inadequate, forcing families to get up unreasonably early to access them and creating long queues. Families have reported poor and unsanitary conditions in shared bathrooms, including excrement, cockroach infestation, mould, unlockable doors, exposed wiring, broken toilet seats and slippery or cracked tiles. In-building laundry facilities are sometimes unavailable, in poor condition, unsafe (due to the predatory behaviours of other residents) or inaccessible due to high demand, leaving families reliant on expensive laundrettes or friends and family. For example, residents of the New England's Lane hostel in Camden have reported spending £30 per week on laundry, with one mother describing facing the choice between washing her children's clothes and feeding them proper meals.<sup>151</sup> In-building facilities may even come with a charge themselves.<sup>152</sup> In terms of cooking facilities, our interviewees described how limited access to shared storage and fridges and poor hygiene conditions prevented them from preparing fresh, nutritious meals for their children. Instead, many resorted to tinned food and takeaways, which have additional implications for family budgets and long-term health, or even storing food on bathroom shelves. Not all B&Bs provide breakfast,<sup>153</sup> and some forbid food being brought into the premises.<sup>154</sup> Where ovens, fridges and/or hot plates are available, these may introduce flies, bad smells and fire hazards.<sup>155</sup> Again, this encourages some to cook and eat at the homes of friends and families, adding to a family's list of arduous tasks and trips.<sup>156</sup>

## Security risks

The testimonies of tenants indicate that, even on the basic criteria of providing security, many TA placements are failing. Reported risks include faulty or inexistent locks, fire hazards<sup>157</sup> and substance abuse and fighting among neighbouring TA residents, with police regularly called to the accommodation. Research by the CRAE found that B&B TA in particular puts older teenagers at risk of sexual abuse or exploitation, involvement in crime and pressure to use drugs and alcohol.<sup>158</sup> Security concerns have also arisen from the location of TA. For example, residents of Connect House, located on an industrial estate in Mitcham, are faced with the danger of collisions with heavy machinery operating around the building on a daily basis.<sup>159</sup> In the CRAE report, children in TA described similar feelings of insecurity in their surroundings, populated by drug use and crime.<sup>160</sup>

<sup>151</sup> <http://www.hamhigh.co.uk/news/hostel-families-forced-to-choose-between-clean-clothes-or-meals-1-5284106>

<sup>152</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>153</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>154</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

<sup>155</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

<sup>156</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

<sup>157</sup> [https://www.ippr.org/files/publications/pdf/nowhere-fast\\_Jan2016.pdf](https://www.ippr.org/files/publications/pdf/nowhere-fast_Jan2016.pdf)

<sup>158</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>159</sup> <https://www.bbc.co.uk/news/education-41776369>

<sup>160</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

### How does living in TA affect child outcomes?

In a research report by Shelter on emergency accommodation, half of parents interviewed claimed that their children's physical health had been negatively affected by their living situation.<sup>161</sup> Our interviewees described anxiety associated with their lack of control, not knowing for how long they would be in their current placement or where they might be moved next. Children also struggle with the unfamiliar environment, disruption to their routine and the trauma of losing their previous home. This can provoke a negative cycle, instilling guilt among parents. In turn, children in the CRAE report described feeling stressed by the negative impact that living in B&Bs was evidently having on their parents' mental wellbeing.<sup>162</sup> Lone parents have also described the role of long stints in TA on the breakdown of relationships with their partner, which were often stable at the time their children were born.<sup>163</sup> Given cramped conditions in emergency accommodation, parents have also reported setbacks in speech, toilet training, sleeping routines and learning to walk.<sup>164</sup> Often placed in remote locations, children can be subjected to long, tiring and expensive commutes to school.<sup>165</sup>

Taking into consideration the cumulative effect of the factors we have explored in this chapter, we begin to get a clearer picture of the detrimental impact on the wellbeing of a growing number of children in our capital. Even if the housing crisis were to be resolved tomorrow, the repercussions of it getting to its current state will be felt by individuals and wider society for years to come. As we look into the more systemic causes and steps that would need to be taken by decision makers in London, and nationwide, it is important to keep firmly in mind the human reality and cost while the status quo continues.

<sup>161</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0012/1200360/Shelter\\_Homelessness\\_Report\\_2015.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0012/1200360/Shelter_Homelessness_Report_2015.pdf)

<sup>162</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>163</sup> <http://g15london.org.uk/wp-content/uploads/2014/11/Living-a-Life-in-Social-Housing-Real-London-Lives-UoY-Report.pdf>

<sup>164</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0012/1200360/Shelter\\_Homelessness\\_Report\\_2015.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0012/1200360/Shelter_Homelessness_Report_2015.pdf)

<sup>165</sup> [https://england.shelter.org.uk/\\_\\_data/assets/pdf\\_file/0005/1290335/2016\\_11\\_03\\_Desperate\\_to\\_Escape.pdf](https://england.shelter.org.uk/__data/assets/pdf_file/0005/1290335/2016_11_03_Desperate_to_Escape.pdf)

## CASE STUDY – JOSHUA, SEVENTEEN YEARS OLD, NORTH LONDON

Joshua's room is tidy. There is no decoration and no clutter. When he isn't in it – Joshua's bed is always made. It is a place to sleep. Even so, moving in was a bit of a hassle. A couple of years ago Joshua's family were placed in temporary accommodation. Two years later, they have been moved again. 'It's a good house,' says Joshua, '...but it's just been a lot of stress and moving everything from one place to another... the house situation has been kind of hectic because they just said you have, like, till Friday to move out or whatever.'

In the week, Joshua studies level three business at a sixth form college. On holidays, when he isn't in offloading shopping, tidying and managing 'home duties' with his dad, Joshua is out with his friends, exploring the public domain. 'We tend to like... get off at different stations and just walk around, find different places...'

When he is older, Joshua wants to be a sole trader within the service sector. The city is full of money, but at the moment Joshua can't buy any of the things being sold to him. He feels excluded. But Joshua is hopeful, 'It just depends on me,' says the teenager. His heroes include sporting figures like Mike Tyson; he values the success stories of people who have made it out of poverty. At the same time, Joshua recognises a problem within contemporary class dynamics. 'The upper class is looking down on us,' says Joshua, 'but not realising that it's actually hard. And it's not as easy as it is for them, 'cause they have everything.'

He thinks the government should invest more in housing. 'You can't just give someone a house that no one has painted for 25 years and just tell them, 'live.'"

Joshua's upbringing was sheltered. His father is 'strict' and kept Joshua and his brothers away from the negative influences Joshua says are dominant in the neighbourhoods they have lived in, where drug-dealing, mugging and stabbing are normal. '... Because if you grow up like a way, you're going to stay that way, right?'

'London [...] seems so pretty and nice but when you dig a bit deeper you realise how cruel...' He tells a story about a boy who was stabbed in front of his sixth form college:

**'I was walking down from my lesson and I see a lot of blood... like just a lot of blood in like the entrance, and where I was walking, and then I walk out and I see some guy just laying [...] he was outside the college, waiting for his next lesson... They turn up in a car, they run up to him with machetes, they - I don't know what the term is - machetied him... And whilst he was trying to run away from them, a taxi hit him. A cab driver. [...] the worst thing is, the funniest thing is, 10 minutes past, they got him in the ambulance... He was just laughing like nothing happened.'**

**'People die, people cry for about two weeks, and then it's gone! And the same person that cried of someone dying from that knife will go and kill the other person with the knife.'**

At primary school, Joshua was the 'smart kid.' He was also the 'fat kid' – too much fast food, cheaper than home-meals, combined with a slow metabolism. When he was eleven, Joshua's dad took him out of school, concerned that his son would be bullied over his weight. For the next three years Joshua received no education. Now, aged seventeen, Joshua has already re-joined his year group for A-levels. He is working hard. When Joshua is rich, he will travel the world and have a vintage car collection.

Four year old Edward and his mum, Genavieve, live in this hostel room in North London.







## TESTIMONIAL FROM SCHOOL HOME SUPPORT

Families with housing issues are referred to School Home Support (SHS) Practitioners through outside agents, such as the schools and children centres they work in, or through teachers and teaching assistants -- and sometimes the parents will self-refer themselves to us. Sometimes they come up through home visits, or parents coming to group the practitioner runs.

