

Housing and Life Experiences: Making a Home on a Low Income

Karen CROUCHER,

Centre for Housing Policy, University of York

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Home, Health and Wellbeing: New Research

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- Aims of the project and methods
- Key findings
- Focus on health, caring, and family support

Full report and summary on JRF website

- <https://www.jrf.org.uk/report/housing-and-life-experiences-making-home-low-income>
- One of a number of JRF projects that explore different aspects of housing and poverty in the UK: <https://www.jrf.org.uk/report/housing-and-poverty>.

- **Two main aims**

- to understand how housing circumstances affect households' experiences of poverty at different stages of the life course.
- to support a parallel project that identified housing or housing-related policy and practice that can improve individual and household outcomes, by better preventing, mitigating and reducing poverty at different stages in the life course.

- **Methods**

- Qualitative longitudinal panel study (QLPS): Movie rather than snapshot
- QLPS allows the exploration of change/no change over time, offering insight into the ways policy interventions, and wider structural and societal shifts, are experienced or 'lived' by individuals and families.
- QLPS provide complex narratives, tracking changes in circumstances, attitudes and expectations, and interpretations of lived events, allowing analyses across time and across different groups.

- **72 low income participants in 6 diverse areas**
 - Hull, London (Waltham Forest/Islington), Oxford, Belfast , Fife, North Wales
 - Gender, BME groups, chronic ill health or disability,
 - Income < Minimum Income Standard (JRF, 2008) for household type
- **In each area:**
 - c30% with mortgages; c20% to be outright owners; at least 30% to be social renters; and at least 20% to be private renters
 - younger people (aged 16-29); mid-life (29-49); older people (50+)
 - Range of household types: singles, couples, families with children, extended families
- **Three phases of data collection**
 - 2015 Base-line F2F interviews: current housing now; housing history; income/debt/savings; future aspirations.
 - 2016: Mid-point (telephone)interviews: Changes in housing, household, income in previous year
 - 2017: Final F2F

- **Homeownership pathways**
 - Settled home ownership
 - Second-footing homeownership
 - Convertors – SRS to ownership via RtB
- **Social rented sector pathways**
 - Settled social renting
 - Stuck/unresponsive social renting
 - Safety net social renting - moving from other tenure in crisis/ill health
- **Private rented sector pathways**
 - PRS only
 - Migration to the UK
 - Ladders and snakes – PRS last resort
- **“Non-tenured” pathway**

- Housing histories were fundamentally shaped by key (often multiple) life transitions:
 - Leaving the parental home
 - Relationship and family formation & breakdown
 - Income and work transitions
 - Ill health, disability, and caring responsibilities
 - Migration to the UK
 - Bereavement
 - “External” events: fire/flood/violence/injury/bankruptcy
- De-institutionalisation of the life course? (Clark, 2013; Graham and Sabater, 2015)

- Over the life course less a housing ladder more a treadmill
- Good housing can mitigate but not lift people out of poverty
 - Wages, in-work benefits - sick pay, pensions, redundancy, or “windfall” inheritance
- The British housing system poorly supports key life transitions and life events (both expected and unexpected)
- Mismatch between needs and housing over prolonged periods
- High housing costs locked people into ‘managing just’ over longer term/ few opportunities to save
- Support from family and other social networks
- More commonalities across UK than differences

“I wouldn't know how I would have coped with it if I didn't have my home, because that is the, this is where I like to be. I don't like to go out too much because if I do go out people start talking to you about things. You start getting upset, and I just feel that I've been able to – I'm comfortable here, I can get warm, I can eat, I can drink. Any time I want. And I can also cry when I want. I just feel like this has been my saviour really. I said to my mum the other day, 'I don't know what I'd have done if I didn't have the comfort of my home around me at this time'. Because I do love my home. I love coming home, I love being at home. It's everything to me. It's everything. If I have a pain I've got my pain killers here, if I want a cup of coffee...Yes, and my animals, yes. Yes. Yes.”

Anwen, older cohort, living alone, PRS, N. Wales

“It's called being comfortable. You haven't got to be well off but you can be comfortable. You know? A few of my friends have got lovely places, they've got no money but they're comfortable. As they live, it's nice to live comfortably, because it's where you come in to from the big bad world, and it is a horrible world out there at the moment. It's not a nice world, you know, there are people starving, they're killing each other, they're bombing each other. When you come home to your home you want niceness. I like my [son] to come home to something decent. We had a decent home, we didn't have anything growing up but we always had a decent home. It was always nicely done.”

