

Faculty of Public Health Briefing:

Housing, poverty & public health

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1. Summary

The housing system in the UK especially in England is broken, and this has the biggest adverse impact on the poorest households. High rents, inadequate benefits and low wages, and limited supply of affordable social housing is driving both poverty per se and leaving many low-income households in poor quality unaffordable and insecure housing especially in the private rented sector. The housing system is a major driver of health inequalities across the lifecourse, and of poverty. In turn, poverty itself increases the likelihood of exposure to poor-quality housing and housing insecurity amongst those affected, causing both acute and chronic impacts on health and wellbeing, which in some cases can be fatal.

The UK's housing crisis has also worsened rapidly in recent years, driven by a combination of factors - in particular:

- A net loss of social housing over time - there are now 1.4 million fewer households in social housing than there were in 1980 - leading to large and growing social housing waiting lists and increasing numbers of people forced to live in temporary accommodation, as well as a growing role for the private rented sector (PRS), particularly for those with the lowest incomes.
- Increasing competition for privately-rented homes, and rents rising at the fastest pace on record.¹
- Housing benefits (Local Housing Allowance) having been frozen since April 2020, in addition to wages remaining below inflation and the knock-on impact of wider cost-of-living pressures.
- An increasing proportion of people living in private rental sector (PRS) housing, which is on average the poorest-quality and has the lowest tenure security (both of which adversely affect health).
- A lack of meaningful enforcement of housing quality and safety standards in the PRS sector.

- Rising interest rates leading to mortgage affordability difficulties both for home-owners as well as contributing to rent rises, and landlords leaving the PRS with consequent negative impacts on the supply of rented homes.