The most common issues I've come across include overcrowding, properties needing repairs, infestations of ants, bed bugs, mice, flies, cockroaches, and landlords that aren't operating fairly.

However, the main issue – which can be a catalyst to all other problems – is eviction. Local authorities are under no obligation to help a family facing eviction until the day they have to leave their property. That family could be rehoused across boroughs, across London, and even across county lines. Their new temporary home could be a caravan or a house infested with vermin. It could be one room between five family members. I've seen factories used as temporary accommodation, with 96 families living in the middle of an industrial estate. If families refuse the one option they're given, they've made themselves 'intentionally homeless' and the council has no duty to help them. So the family finally arrives in a totally new, strange location. Their connections to their community and support networks are severed by the distance. Children now have incredibly long journeys just to get to school every day. And this situation has no timescale. You could be in your unsuitable, uninhabitable, possibly even unfurnished temporary accommodation for six weeks, or 18 months... or even 12 years. These aren't the kind of living situations you expect to hear about in the UK, and yet it is happening to disadvantaged families across the country.

My biggest issue with social housing and temporary accommodation is the movement and unpredictability. There's no compassion or concern that children can move to five different boroughs while at primary school. **Housing issues impact their friendships, their education, their ability to settle down. I've worked with children who are persistently absent from school because they've been moved miles and miles away. When that child is in school, their behavioural problems are off the scale because they're exhausted from sharing a single bed with two siblings. They could be facing bullying because they don't have a washing machine and their school uniform hasn't been clean for weeks.** I supported two brothers who had to boil water in a kettle to wash each morning in their privately rented flat, so they were consistently late to school. But missing just ten minutes of school a day equates to a whole week of school missed over the year. Housing situations are immensely stressful and often leave the family with little resources. The impact this has on a child's mental, physical and emotional well-being can be so severe, that when they make it into class they are not on a level playing field with their peers.

**Kim Steward,**  
**Coordinator Economic Wellbeing,**  
**School Home Support**



# Policy and Regulatory Context

What is to blame for the crisis of housing affordability and its effect on child poverty?

In this chapter, we will now look at the background in terms of policy, regulation and other areas that have determined and led up to the housing situation we have in the UK.

I just don't think it's a very caring system [...] And I don't think you can put everybody in the same basket just because there's a few abusing the system. They're making a lot of people suffer unnecessarily, who aren't the cause of the situation but are feeling the brunt of it...

Lucy, mother of one in South London

## HOUSING STRATEGY

What has been the government's housing strategy, and how has this improved or worsened the state of housing affordability and child poverty?

### Low Cost Home Ownership

Schemes to reduce financial barriers to home ownership have been at the heart of recent governments' housing strategies. These have included the Help to Buy ISA and Equity Loan, which provide cash bonuses to savings and lend families money to buy new builds. Another is the shared ownership programme, through which families can buy a share of their home and pay rent on the remaining share, with the option to pay to increase their stake later on. However, the government's own review found that these were failing to reach those in the greatest need of support. In particular, 80% of beneficiaries had

annual incomes exceeding £30k p/annum, the approximate median value for working families.<sup>166</sup> For the Help to Buy ISA in particular, one fifth of beneficiaries were not first-time buyers and 6,700 had incomes exceeding £100,000.<sup>167</sup>

<sup>166</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/624152/Low\\_Cost\\_Home\\_Ownership\\_Schemes.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/624152/Low_Cost_Home_Ownership_Schemes.pdf)

<sup>167</sup> <http://www.dailymail.co.uk/news/article-6068919/Help-Buy-mess-taxpayers-subsidise-thousands-homes-couples-earning-100-000.html>

## Right to Buy

Another landmark housing policy has been the Right to Buy (RTB). This allows social renters to buy their home with a discount of up to £80,900 or £108,000 in London.<sup>168</sup> It was revamped under the coalition government via an increase in discounts, prompting a 409% rise in the number of sales from 2,638 in 2011-12 to 13,416 in 2016-17.<sup>169</sup> Paradoxically, a policy intended to increase home ownership has encouraged the growth of the private rented sector, with around 40% of RTB properties now re-let privately.<sup>170</sup> The resulting critical lack of affordable housing is only expected to worsen with the recent extension of the RTB to housing association tenants, unless properties are replaced on a like-for-like basis.<sup>171</sup> Though the coalition government committed to replacing RTB sales on a one-for-one basis with “affordable” homes, these can be rented at up to 80% of market rents.<sup>172</sup> Even these “have not materialised - just 4,800 “affordable” properties have been started and 10,000 planned, relative to 22,900 RTB sales since the Coalition’s promise.<sup>173</sup> Moreover, there is no requirement for replacements to be the same size or in the same location.<sup>174</sup>

Those who have held on to social tenancies have suffered the residualisation of their tenure.<sup>175</sup> In particular, higher sales in nicer areas by relatively affluent tenants largely left only the most vulnerable families and least desirable properties in the sector. In turn, with an extremely limited stock, new social tenancies are awarded only to the most vulnerable families. This reduction in the social mix of tenants has contributed to their stigmatisation, generalised in the media and by politicians as lone parents and undeserving welfare recipients.

## Financial barriers to providing affordable housing

A significant driver behind failures to provide genuinely affordable housing is financial. Between 2010-11 and 2015-16, local authorities witnessed an estimated 37% real reduction in government funding.<sup>176</sup> Though an extra £2 billion has been announced for affordable homes, this will only fund 5,000 additional builds annually, and funding is still significantly below post-crisis levels.<sup>177</sup> A significant loss of revenue has resulted from the social rent reduction policy, whereby from 2015 these would be cut by 1% annually for 4 years. This was expected to save £1.4 billion in housing benefit expenditure by 2020-21, and was marketed as a saving for low-income tenants.<sup>178</sup> However, the National Housing Federation estimated that at least 27,000 new affordable homes would not be built as a result of the impact on local authority budgets.<sup>179</sup> Financial pressures have been further heightened by RTB discounts and rules only permitting councils to retain one third of receipts. Moreover, in building replacements, they are prohibited from funding over 30% of construction costs with receipts, and cannot combine them with GLA affordable housing funding.<sup>180</sup> Until recently, local authorities and housing associations have also been capped on the amount they can borrow to build.

Accordingly, the LGA found that councils can afford to replace less than one third of RTB sales from the past 6 years.<sup>181</sup>

<sup>168</sup> <https://righttobuy.gov.uk/>

<sup>169</sup> <https://www.independent.co.uk/news/uk/politics/right-to-buy-council-homes-sold-off-private-landlords-rent-tory-cap-a8189881.html>

<sup>170</sup> <https://www.insidehousing.co.uk/news/news/exclusive-7-rise-in-former-right-to-buy-homes-now-rented-privately-53507>

<sup>171</sup> <https://www.jrf.org.uk/report/understanding-likely-poverty-impacts-extension-right-buy-housing-association-tenants>

<sup>172</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7224>

<sup>173</sup> <https://www.insidehousing.co.uk/insight/insight/why-replacing-right-to-buy-homes-is-so-difficult--42534>

<sup>174</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7224>

<sup>175</sup> <http://sticerd.lse.ac.uk/dps/case/cr/casereport116.pdf>

<sup>176</sup> <https://www.nao.org.uk/wp-content/uploads/2014/11/Impact-of-funding-reductions-on-local-authorities.pdf>

<sup>177</sup> <https://www.resolutionfoundation.org/media/blog/an-additional-2bn-for-affordable-housing-a-big-deal-or-just-small-fry/>

<sup>178</sup> HC - Rent setting: social housing (England) – November 2017

<sup>179</sup> <https://www.theguardian.com/housing-network/2015/jul/08/social-housing-rent-fall-chancellor-budget>

<sup>180</sup> London Councils - Right to Buy and Use of Receipts – September 2013

<sup>181</sup> <https://www.theguardian.com/society/2018/jun/11/councils-able-to-replace-one-third-homes-sold-under-right-to-buy>

### Partnering with private developers

A method used by councils to bypass finance constraints is partnering with private developers,<sup>182</sup> typically requiring for between 35% and 50% of developments to be affordable housing. However, since 2012, some developers have negated these rules where they are deemed financially unviable.<sup>183</sup> This creates an incentive for unscrupulous developers to underestimate the profitability of projects, justifying smaller proportions of affordable housing and allowing greater proceeds. Many consultants are reportedly even paid bonuses for reducing the number of affordable properties in a development.<sup>184</sup> An important case of this was Southwark council's partnership with LendLease in the regeneration of the Heygate Estate, demolished and replaced by the £1.2 million Elephant Park development. The council was paid just £50 million by LendLease and spent £44 million clearing existing residents. Whereas the council's policy requires 35% affordable housing, LendLease's viability assessment claimed only 25% was feasible, with many let at "affordable" rather than social rents. An independent appraisal of the assessment questioned the accuracy of calculations, as well as the acceptability of it having guaranteed a 25% profit for the developer, equating approximately £300 million.<sup>185</sup> Overall,

of the 2,704 homes on the new development, just 82 are let at social rents, 198 at "affordable" rents and 316 reserved for shared ownership.<sup>186</sup> Accordingly, some of our interviewees described feeling anxiety at the threat of similar regeneration schemes in their areas.

<sup>182</sup> <https://www.theguardian.com/commentisfree/2018/mar/02/british-governments-social-housing-councils-residents>

<sup>183</sup> <https://www.theguardian.com/cities/2015/jun/25/london-developers-viability-planning-affordable-social-housing-regeneration-oliver-wainwright>

<sup>184</sup> <https://www.theguardian.com/cities/2015/jun/25/london-developers-viability-planning-affordable-social-housing-regeneration-oliver-wainwright>

<sup>185</sup> <https://www.theguardian.com/cities/2015/jun/25/london-developers-viability-planning-affordable-social-housing-regeneration-oliver-wainwright>

<sup>186</sup> <http://35percent.org/affordable-housing/>

## REGULATION OF PRIVATELY RENTED HOUSING

How has the existing system of regulation for privately rented homes allowed the persistence of the levels of indecency we have uncovered?

According to Section 11 of the 1985 Landlord and Tenant Act, landlords are responsible for repairing the structure and exterior of properties as well as sanitary, heating and hot water installations. Rented dwellings are also subject to a range of specific requirements regarding gas and electrical safety and smoke and carbon monoxide alarms. Where tenants report a need for repair to their landlord, which is then not completed, the 2004 housing act entitles tenants to report this to their local authority. It may then inspect and assess the dwelling using The housing health and safety rating system (HHSRS) and issue a notice enforcing that the landlord address any issues identified.

Some private landlords are subject to additional regulation in the form of licensing requirements, whereby they must buy a license in order to legally rent out a property. These are compulsory for large households in multiple occupation (HMOs), with recent reform broadening criteria to cover 177,000 landlords renting such properties.<sup>187</sup> Some LAs have extended mandatory licensing to all private landlords in their area via selective licensing schemes, as has been the case in 11 London boroughs.<sup>188</sup> Licensed landlords are subject to checks ensuring they are a 'fit and proper person' and abide by management, health and safety standards.

The 2016 Housing and Planning Act introduced further legislation aimed at protecting private tenants. It included a database of rogue landlords, listing those with banning orders.<sup>189</sup> Records have been published by 10 of London's boroughs, giving 25% of its private renters access to the details of local landlords and agents.<sup>190</sup> The Act also introduced new banning orders for the most serious offenders, and the extension of rent repayment orders to cover illegal eviction, breach of banning order and failure to comply with a notice. For a range of offences, including contravention of an overcrowding notice, landlords can face fines of up to £30,000.<sup>191</sup> As of October 2018, Houses in Multiple Occupation (HMOs) in particular will also be subject to minimum bedroom size requirements.

<sup>187</sup> <https://www.thisismoney.co.uk/money/buytolet/article-6063461/HMOS.html>

<sup>188</sup> <https://www.londonpropertylicensing.co.uk/selective-licensing>

<sup>189</sup> <https://www.telegraph.co.uk/property/landlord-guide/rogue-landlord-checker/>

<sup>190</sup> <https://www.telegraph.co.uk/property/landlord-guide/rogue-landlord-checker/>

<sup>191</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/697644/Civil\\_penalty\\_guidance.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/697644/Civil_penalty_guidance.pdf)

### Insufficient regulation

One limitation in the above-described regulatory framework is that notices are only used in the case of health and safety hazards, rather than the general repairs issues covered by Section 11.<sup>192</sup> Even these may neglect issues arising from inherent defects in the property, such as dampness due to poor ventilation.<sup>193</sup> Moreover, HHSRS does not define a minimum standard for a property being suitable to let, and suffers from inconsistent interpretation. It is also criticised for being out of date. In particular, Section 8 of the Act extends the duties of landlords to ensuring that their properties are fit for human habitation. However, these requirements are subject to annual rent limits which have been untouched at £80 in London and £52 elsewhere since 1952, meaning they have ceased to have effect. A Bill amending the act to abolish said rent limits is currently being passed through parliament, and is likely to become law having received support from the government. Regarding the licensing approach, there are concerns that rogue landlords will simply operate beneath the radar and fail to come forward in the first place.<sup>194</sup> Moreover, as it stands, landlords can fail “fit and proper person” checks in one borough but continue to legally rent out a property in another.<sup>195</sup>

### Landlord responsibilities and Assured Shorthold Tenancies

Even where regulation does exist, lack of local authority resources means that underperforming landlords are not brought to justice. In addition to deliberately exploitative rogue landlords, there are many “accidental landlords” who are insufficiently educated on their responsibilities.<sup>196</sup> Shockingly, a 2010 government survey of private landlords revealed only 15% had even heard of HHSRS.<sup>197</sup> Similarly, private tenants are often unaware of their right to report their landlord to the council following their failure to complete a repair. According to research Citizen’s Advice, negotiating with landlords was made more difficult by such lack of knowledge for 35% of private tenants.<sup>198</sup> Here, an additional concern are the recent cuts to legal aid, limiting the advice services available. On the other hand, private landlords may expect a return on any maintenance investments in the form of higher rent, putting low-income tenants at risk of homelessness.<sup>199</sup> This may discourage them from requesting repairs altogether.

<sup>192</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Housing%20Publications/Touch%20and%20go%20-%20Citizens%20Advice.pdf>

<sup>193</sup> HC – Homes, fitness for human habitation bill

<sup>194</sup> <https://www.thisismoney.co.uk/money/buytolet/article-6055981/MOT.html>

<sup>195</sup> <https://www.theguardian.com/business/2018/oct/23/rogue-landlords-rental-law-guardian-itv-news?fbclid=IwAR3PCBIQoioDY9ax5gqqqPn-5dCSVBpbBgN4kTbkNKee1dXy0mPd5R0hk>

<sup>196</sup> <https://www.landlordtoday.co.uk/breaking-news/2018/5/accidental-landlords-are-confused-over-rental-responsibilities>

<sup>197</sup> DCLG, Private Landlords Survey 2010: Tables Annex 7.2

<sup>198</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Its%20broke%20lets%20fix%20it%20-%20Citizens%20Advice.pdf>

<sup>199</sup> [http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/housing-communities-and-local-government-committee/private-rented-sector/written/74213.html#\\_ftn4](http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/housing-communities-and-local-government-committee/private-rented-sector/written/74213.html#_ftn4)

18 month old triplets Darshna, Gita and Dipesh share this room with mum Paulina and dad Ashwin, in a privately rented flat in North London.









### Fear of retaliatory eviction

Another barrier to the rectification of poor conditions is the fear of retaliatory eviction, not unfounded given the lack of protection afforded by an AST. In particular, a survey by Citizen's Advice found that 57% of private renters eligible for compensation didn't want to force the issue with their landlord for this very reason.<sup>200</sup> This is especially true among those renting at the lower end of the market, despite suffering worse conditions.<sup>201</sup> Various reforms have been introduced to tackle this phenomenon. For example, as of 2015, landlords have been prevented from issuing a 'no fault' eviction notice when the tenant has complained in writing about poor conditions, the landlord has failed to respond and the council has served it with a relevant notice.<sup>202</sup> Additional protections prohibit landlords from issuing eviction notices in the first 4 months of a tenancy.<sup>203</sup> Where illegal evictions do take place, landlords can now be subject to rent repayment or even banning orders.