1.1 Interactions between Socially and Privately Rented Sector housing, Cost-of-Living pressures, Poverty and Health

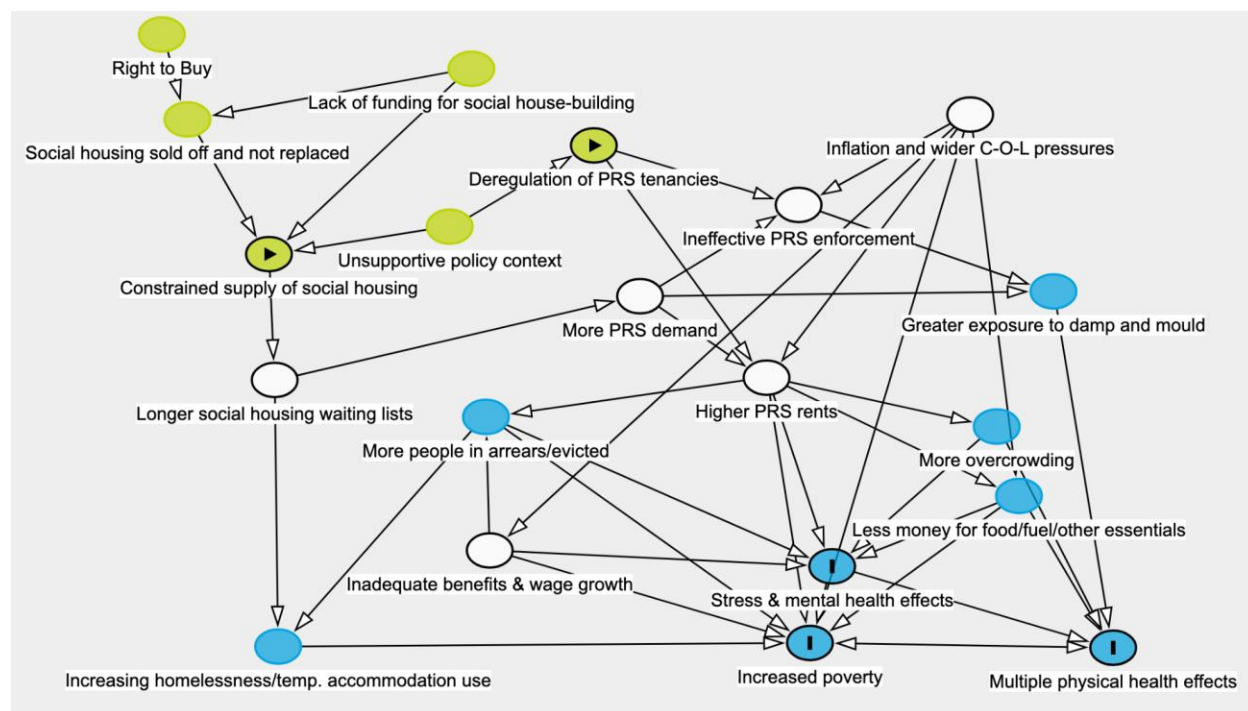


Figure 3. Illustrative system map (causal diagram) showing the interactions between socially and privately rented housing, Right to Buy, poverty and poor health in the UK policy context

Acronyms: PRS - Private Rented Sector; C-O-L - Cost of Living

1.2 Which tenures are those in poverty living in?

People living in poverty in the UK are most likely to be living in rented tenures whilst owner-occupiers were least likely to be in poverty after housing costs.² Over the past two decades the proportion of those on the lowest incomes in the private rental sector (PRS) has risen (Bailey, 2020, see Figure 1 below)), as the amount of social rented housing available has fallen and waiting lists have grown: the waiting list for social housing currently stands at around 1.2 million households,³ however the true figure may be substantially higher.⁴ This is also a bi-directional relationship, with poverty being driven by rising housing costs (particularly rents), as a share of incomes, which has become particularly acute during the current cost-of-living crisis.

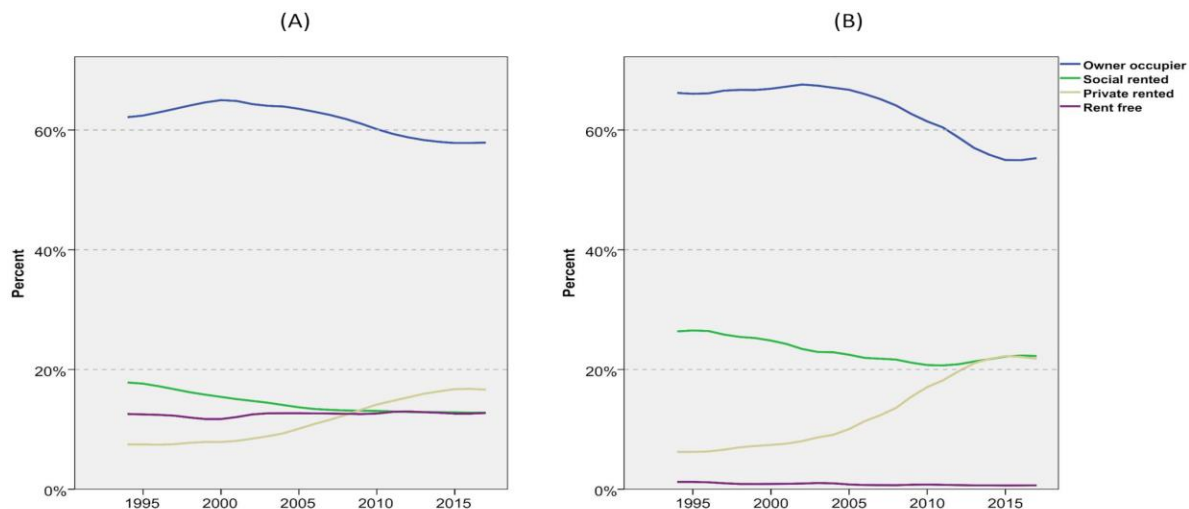


Figure 1. From: Bailey (2020) Poverty and the re-growth of private renting in the UK, 1994-2018, showing percentages in poverty by tenure type (owner-occupied, social and private rented, rent free). Data source: FRS/HBAI data. (A) Adults, (B) Children. Years are financial years (i.e. '2017' is 2017/18).

2. What are the key mechanisms through which poor housing affects both poverty and public health?

2.1 Affordability and access (including overcrowding)

- Housing costs have risen over time, and in particular we have seen sharp increases in private rents in the past two years due to inflation, rising interest rates, and the number of homes for rent in the private rented sector (PRS), and the social rented sector,⁵ lagging behind rising demand.
- For example, as shown in Figure 2, average annual private rental prices across the UK rose to 5.7% in the 12 months to September 2023, and even more steeply in London (6.2%).