However, research by Citizen's Advice revealed that only 10% of environmental health officers had seen a reduction in retaliatory evictions since the 2015 ban.<sup>204</sup> Rather, tenants issued with a 'no fault' eviction notice were twice as likely to have complained to a landlord and 5 times as likely to have complained to their local authority in the previous 6 months.<sup>205</sup> They partially attribute this to the fact that, as previously mentioned, notices are only served in response to health and safety hazards. This means that landlords can fail their legal responsibilities regarding general repairs without being served a notice and can thus still evict a tenant following a complaint. The length and complexity of the process of serving a notice may also leave tenants unprotected in critical periods.

### Insufficient funding to enforce regulation

Even where regulation exists and tenants are aware of their rights, insufficient local authority resources can, once again, create a postcode lottery in the support people receive. Having suffered brutal cuts to funding in the context of a rapidly growing private rented sector, councils have struggled to proactively inspect properties and enforce regulations. This manifests in a reluctance to serve notices and delays in action once hazards are identified, meaning only the most serious cases may ever be addressed. Accordingly, in 2013/14 the average council received 433 repairs complaints but only inspected 260 private rented sector homes.<sup>206</sup> It is clear that the £12 million made available between 2011 and 2016 for local authorities disproportionately suffering from rogue landlords has been insufficient.<sup>207</sup>

<sup>200</sup> <https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/media/press-releases/185-million-households-wait-longer-than-they-should-for-a-repair-in-their-home-to-be-carried-out/>

<sup>201</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0006/892482/6430\\_04\\_9\\_Million\\_Renters\\_Policy\\_Report\\_Proof\\_10\\_opt.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0006/892482/6430_04_9_Million_Renters_Policy_Report_Proof_10_opt.pdf)

<sup>202</sup> Poverty, evictions and forced moves - JRF

<sup>203</sup> Poverty, evictions and forced moves - JRF

<sup>204</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Housing%20Publications/Touch%20and%20go%20-%20Citizens%20Advice.pdf>

<sup>205</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Housing%20Publications/Touch%20and%20go%20-%20Citizens%20Advice.pdf>

<sup>206</sup> <http://sabattersby.co.uk/documents/KBReport2.pdf>

<sup>207</sup> <https://www.gov.uk/government/news/rogue-landlords-put-on-notice-as-government-announces-tough-new-powers>

## REGULATION OF SOCIAL HOUSING

How is it that social homes are failing on standards created by the government itself?

All social housing providers must be registered as such with the Social Housing Regulator, which is responsible for overseeing consumer standards. These encompass requirements for properties to be safe and decent and for landlords to complete repairs and involve tenants in the management of the housing, with an effective mechanism for complaints to be made. The Regulator has a range of powers to address any breaches, including inspecting properties, issuing fines and demanding compensation for tenants. Complaints can also be made to the Housing Ombudsman, which advises and assists tenants to resolve issues locally.

### Insufficient regulation

Certain areas of regulation have been criticised as insufficient and ambiguous. This was most clearly highlighted by the Grenfell tragedy, with subsequent investigations revealing widespread use of flammable cladding that many involved maintain they had believed was acceptable for high-rise buildings.<sup>208</sup> Several Grenfell locals have claimed that these structural decisions were simply motivated by aesthetic concerns for the benefit of wealthier members of the community, citing an excerpt from the 2014 Planning Application for the refurbishment of Grenfell Tower:

“The materials proposed will provide the building with a fresh appearance that will not be harmful to the area or views around it. Due to its height, the tower is visible from the adjacent Avondale Conservation Area to the south and the Ladbroke Conservation Area to the east. The changes to the existing tower will improve its appearance especially when viewed from the surrounding area. Therefore views into and out of the conservation areas will be improved by the proposals.”

Sprinklers have also been insufficiently enforced. Though their installation is mandatory for newly-built high-rises, those built before the law was introduced in 2007 are exempt.<sup>209</sup> Discussing the question in 2014, the housing minister at the time explained that the government wanted to “exhaust all non-regulatory options before we introduce new regulations”.<sup>210</sup> Another gap concerns category 1 hazards, the detection of which means local authorities are legally obliged to take action to repair the issue. However, if the property in question is part of the council’s own stock and it fails to respond to the issue, it cannot take action against itself for failing to comply with regulation. This paradoxical situation leaves council tenants at a relative disadvantage in the face of safety hazards.

<sup>208</sup> <https://www.insidehousing.co.uk/comment/comment/how-politics-prevented-the-chance-of-stopping-grenfell-57311>

<sup>209</sup> <https://www.bbc.co.uk/news/uk-england-40293035>

<sup>210</sup> <https://www.insidehousing.co.uk/comment/comment/how-politics-prevented-the-chance-of-stopping-grenfell-57311>

### Profit-seeking

The above-described regulatory gaps are reportedly exploited by builders seeking to cut costs, neglecting safety in the name of profit. Such criticisms have even been applied to housing associations. These bodies have been diverting increasing proportions of their income towards market activities, including the sale of private developments, the receipts of which then help fund new builds. In total, over half of new social and affordable homes built by private registered providers are now subsidised by market sales.<sup>211</sup> However, these activities have simultaneously allowed the UK's housing associations to generate substantial profits, reaching a record £3.5 billion in 2017. Here, the largest savings were made in expenditure on major repairs.<sup>212</sup> The aggregation of housing association profits, coupled with the minimal rate of new social housing being built has led to criticisms that housing associations have departed from their philanthropic origins.

### Insufficient monitoring of regulatory compliance

Even where regulation is robust and clear, not enough is often done to monitor compliance. In particular, the consumer standards stipulated by the Regulator of Social Housing are enforced reactively. This means that rather than property conditions being consistently monitored for breaches, issues are only responded to as they emerge. This contrasts with the regulator's proactive approach to monitoring economic standards.<sup>213</sup> Deficiencies have also been attributed to the deregulation of inspectors since the Thatcher era, envisaged as means of speeding up planning. The National Housing Building Council, established in 1985 as the first licenced private inspector, is now responsible for verifying the regulatory compliance of 80% of new builds.<sup>214</sup> Under this system, developers are able to choose their inspectors, creating conflicts

of interest and perverse incentives for inspectors to help developers cut corners, potentially at the expense of tenant safety.<sup>215</sup>

### Long and inefficient complaints process

With a lack of regular external monitoring, tenant complaints become an important mechanism through which breaches of standards can be brought to the attention of housing officials. However, the process for having these resolved has been criticised as long, inefficient and often unfruitful. The first step in the procedure is the landlord's in-house complaints process. If tenants are unsatisfied with their response, they may notify their MP, councillor or a member of a tenant panel. The tenant may then be referred to the Housing Ombudsman's complaint service. Otherwise, they must wait 8 weeks before they can approach the Ombudsman themselves. This additional barrier to redress is especially problematic where the housing issue at hand puts tenants' health at risk. They may also complain directly to the Regulator. However, it will only react if there is evidence of systemic corporate failure, meaning that individual complaints are typically redirected to the Ombudsman. This complex and arduous process often leaves tenants feeling hopeless, ignored and disrespected and may deter them from complaining altogether. The average time taken by the Ombudsman to determine cases was 8 months for the year 2017-18, which they aim to reduce to 6 months.<sup>216</sup> Moreover, there is no mechanism within this process for the Ombudsman to alert the Regulator in the case of a rapid deterioration of standards.<sup>217</sup>

<sup>211</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/733592/Review\\_of\\_social\\_housing\\_regulation\\_call\\_for\\_evidence.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/733592/Review_of_social_housing_regulation_call_for_evidence.pdf)

<sup>212</sup> <https://www.theguardian.com/housing-network/2018/feb/28/housing-associations-record-profits-affordable-homes>

<sup>213</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/733605/A\\_new\\_deal\\_for\\_social\\_housing\\_web\\_accessible.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/733605/A_new_deal_for_social_housing_web_accessible.pdf)