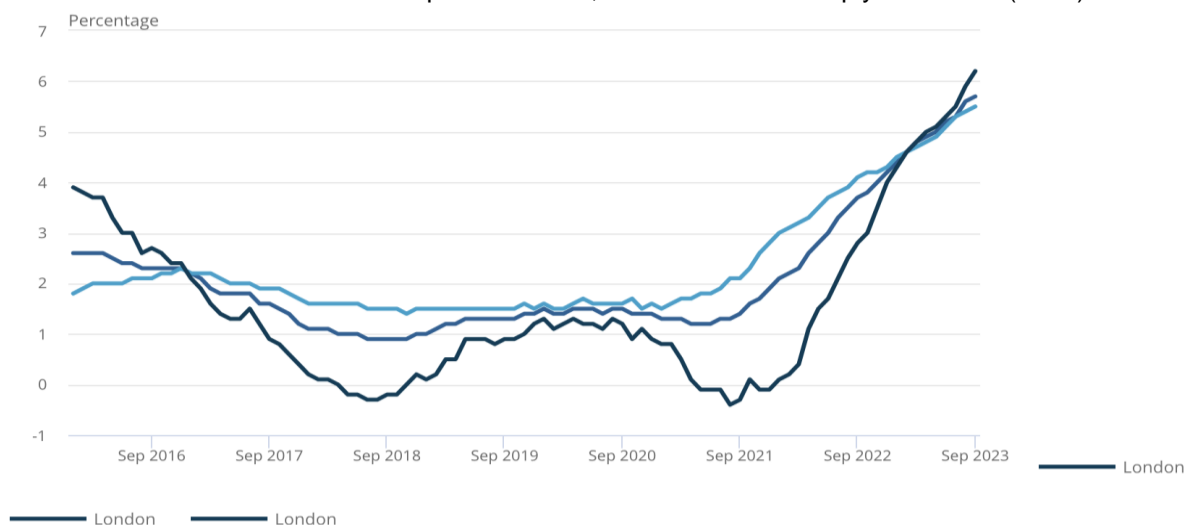


Figure 2: Change in Annual Private Rental Prices, UK and London, September 2016-2023. Source: Index of Private Housing Rental Prices from the Office for National Statistics

- Research commissioned by London Councils, and co-funded by the Trust for London, the London Housing Directors' Group and Capital Letters, and undertaken jointly by LSE and Savills, has found that private rental listings in London have dropped sharply by 41% since the COVID-19 pandemic. This coincided with a 20% rise in rental prices relative to their March 2020 level.⁶ Nationally, the supply of homes for private rent has remained approximately static since 2016, now potentially compounded by a series of tax changes as well as refinancing difficulties facing smaller landlords in particular,⁷ but the population in need has grown over the same period.
- This comes on a backdrop of much longer-term reductions in availability of socially rented homes, driven by policies such as Right to Buy which have led to them being sold at below market rates and not replaced, and a long-term lack of investment in new homes, particularly for social rent.⁸
- The freeze in housing benefits (Local Housing Allowance) since April 2020 is also a major driver of housing unaffordability for those on the lowest incomes: only 5% of private rentals are now affordable for those on housing benefit, compared with 23% in April 2020 when it was frozen. A total of 2 million people rely on this benefit (4 in 10 private renters).⁹ This severely limits choice and often leaves those affected stuck in poor-quality, non-decent housing; may have to live far from family/friends and support networks as well as key services; and are much more insecurely housed, at increased risk of eviction, and may be fearful of raising housing quality concerns.
- Other welfare-system-related factors including inadequate other benefits in relation to the wider costs of living, the two-child cap on child benefits (which has been shown to directly increase child poverty) have also contributed here. A persistent lack of or low wage growth particularly in the public sector, particularly within the context of high inflation, also means that even those who are in work are often struggling to pay for their housing costs.
- High housing costs can tip people into poverty or exacerbate it, and more so than for other essentials given the comparatively high share of household budgets it tends to make up. For example, one third of the 5.5 million households in private rental housing now spend at least half of their take-home pay on rental costs. The average proportion of the median (pre-tax) monthly income spent on rent by London renters is 53.6%.¹⁰ High rents are also effectively reducing students' disposable income substantially, which can impact on their education and ability to access it, with more students taking up part-time jobs alongside their studies for example, and increased risks around stress and mental health.
- Rates of destitution have risen markedly in recent years, up from 1.6 million in 2017 to 3.6 million people in 2022, which affects housing affordability.¹¹
- 17% of people overall are classified as in absolute poverty (low income) after housing (2021/22 figures), up from 13% before housing costs are accounted for - an additional 2.9 million. For children, the respective figures are higher still: 16% before versus 23% after housing costs.¹²
- Such affordability pressures cause a range of health impacts, in relation to stress, affecting mental health through impacts on stress, depression and anxiety, and indirect effects e.g. those mediated through poor diets and a lack of money to spend on heating, leisure and other essential costs. The UK has also seen a rise in rates of overcrowding as a result of unaffordability and constrained supply, which has impacts on risks of infectious diseases such as TB and COVID-19.
- There are multiple challenges for PRS tenants in seeking to have their rights upheld, particularly in view of councils' very limited enforcement capacity and the overall shortage of housing (for example, data shows that the majority of councils do not take any private landlords to court)¹³. Furthermore, private renters who complained to their landlord, letting agent or local council were 159% more likely (2.5x more likely) to receive an eviction notice relative to those who had not complained, according to research from Shelter.