<sup>214</sup> <http://www.nhbc.co.uk/media-centre/HouseBuilding/>

<sup>215</sup> <https://www.insidehousing.co.uk/news/news/london-building-control-officers-call-for-post-grenfell-renationalisation-56095>

<sup>216</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/733605/A\\_new\\_deal\\_for\\_social\\_housing\\_web\\_accessible.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/733605/A_new_deal_for_social_housing_web_accessible.pdf)

<sup>217</sup> <https://www.theguardian.com/housing-network/2017/apr/27/change-regulate-british-social-housing-sector>

### Weak enforcement of standards

Even where breaches are detected, housing officials often fail to react. This is partially attributable to the high threshold of risk necessary for action to be taken by the Regulator. In particular, it will only intervene following a breach of consumer standards if this has caused or may cause a “serious detriment” to tenants. Paradoxically, this means that social landlords may fail to provide decent, comfortable housing by the government’s own standards without facing regulatory consequences. Moreover, even where serious hazards are detected, housing associations have been continuously awarded contracts and state funding. A clear case of this is Orchard Village, where tenants reported mould, damp, excessive cold and fire hazards in homes built by Housing Association Circle, now part of Clarion.<sup>218</sup> Despite similar criticisms of some of its other properties, Clarion is set to build a further 50,000 homes over the next decade with the support of £1.1 billion of public money.<sup>219</sup> Further complaints of indecency, lack of security and poor customer service were made by the tenants of its Artizan Court development in North London.<sup>220</sup> This housing association has been the largest single recipient of state funds, set to be granted £90 million between 2017 and 2021.<sup>221</sup>

### Lack of transparency

Another barrier to holding social housing providers to account is the lack of transparency in the system. For example, there is no enforced mechanism through which landlords must publish data on complaints, for example how many were resolved and how many referred to the Ombudsman. Similarly, the Ombudsman does not reveal data on the number of complaints submitted for different housing associations.

### Insufficient funding to enforce regulation

Aside from issues with the systems of regulation and redress themselves, failures to uphold the government’s own standards in social housing have been linked to insufficient funding. Between 2001 and 2010, £27 billion was spent on social homes, encompassing £22 billion through the Decent Homes Programme. Accordingly, the rate of indecency in England’s social housing sector fell from 39% in 2001 to 15% in 2012, a reduction of over 1 million properties. Between 2011 and 2015, the coalition government dedicated only £1.6 billion towards the programme,<sup>222</sup> which has since been terminated altogether, provoking a deceleration in improvements to the decency rate.<sup>223</sup>

“The Grenfell Action Group firmly believe that only a catastrophic event will expose the ineptitude and incompetence of our landlord”

**Edward Daffarn, former Grenfell resident and survivor, 20th November 2016**

<sup>218</sup> <https://www.insidehousing.co.uk/home/home/clarion-offers-to-buy-back-properties-at-orchard-village-49834>

<sup>219</sup> <https://www.theguardian.com/society/2017/feb/06/substandard-housing-association-scheme-facing-hundreds-of-complaints>

<sup>220</sup> <https://www.theguardian.com/society/2017/apr/11/housing-associations-face-storm-of-complaints-over-new-build-homes>

<sup>221</sup> <https://www.theguardian.com/society/2017/apr/11/housing-associations-face-storm-of-complaints-over-new-build-homes>

<sup>222</sup> <https://www.independent.co.uk/news/uk/home-news/uk-social-housing-health-and-safety-standards-failures-england-a7845961.html>

<sup>223</sup> <https://files.datapress.com/london/dataset/housing-london/2017-01-26T18:50:00/Housing-in-London-2017-report.pdf>

## THE RIGHTS AND ENTITLEMENTS OF FAMILIES EXPERIENCING HOMELESSNESS

What are the legal entitlements of homeless families, and to what extent are they supported to find a secure new home?

Households accepted as unintentionally homeless and priority need are owed a main housing duty by their councils, meaning housing authorities must offer them suitable TA. This duty is brought to an end through the offer of a settled, suitable home, which can be in social housing or in the private rented sector with a tenancy of at least 12 months.<sup>224</sup>

### Intentionally homeless?

Here, “unintentionally homeless” means that a household’s situation cannot have arisen due to deliberate action or omission, including having left previous suitable accommodation by choice or having been evicted following failure to pay a rent which was affordable. In practice, this has sometimes left families with children who had fallen into arrears without full support, despite these being legally entitled to help under the 1989 Children Act.<sup>225</sup>

### Suitable accommodation?

According to the official guidance, in order to be “suitable”, TA must be in decent condition and meet a family’s needs, including any medical and/or physical conditions members might have. Housing authorities must consider a property’s size, affordability and location, ideally within the local authority or as close as possible to maintain existing links with schools, work and support services. B&B placements are deemed unsuitable for families with children except in emergencies, and even then for a maximum of 6 weeks. It is also deemed inappropriate for families with children to be housed alongside vulnerable adults. These regulations would seem to provide an effective framework for safeguarding children.

In reality, they are rarely upheld. Our previous discussions have explored extensive cases of health and safety hazards, serious neglect of disabilities, placements in isolated locations and stints in B&Bs lasting multiple years. Local authorities have also exploited loopholes in the regulation, which exempt other forms of non-self-contained accommodation, including properties owned or managed by local authorities themselves, housing associations or charities, from the 6 week limit. A Freedom of Information request by Inside Housing revealed that 6 London boroughs have used such accommodation to house families for over 6 weeks, likely to be an underestimate as not all responded. For example, 135 families were resident in non-self-contained accommodation owned or run by Lambeth Council for over 6 weeks, and 104 for more than 6 months.<sup>226</sup> Three families participating in our research reported that they have been living in one room temporary accommodation for more than 3 years with no foreseeable change in their circumstances.

### Settled home?

The 2011 Localism act extended the criteria of suitable, settled housing to cover Private Rented Sector tenancies of at least 12 months. Given the lack of protection that ASTs afford tenants beyond the initial contract length, such an offer can hardly be considered “settled”. Rather, families rehoused in the private rented sector are likely to encounter further insecurity and risk of repeated homelessness.<sup>227</sup>

<sup>224</sup> [https://assets.publishing.service.gov.uk/media/5a969da940f0b67aa5087b93/Homelessness\\_code\\_of\\_guidance.pdf](https://assets.publishing.service.gov.uk/media/5a969da940f0b67aa5087b93/Homelessness_code_of_guidance.pdf)

<sup>225</sup> [http://www.crae.org.uk/media/118307/crae\\_scr2016\\_b3\\_poverty-web.pdf](http://www.crae.org.uk/media/118307/crae_scr2016_b3_poverty-web.pdf)

<sup>226</sup> <https://www.insidehousing.co.uk/news/news/london-councils-skirt-six-week-rule-for-homeless-families-54132>

<sup>227</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0006/646548/PRSO\\_briefing\\_2.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0006/646548/PRSO_briefing_2.pdf)

### Insufficient funding to enforce regulations

A big part of the failure to uphold the government's own guidance on health and safety in TA can be explained by financial difficulties, exacerbated by rising demand on homelessness services. With freezes to housing benefit and Local Housing Allowance (LHA), the proportion of housing that can be considered affordable to low income families has been severely reduced, forcing councils to ship them out of expensive London areas. Though housing authorities are encouraged to inspect accommodation in advance, limited resources mean this is rarely feasible.<sup>228</sup> The CRAE found that almost 1 quarter of TA properties, including those privately leased, are only inspected by councils once tenants leave.<sup>229</sup> They also found that 56% of local authorities have no safeguarding policy for transferring children to B&Bs or TA.<sup>230</sup> It is clear that the £9 billion invested in affordable housing has been insufficient to remedy the broken TA market.<sup>231</sup>

Where piloted in Southwark, new attempts at prevention included clearing the arrears of private rented sector tenants and helping them find new private rented sector homes, contributing to the halving of TA households in just one year.<sup>232</sup> This supported the case for the national roll-out of new duties. On the other hand, if the government is already failing to satisfy its existing duties, any extensions will have to be accompanied by substantial funding. In particular, the cost of the Lewisham programme forced the council to supplement the £1 million government grant allocated for the pilot with £750,000 of its own money.<sup>233</sup> Nationally, only £72 million has been allocated over three years to fund the changes, with no further money anticipated beyond 2020. London councils have estimated they alone will need £77 million annually to implement the Act.<sup>234</sup> Moreover, the reform does nothing to address the critical lack of affordable housing, which in the pilot forced Lewisham council to send families miles away in outer London boroughs.<sup>235</sup>

### 2017 Homelessness Reduction Act

The rights and entitlements of homeless families were recently extended under the 2017 Homelessness Reduction Act. Councils now face additional prevention and relief duties that are blind to intentionality and priority need. For applicants threatened by homelessness, councils must now take reasonable steps to help ensure that accommodation does not cease to be available. This may mean helping them to retain their existing home or to find a new one. In this way, people are not being made to wait until eviction is imminent before they can receive help. For homeless applicants, councils must help ensure that suitable accommodation becomes available for a minimum of 6 months. The Act also places an emphasis on a personalised response, with councils responsible for ensuring that accommodation is suitable in terms of price, location, safety and the security of the landlord.

<sup>228</sup> <https://www.insidehousing.co.uk/insight/insight/breaking-the-silence-a-council-insider-shines-a-light-on-the-homelessness-crisis-57405>

<sup>229</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>230</sup> [http://www.crae.org.uk/media/125719/462614-CRAE\\_CHANGE-IT-REPORT-Digital-final.pdf](http://www.crae.org.uk/media/125719/462614-CRAE_CHANGE-IT-REPORT-Digital-final.pdf)

<sup>231</sup> <https://www.independent.co.uk/news/uk/home-news/homeless-families-temporary-accommodation-work-shelter-social-housing-a8459036.html>

<sup>232</sup> <https://www.theguardian.com/society/2018/apr/03/homelessness-act-england-councils-legal-duty-fails-address-root-causes-charities-say>

<sup>233</sup> <https://www.theguardian.com/society/2018/apr/03/homelessness-act-england-councils-legal-duty-fails-address-root-causes-charities-say>

<sup>234</sup> <https://www.londoncouncils.gov.uk/node/32787>

<sup>235</sup> <https://www.theguardian.com/society/2018/apr/03/homelessness-act-england-councils-legal-duty-fails-address-root-causes-charities-say>



## WELFARE REFORM

Recent reforms to the benefit system have made an important impact on whether families can afford their housing costs.

### Universal Credit

Perhaps the most controversial of recent welfare reforms has been the rollout of Universal Credit (UC). In largely eliminating direct payments, it is expected to enhance discrimination by private landlords against claimants.<sup>236</sup> This may also arise due to the amalgamation of benefits into a single payment, which risks rent support being spent elsewhere. The amount of time families have waited before receiving their first payment has also been criticised. The process lasts at least 5 weeks without requests for advanced payments,<sup>237</sup> though some families have been forced to wait for months on end without any income.<sup>238</sup> Accordingly, UC has been identified as an important factor in pushing households into arrears,<sup>239</sup> and Local Authorities expect it to be a key trigger in exacerbating homelessness.<sup>240</sup>

### Household benefit cap

Another important reform has been the household benefit cap, which sets an upper limit to the amount of benefit income that working age people can receive. Introduced in 2013, it was reduced in 2016 and currently stands at £442.31 per week for London households with children.<sup>241</sup> Analysis by Shelter has revealed that a privately renting family of 2 adults and 2 children would be hit by the cap in over half of England, including all of London.<sup>242</sup> In May 2018, just over half of affected households were capped by £50 or less, and a quarter by £50-£100. The remaining households suffer reductions ranging anywhere from £100 to over £400 pounds.<sup>243</sup> In creating shortfalls between income and living costs, the cap may lead to rent arrears, eviction and ultimately homelessness. The benefit cap is also said to make homelessness harder to resolve, as those in TA are much more likely to face the cap than other households claiming housing benefit, and typically face higher rents than privately renting households.<sup>244</sup>

<sup>236</sup> <https://www.theguardian.com/society/2014/jan/10/landlords-benefits-universal-credit-tenants>

<sup>237</sup> <https://www.citizensadvice.org.uk/benefits/universal-credit/claiming/get-advance-payment/>

<sup>238</sup> <https://www.theguardian.com/commentisfree/2017/sep/29/universal-credit-mean-faulty-scheme-block-rollout-southwark-tories>

<sup>239</sup> <https://www.bbc.co.uk/news/business-41278248>

<sup>240</sup> [https://www.crisis.org.uk/media/238701/homelessness\\_monitor\\_england\\_es\\_2018.pdf](https://www.crisis.org.uk/media/238701/homelessness_monitor_england_es_2018.pdf)

<sup>241</sup> <https://www.gov.uk/benefit-cap/benefit-cap-amounts>

<sup>242</sup> [https://www.local.gov.uk/sites/default/files/documents/5.12%20HOUSING%20AND%20HOMELESSNESS\\_v08\\_4.pdf](https://www.local.gov.uk/sites/default/files/documents/5.12%20HOUSING%20AND%20HOMELESSNESS_v08_4.pdf)

<sup>243</sup> DWP - Benefit Cap Statistics: Households capped to May 2018

<sup>244</sup> [http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0007/1494871/Homelessness\\_HRA17\\_Implementation\\_Briefing\\_FINAL.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0007/1494871/Homelessness_HRA17_Implementation_Briefing_FINAL.pdf)

## Spare Room Subsidy

Another policy which has significantly impacted family budgets since its 2013 introduction is the Removal of the Spare Room Subsidy, more commonly known as 'the bedroom tax'. Social renters now face a 14% reduction in their housing benefit if deemed to have an additional room or a 25% reduction for 2 or more additional rooms. In the autumn of 2014, 55% of affected tenants were in arrears, 28% for the first time.<sup>245</sup> Of households still affected by the bedroom tax after 2 years, nearly 80% reported regularly running out of money by the end of the week or month.<sup>246</sup>

Some families were forced to move, sometimes out of their local communities and away from support networks and schools.<sup>246</sup> Meanwhile, the fiscal benefits have not been proportionate. The Department for Work and Pensions revised down the policy's anticipated savings by around £115 million, responding to the increased difficulties faced by councils in rent collection,<sup>248</sup> expensive eviction cases<sup>249</sup> and higher housing benefit costs from social renters moving into the private rented sector and TA.<sup>250</sup> Progress on freeing up socially rented properties is also reported to have fallen short. Only 6.6% of affected households had moved within the first 6 months, with 22% still awaiting transfer or exchange after 1 year.<sup>251</sup> This links to an insufficient supply of smaller properties for households to move into, particularly in London. In essence, this policy punishes vulnerable families for issues they are realistically unable to control and further distorts the housing market, without generating significant benefits to the taxpayer.

## Cuts

Harsh cuts to existing entitlements have accompanied structural changes. In the case of UC, these have included higher withdrawal rates, reduced work allowances and the restriction of the child element to the first 2 children. The generosity of UC and other working age benefits has also been affected by reductions in uprating, ultimately frozen in 2016 for 4 years. This is said to disproportionately hurt families with children, especially those headed by lone parents, who suffer average annual losses of over £600.<sup>252</sup> The freeze was also applied to, which sets a maximum housing benefit award for low-income private renters. Rather than forcing private landlords to charge lower rents, cuts to LHA are said to have discouraged them from accepting LHA tenants altogether.<sup>253</sup> Two thirds of households subject to LHA now face some form of shortfall,<sup>254</sup> averaging at £50 per week in London.<sup>255</sup> Councils also pay the price, unable to afford to lease private sector properties for TA at current LHA rates.