2.2 Quality and safety, including cold homes and energy efficiency

- Some of the most direct pathways through which housing affects both ill health and poverty relate to the quality and safety of homes. Housing hazards such as cold, damp and mould, trip hazards, unsafe electrical circuitry, and inaccessibility for disabled residents cause a wide range of health problems, estimated to cost the NHS £1.4bn/year (BRE).
- People on low incomes, young people and minoritised populations are disproportionately more likely to live in poor-quality homes, particularly in the private sector but also within social housing, and often have fewer options and face a range of barriers to accessing healthier alternative accommodation.
- This includes asylum seekers and refugees who are often housed in extremely poor conditions, including in temporary accommodation, as has been extensively documented.^{14,15}
- People living in poverty are often also more vulnerable to the health impacts of poor-quality housing (e.g. children and those with disabilities and long-term health conditions), whilst poor housing can also contribute to or cause disability and make it harder for people to remain in work.
- In 2021, 3.4 million occupied dwellings (14% of all UK dwellings) failed to meet the Decent Homes Standard. The private rented sector (PRS) had the highest proportion of homes that failed the standard (23%), whilst 13% of owner-occupied and 10% of socially rented homes failed it. One of the most common causes for this is damp and mould: 11% of PRS dwellings were estimated to have a problem with damp in 2021. Far smaller proportions of owner-occupied dwellings (2%) and occupied social rented dwellings (4%) had problems with damp.¹⁶
- The UK also has some of the coldest and least energy-efficient homes in Europe, with rates of retrofitting having fallen dramatically since 2012.¹⁷ Energy efficiency is on average highest in the social rented sector (mean Standardised Assessment Procedure/SAP rating 70 in both local authority and housing association-owned buildings), and lowest in the private rental sector (mean score 65), although owner-occupied properties are broadly similar (mean score 66, and a slightly lower proportion rated A-C).^{18,19}
- Living in a cold or damp home has respiratory, cardiovascular, mental health and multiple other health impacts, including increased risk of hospitalisations. Poorly-insulated and cold homes also have indirect economic consequences on fuel poverty and household budgets, including the 'heat-or-eat' dilemma. Cold homes can also lead to increased social isolation.²⁰

2.3 Stability and tenure security

- Stable and secure housing is a foundational building block that underpins our ability to flourish and live in good health. Conversely, frequent moves - and particularly when they are for reasons outside of an individual's control, such as eviction or an inability to afford rent - are known to have a range of adverse impacts on health and wellbeing.
- The stress that accompanies evictions, home moves and the many life changes and stressors that accompanies them, has wide-ranging effects on both physical and mental health, as well as indirect effects by disrupting crucial social and support networks, continuity of education and healthcare provision, and much else besides.
- As shown in Figure 3, owner occupiers have the greatest degree of tenure security (and on average the fewest home moves over the course of children's lives), whilst amongst renters, social rent provides much greater stability and is associated with far less frequent home moves than living in the private rental sector, on average. Rates of moving home are substantially higher in the PRS than other tenures.²¹ For example, a shocking 19% of renters have moved over 5 times in 5 years,²² with myriad impacts, including on continuity of healthcare, for children's education and on social networks, particularly if these moves are out of a local area. In large part

this is due to the current existence of no-fault evictions, as well as the scope for annual rent increases above what households can afford.

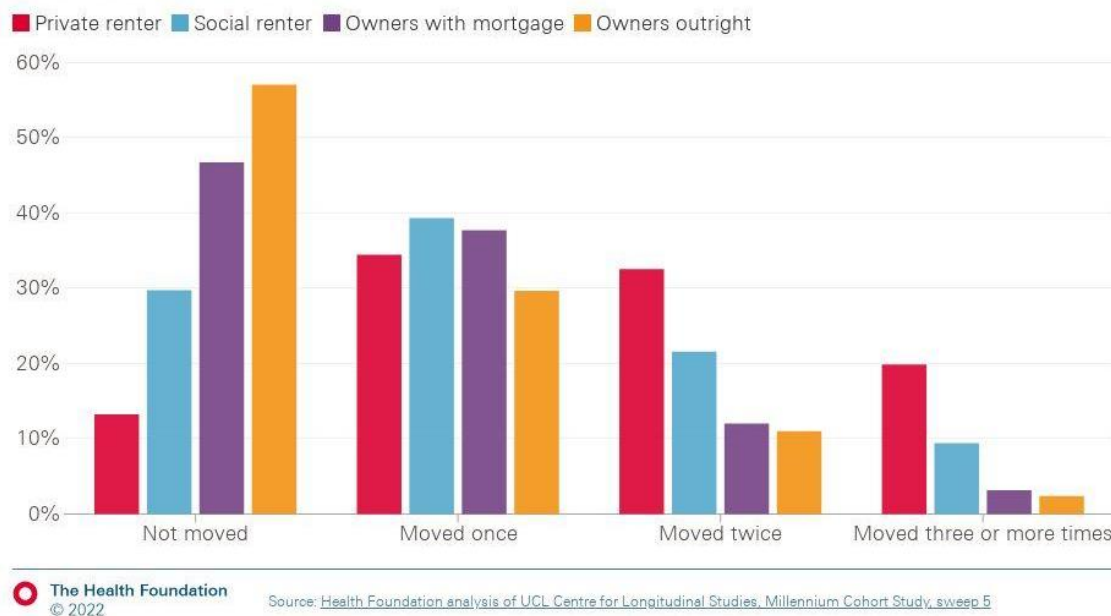


Figure 3. Number of residential moves experienced by households with children up to age 15 by housing tenure type: UK, 2000-2015

- The increasing role of the private rental sector over time, together with the declining proportion in both social rental and owner-occupied tenures, therefore has important implications for health.
- Access to social housing tends to benefit health through multiple pathways, providing both greater tenure security, more affordable rents and on average higher quality accommodation in relation to health-relevant indicators - all of which are important for good health outcomes.

2.4 Homelessness and temporary accommodation

- The housing affordability described above - together with the wider context of high inflation and cost-of-living challenges - is driving a large increase in rent and mortgage arrears, as well as repossessions, which have more than doubled in the year to February 2023. Rental eviction rates also increased by 98% in the year towards the end of 2022,²³ and as of August 2023 are at their highest in 8 years,²⁴ possibly influenced in part by the upcoming introduction of the Renters Reform bill, which will end this kind of eviction.
- Taken together, these factors are driving rising homelessness rates, after short-term reductions achieved the 'Everyone In' campaign during the COVID-19 pandemic.²⁵
- This is particularly taking the form of households being housed in temporary accommodation, often for extended periods - including over 120,000 children as of the end of 2022. This can include hotels, bed and breakfasts (B&Bs), hostels, rooms in shared private houses, private, council or housing association properties, and people are often moved multiple times between different temporary accommodation sites. Such accommodation often lacks basic facilities (e.g. private bathrooms, access to cooking facilities) and is not subject to even the same low level of regulation in relation to quality and safety as the private rental sector.