<sup>245</sup> <https://www.bbc.co.uk/news/uk-26770727>

<sup>246</sup> <https://academic.oup.com/jpubhealth/article/38/2/197/1752995>

<sup>247</sup> <https://academic.oup.com/jpubhealth/article/38/2/197/1752995>

<sup>248</sup> <https://www.jrf.org.uk/report/housing-benefit-size-criteria-impacts-social-sector-tenants-and-options-reform>

<sup>249</sup> <https://www.unison.org.uk/content/uploads/2013/06/On-line-Catalogue216343.pdf>

<sup>250</sup> <https://www.jrf.org.uk/report/housing-benefit-size-criteria-impacts-social-sector-tenants-and-options-reform>

<sup>251</sup> <https://www.jrf.org.uk/report/housing-benefit-size-criteria-impacts-social-sector-tenants-and-options-reform>

<sup>252</sup> <https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report.pdf>

<sup>253</sup> [http://www.shelter.org.uk/\\_data/assets/pdf\\_file/0003/1307361/GreenBook\\_-\\_A\\_report\\_on\\_homelessness.pdf?ga=2.219352656.810112305.1534704154-2101210479.1534343111](http://www.shelter.org.uk/_data/assets/pdf_file/0003/1307361/GreenBook_-_A_report_on_homelessness.pdf?ga=2.219352656.810112305.1534704154-2101210479.1534343111)

<sup>254</sup> <https://www.nao.org.uk/wp-content/uploads/2017/09/Homelessness.pdf>

<sup>255</sup> <https://www.nao.org.uk/wp-content/uploads/2017/09/Homelessness.pdf>

## Discretionary Housing Payments

Where austerity policies have rendered housing costs unaffordable, Discretionary Housing Payments (DHPs) have had to make up the difference. These are available on a discretionary basis and are intended to provide emergency short-term assistance, for example by aiding with moving costs or short-term rental costs while someone seeks employment. They may also be used to meet the cost of TA. Funding for such payments in England and Wales has risen from £10 million in 2010/11 to £166.5 million in 2017/18.<sup>256</sup> Relying on these to afford housing creates uncertainty for households, whose livelihoods become dependent on the resources and priorities of their local authority at any given time.

## Cumulative Effect

The cumulative effect of these changes has been extremely regressive.<sup>257</sup> The Institute for Fiscal Studies (IFS) estimates that this will increase the child poverty rate by 7 percentage points to 36.6% by 2021-22.<sup>258</sup> Research by the Joseph Rowntree Foundation shows that, when not in work, families with children now have approximately 60% of the income needed to meet the minimum acceptable standard of living.<sup>259</sup> Even on the median hourly wage of £11.26, lone parents with 2 children requiring childcare will still be 10% short.<sup>260</sup> Inevitably, effects have spilled over to health and wellbeing. In areas where UC has been implemented for at least a year, food banks have witnessed a 52% increase in demand on average over this period, compared to 13% for other areas.<sup>261</sup> As a result of the bedroom tax in particular, 3 quarters reported having cut back on food and nearly half on energy.<sup>262</sup> Families have also reported detrimental effects on their mental and physical health<sup>263</sup> and relationships.<sup>264</sup>

“Action to restrict entitlement to benefits is at best a stop gap measure and at worst increases poverty and misery for already poor and vulnerable people. Long-term, effective action would focus on increasing our housing supply not further restricting access to our already insufficient and inadequate supply of homes”

**Terrie Alafat,**  
CEO of the Chartered Institute for Housing

<sup>256</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/724614/use-of-discretionary-housing-payments-2017-to-2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/724614/use-of-discretionary-housing-payments-2017-to-2018.pdf)

<sup>257</sup> <https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report-executive-summary.pdf>

<sup>258</sup> <https://www.ifs.org.uk/uploads/publications/comms/R136.pdf>

<sup>259</sup> <https://www.jrf.org.uk/report/does-universal-credit-enable-households-reach-minimum-income-standard>

<sup>260</sup> <https://www.jrf.org.uk/report/does-universal-credit-enable-households-reach-minimum-income-standard>

<sup>261</sup> <https://www.trusselltrust.org/what-we-do/research-advocacy/universal-credit-and-foodbank-use/>

<sup>262</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/506407/rhrs-evaluation.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/506407/rhrs-evaluation.pdf)

<sup>263</sup> <https://www.trusselltrust.org/what-we-do/research-advocacy/universal-credit-and-foodbank-use/>

<sup>264</sup> <https://www.trusselltrust.org/what-we-do/research-advocacy/universal-credit-and-foodbank-use/>

## CASE STUDY – LILLIE, ZACH, AND JENNIFER, SOUTH EAST LONDON

Lillie, Zach and Joseph live with mum Jennifer within a complex of homes owned by the local housing association; nearby is an A road and a Sainsbury's. They moved in 2 years ago when their family home no longer facilitated the needs of Jennifer's late husband, Robert, the elder children's father. Although spacious, there are almost no furnishings inside, only a TV and sofa decorate the sitting-room, with its worn white walls, the plaster they are made from will not support hangings. Robert's old bedroom is downstairs leading off the hallway beside a lift too small to for a modern wheelchair. Cats stray in and out; in a small cage in the corner is a new dog. Upstairs the children's bedrooms' are tidy and empty. Down the hall Jennifer's room is dark, the drawn blinds torn. Since Robert's death 4 months ago the specially adapted home no longer applies to them and Jennifer believes they will soon be moved at short notice. They would not have been able to renovate anyway. Now that Robert has died they are in greater debt than ever.

'We're obviously down on PIP,' says Jennifer, 'Personal Independence Allowance — which was £400 a week — since he's died. Council tax were quite good and they give you 3 months' grace. On the other hand, they say you owe extra since he's been 'removed from the property.' He went in the hearse...

Jennifer used to work in Public Relations. For the past five years Jennifer has been a carer for her husband, a Multiple Sclerosis patient with osteoporosis. She has also looked after her formerly sexually abusive father in his sickness but has never claimed Carer's Allowance having been unaware of it. Jennifer personally built Robert's wheelchair ramp in their last home and she has already invested her own money renovating the house.

**'When I moved in here there were concrete floors, un-screed concrete floors. I only managed to get the children's rooms done last year with carpets...So when I move, who's going to help me? My children — you know of course they like their Nike and this and that. And I try to protect them from the worries of finances. But the children need to know we can't do what other people do...'**

The nurses, whose help Jennifer was eventually permitted, required her continuous participation and she has been unable to take the younger children out of the house regularly for several years. They have experienced harassment in the local area and have been vetted for their own behaviour too. Because of Jennifer's history of self-harm, they are under social services but she views these visits as cursory and superficial.

So I ended up in my carers role. And when I say carer I mean 24/7. And my children, bless them, beautiful beautiful children. So you can imagine through that time... I wasn't told of any benefits. I mean, you're talking about...money-side, God love him, doubly incontinent. My washing. Well it had to be pre-wash, bold wash. And down to basic incontinence pads, you are only allowed 3 a day. When you've got somebody who...Sheets that are thrown away. Incontinence pads are very expensive.

At the moment Jennifer is in conversation with the Christians Against Poverty charity who help families to create budgets and settle debts, though her last meeting was cancelled due to a last minute MRI scan. She is struggling to provide the children with some of their basic requirements.

It depends on the council...[the council here] is one of the worst. They stopped the grants for the children's uniform. I want my kids to go to school presentable, especially the young boys — they're growing. They grow out of them 3 months later. The schools have helped but how embarrassing is that? Yes, I have had to have food bank vouchers. I've gone at the weekend with 2ps to Tesco's. Have I sat in my husbands' room with my head in my hands looking at bills? Water - basics - water, electric. My gas bill has just turned into £101 a month — I don't have that, that's just gas. Do you know how many nights I spent awake because the funeral parlour were taking me to court? We're getting sunk so much in debt I can't sleep. What do I do? I haven't got it.

## CASE STUDY – FATIMA, SAMUEL AND OCTAVIA, NORTH LONDON

**“We are trying our very best to make do with what we have now”**

Octavia’s children, Fatima and Samuel, are growing fast. Right now, they share two rooms between all three of them – it’s their living room and a play room too. The space is as tight as their budget, but the family do the best they can.

Mum Octavia carefully plans a menu of home-cooked food, to make best use of the money they have. At the weekend, the children choose their favourite meals as a treat, and they snuggle up with popcorn and a film.

Every weekday, the children walk just three minutes to the bus stop, which takes them straight to school. Even though life at home is cramped, the rest of the city feels a stone’s throw away. There’s freedom in that.

In the evenings, the children have reading time in Mum’s bedroom, and do their homework at the table. In their spare time they visit free museums, parks and free workshops. The children are full of hope and ambition.

**“Fatima wants to be a doctor from Monday to Wednesday,” Octavia says, “a Teacher on Thursdays and Fridays and then a hairdresser on the weekends. She loves to dance. She writes a lot.”**

But as time goes on, it’s becoming more difficult for the children to share their space, no matter how hard they try. “We are eligible for two bedrooms but we are managing with one. It would be so good if we could have a three-bed space, as [my daughter] is growing very fast”

## Conclusion

In the world's second wealthiest city,<sup>265</sup> there is no excuse for children to be growing up in the conditions exposed by our research. Families, both in and out of work, are being deprived of the decent, stable home lives necessary for children to feel safe and comfortable, let alone thrive. For many, housing is divorced from the notion of a "home", becoming a place to escape from rather than escape to. Even without empathy for the suffering they endure, we can find justification for the need to remedy this crisis in the insurmountable cost it poses to society in additional healthcare costs and forgone educational and employment opportunities. In addressing this crisis, public resources have not been effectively targeted. Rather, the existing housing strategy neglects those most in need of support, and welfare reforms squeeze family incomes without addressing why living costs have escalated in the first place. The system begs the question of why regulations have been legislated in the first place, if local governments can only afford to intervene where health and safety failures put livelihoods at risk.

A small number of changes would make an enormous difference to the suffering of families on low income. We must reverse or revise punitive austerity policies, namely the bedroom tax, housing benefit cap and benefit cuts. We must also increase local government funding, giving Local Authorities the power to deliver on their housing duties and responsibilities regarding the maintenance of standards and the building of new affordable social housing. Increases in spending will be counterbalanced by savings in discretionary housing payments, temporary accommodation costs and a lower long-term burden on health services and welfare due to improved health, education and employment outcomes for children and parents. The case for better-funding universal credit must also be further explored, ensuring the structure of welfare payments recognises that those reliant on them are often in particularly vulnerable situations. In the name of protecting our vital supply of social housing, there is a strong case for eliminating the Right to Buy in its current form, as has been done in Scotland and Wales.

The above-described adjustments must be accompanied by a concerted effort to increase the supply of social housing, also to be used as TA. This should include larger properties to help tackle the issue of overcrowding, particularly acute in the capital. Social tenancies should be marketed beyond the most vulnerable members of society to students, young professionals and young families, all of whom could stand to benefit from an affordable and stable tenancy. This will also work to reverse the stigma currently attached to social housing, promoting a more diverse tenant profile. Housing associations should not be excluded from this process, but should be held to account on their philanthropic goals. We must question existing partnerships with private developers, and examine the compatibility of shareholder value with the need to safeguard families. To fund these efforts, we must find more than the additional £2 billion recently announced.

Increasing the supply of social housing will restore bargaining power to both social and private tenants. Private landlords will be impeded from charging extortionate rents or offering undesirably short contracts. Tenants will no longer have to turn to those operating under the radar at the lower end of the market. It will also lead to fewer retaliatory evictions and improved standards, as landlords with poor lettings practices will find it harder to attract tenants. To improve access to such information, the database of rogue landlords might be extended to allow tenants to contribute, reporting issues of poor management practices that may be harder to quantify than failure to meet objective standards.<sup>266</sup> In the same vein, we might consider introducing league tables for social housing providers, as suggested in the recent Social Housing green paper. Here, tenants could be involved in scoring their social landlords. With more power in their hands, tenants' expectations will rise and they will no longer be grateful simply to have a roof over their heads.



Further regulation must be introduced to improve the quality and stability of both social and private tenancies. The threshold for intervention should be adjusted so that it is not only under the most critical of circumstances that local government steps in. There is a case for following Scotland's policy of eliminating limited tenancies altogether, giving tenants indefinite security.<sup>267</sup> Licensing might be extended to all private landlords, potentially requiring them to complete some form of test to ensure they are well educated on the responsibilities accompanying the role. We need more proactive monitoring of standards, including more regular inspection. In order to truly safeguard private tenants against retaliatory eviction, we should consider protecting them from the point of complaint.<sup>268</sup> For both social and private tenants, the complaints process needs to be simplified and accelerated. We must also close the loopholes regarding "suitable" TA so that non-self-contained properties are universally excluded from these criteria.

Despite incredibly difficult circumstances, many of our interviewees are highly aspirational and resilient. They dreamt of better lives for their children, who have their own hopes of exciting futures and fulfilling careers.

From our interviews, all families express a strong desire and duty to stay in or get into employment. The parents want to earn sufficient income to provide for their children not just material resources but also have the tranquillity to give them the time and love they need to flourish.

I worked [...] I never became a prostitute, I never got involved in that stuff... I think about my kids and I want them to have a good life. I don't want them to go through what I've been through and I want them to see me working and not relying on benefits.

**Meera, Westminster**

Yet, alongside the spirit of these families we also observed the feeling that the current housing crisis and the burden the children and their families bear has become an acceptable norm; many feel like second class citizens. For every moment that decisions and actions are delayed to meaningfully address the housing situation, the long-term damage for our children continues to deepen.

It is vital that we work collaboratively to deliver on this prospect, enforcing a complete upheaval of the housing system to attack the crises of affordability, insecurity and indecency at their cores. Clearly, this cannot be achieved without a substantial increase in the supply of housing suited to the needs of children and parents, as well as the tightening of regulation and the necessary funding to enforce it. We endorse the recent recommendations from Shelter's Commission on Social Housing,<sup>269</sup> along with the urgent demand for change in commitment, action and attitudes that families we represent ask for too. Beyond this, professionals, policy makers and academics should work together to seek innovative solutions in the context of the ever-evolving landscape of an incredibly dynamic city.

<sup>265</sup> <http://uk.businessinsider.com/richest-cities-in-the-world-new-york-city-2018-2>

<sup>266</sup> <http://www.nationwidefoundation.org.uk/wp-content/uploads/2018/09/Private-Rented-Sector-report.pdf>

<sup>267</sup> <https://www.bbc.co.uk/news/uk-scotland-42179428>

<sup>268</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Housing%20Publications/Touch%20and%20go%20-%20Citizens%20Advice.pdf>

<sup>269</sup> [https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0005/1642613/Shelter\\_UK\\_-\\_A\\_vision\\_for\\_social\\_housing\\_full\\_interactive\\_report.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0005/1642613/Shelter_UK_-_A_vision_for_social_housing_full_interactive_report.pdf)



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- The charities supporting the families and children who participated. Your outstanding work plays a vital and increasingly important role in ensuring that London's most vulnerable children can thrive in the midst of adversity and where there is often no other help available. We are proud to support you and to stand with you helping to shed light on the day to day reality for children in London's housing crisis.
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And last but not least, you, our reader. We hope that in reading this report, you will spark conversations and will join us in creating an environment for change, not only for change on the issues raised but change in attitudes towards children and families impacted by them, our fellow Londoners.

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## About The Childhood Trust

The Childhood Trust is London's child poverty charity. Our work is focused on helping children and young people trapped in poverty to overcome the disadvantages and challenges they experience. Our funding ensures that local grassroots projects can engage the most disadvantaged children from the poorest communities to alleviate the impact of homelessness, hunger, stress, loneliness and anxiety and the many other difficulties that affect children living in poverty.

The Childhood Trust's network of over 150 projects provides practical, emotional and inspirational support delivered by trusted, caring adults. These projects help children to achieve their full potential, despite the challenges they face. Since 2013, our work has supported over 180,000 children in London but we need to do more.

We can't immediately change the housing crisis that, as you can see in this report, is blighting the lives of so many children but collectively we can stop inadequate housing from ruining children's lives. By bringing together philanthropists, trusts & foundations and businesses we can create life transforming change and opportunity for children on an even greater scale.

Please join our mission and help us to provide London's most vulnerable children with the hope, inspiration and resilience they need to make the most of the great opportunities that London offers.

To find out more please contact:

**Laurence Guinness, Chief Executive**  
**[ceo@childhoodtrust.org.uk](mailto:ceo@childhoodtrust.org.uk)**



The Childhood Trust.

Registered Company No. 07746081,  
Charity Registration No. 1154032

[info@childhoodtrust.org.uk](mailto:info@childhoodtrust.org.uk)

[www.childhoodtrust.org.uk](http://www.childhoodtrust.org.uk)

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