- The ability to address such issues is exacerbated by tenants being frequently moved from place to place, and the fact that if they decline any given temporary accommodation they are offered (irrespective of either its suitability, location, or even clear health risks such as severe damp or mould), they may be deemed to have made themselves ‘intentionally homeless’ and so removed from local authority waiting lists entirely.
- Temporary accommodation has become less and less temporary in recent years: over two-thirds of families in temporary accommodation as of 2023 have been there for over a year, and this situation is only worsening.²⁶ This is both harmful to health, and extremely expensive. For example, Enfield, one of the boroughs with the highest rates of temporary accommodation in the country, is now spending £500 million every month on the cost of temporary accommodation, contributing to its budget deficit.²⁷ The scale and rapid rises in these costs is putting an increased number of councils at risk of bankruptcy due to rising costs of temporary accommodation: for example, recent analysis by the Guardian identified 10 councils in which over 10% of core spending went on temporary accommodation in 2022-23; and in Hastings it was as high as 50%. Rising rates of evictions, local housing benefit cuts and a scarcity of suitable homes were identified as the core underlying drivers of this rapidly rising need.
- These impacts are not evenly distributed: for example, the Government’s 2020 statutory homelessness report showed that Black people were three times more likely to experience homelessness than people of other ethnicities on average,²⁸ and those on the lowest incomes and who receive benefits are also amongst the groups most likely to experience homelessness.
- ‘Housing First’ programmes provide people experiencing chronic or episodic homelessness, including those who are street homeless due to not meeting ‘priority need’ criteria (and therefore not eligible for even temporary accommodation under the UK system) with permanent, unconditional housing combined with integrated community-based rehabilitation, treatment, and support. There is evidence they improve housing stability, health and reduce health service use,²⁹ and often achieve significant cost offsets (e.g. in homeless shelter and A&E department costs).³⁰

3. What policy changes are needed?

Policy solutions which could help address the problems outlined above do exist, and are not just key housing but also public health interventions.

At the national level, these include both immediate changes to ease the acute challenges households are facing, as well as longer-term structural actions. Whilst wider interventions such as in relation to fair pay, benefit reform, childcare provision and public transport are all key to alleviating poverty (and thus indirectly to improving housing affordability), our recommendations below are focused primarily on the actions most relevant to housing policy:

- In the short term, bringing housing benefits in line with real, current housing costs to avoid more people being pushed into homelessness.
- Changing incentives to increase the short-term supply of rented housing (for example by changing the Rent a Room allowance).
- Improving the quality of social and private rented housing, including through comprehensive reform of the enforcement regime for the private rented sector, including planning reforms to facilitate the building of more social homes where they are needed; rent controls (designed in such a way as to avoid or minimise unintended consequences, and alongside measures to increase supply of social and affordable homes); and by progressing needed reforms around energy efficiency of private rented housing.

- A commitment to increase the supply of social housing, and ending the ongoing adverse impacts of the Right to Buy policy.

At the local level, there are also a number of key actions that local authorities and other local organisations can take, such as:

- Identifying those at greatest risk of eviction and in rent arrears in order to intervene early with cost-of-living/financial support; for example with advice on unclaimed benefits and other forms of tailored social and financial support;
- Reviewing local enforcement and licensing policies to ensure that public health is sufficiently protected, particularly from rogue landlords, and work to ensure that enforcement teams are adequately resourced and that local enforcement policies do not inappropriately prioritise informal approaches to breaches of housing health and safety regulations.
- Inclusive approaches to supporting people out of homelessness, including working to avoid displacing people far away from their social support networks into rental accommodation elsewhere in the country where they may be highly vulnerable if subsequently evicted;
- Strengthening links between housing, public health, welfare and other relevant teams, such as social care and those supporting vulnerable individuals in other contexts.
- In the longer term, by prioritising the building of high-quality affordable homes in places where they are needed (without compromising on other social and environmental goals, e.g. through careful approaches to design and planning).

4. For further information:

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