Melanie, older cohort, single parent, SRS, London

- Regular/ substantial rent increases in the PRS and future worry about loss of home
- Housing Benefit (LHA) short-falls
 - Using disability benefits and/or family assistance to make up shortfalls where possible.
- Housing costs related to moving and making a home
 - PRS: deposit, rent in advance (but often furnished/white goods etc);
 - SRS: making a house a “comfortable” home (decoration; furniture etc)
- Poor physical condition of some properties (all tenures)
- Suitable properties for people with impairments
- Fuel poverty (all tenures)
- Overcrowding/lack of space
- Poor location/neighbourhood

Precariousness and anxiety in the PRS: Nick

“Got to be on your toes all the time...your rent is due on the 5th, you’ll get your housing benefit on the 10th, you’re five days late with your rent. I can’t afford to be in that situation.”

“I’m one rent review away, one complaint away from being homeless. It’s as simple as that.... it’s exactly how it feels. It can’t be felt any other way; that’s the situation and I feel terribly, terribly vulnerable, I really do.....Absolutely, the overriding threat that hangs dark over my head; I wake up with it every day, I go to sleep with it every night. There’s no getting away from it; I’m that far away from my whole world being turned upside-down.”

“I’d love to be in the situation when I could remotely get on their radar because this is just ... The time in life and your circumstances and the situation through ill health I now can’t be as dynamic and do what I’ve done before, that’s [social housing] what would suit me down to the ground now. It’s... Before it’s always been my responsibility; I had children, I bring children up, I house them, my responsibility, right? But I can’t help myself now and so I would die for that security.”

- Nick, older cohort, single person, PRS, London

“Then it took us 13 years to get this house. I went through a lot, 13 years of bidding, fighting up against it, letters from everywhere, from the school, my boy's school, doctors, psychiatrists, mental health unit, the hospitals ... I didn't really have a choice but to move here. This was it for me. I was told this was it, there was no help going to be given anywhere else. Then when I applied for help for things ... there was no money for decorating. I'm really moaning about it all and I shouldn't moan because there are a lot of people a lot, lot worse off than me. There is. But I just think these debts are doing my head in. I don't feel I'm getting anywhere with them. Does that make sense? They're moving but ...”

Melanie, mid-life age group, single parent, SRS, London

Living in temporary accommodation: Maurice

“It was like a student flat, it was like this [living room] would be everything and the toilet would be outside, that's the only thing that's private, everything, we were in one room really, that was for a good...over a year.....It wasn't good, it wasn't good. It wasn't good, terrible neighbours, it was a bit scary for my daughter, because she didn't know. It wasn't fun really, it was tormenting. Every weekend you had some form of excitement, the kids, they were lighting fires in a bin chute, there would be the fire brigade coming, there would be somebody sleeping under the stairs, weeing, doing things they shouldn't be doing in there, faeces, it was just nasty. It wasn't a place you want to be with your kid. Maybe on your own but not with your kid.”

Maurice, mid-life group, single parent with disabled teenage daughter, SRS, London

“I was in a hostel with my daughter, and this is the property they offered me. I did refuse it because of the work, it was really, really bad. Yes, it [condition] was really, really bad, but my housing officer said if I didn't take it I would be in the hostel for another 12/18 months, so that's why I took it.”

Claudia, mid life, single parent, London, SRS. F2F1

I had to use the credit card, I had to buy my boy a bed, bedding, carpet, blinds. I had to buy curtains, it's things that we had to have. Are you with me? I had to buy flooring, and then you have to pay someone to come in and do the flooring. So then I had to take out loans. It just never seemed that we were clear or anything. I'd say about another year, year-and-a half before I even see a light at the end of the tunnel to start putting any more things down in here. I'm in debt about £2,500 which is quite a lot. I've never been in that much debt. But, what was I supposed to do? I can't tell my boy he can't have carpet down on his floor, and you can't have a bed to sleep in yet because you've got to wait. You know? It's things we needed, like you need, you have to have curtains.’

Melanie, mid-life age group, single parent, social rented sector, London F2F1

- Making a home? Settling down?
- *“I like to keep things nice...”*
 - Maintenance and repair
 - Condition of properties when moving into the SRS
- *“Got to live within the boundaries”*
 - Decorating, having a place how you like it
- *“It’s never yours.”*
 - Not feeling settled
- Energy and time to “chase” or “challenge” landlords
- Change in landlord or landlord’s circumstances impacting on tenants
- Changes to benefits/problems with benefits
- Loss of secure SRS tenancies

“At the minute, my house is being repossessed by, a different company's taken it over. So it's a bit of a nightmare with sending them letters and statements and stuff and just everything. Then, the house has loads of damp in it, as you can see. They said that as long as I proved that I lived here for a certain amount of months and sent them statements that my housing was being paid to him [previous landlord], because they didn't believe that he was getting the money for this house. They thought I was just living here and not paying anything. I was; the previous landlord was getting it but he wasn't letting on that he was getting it. So I just had to get statements for that, proving that it was being paid and they were fine with it. They just continued along. That's what I am scared of at the minute, in case they do turn around and say, 'Look, you're going to have to leave,' because they've taken it over. So I don't know whether that's going to come down the line or not.”

Marian, young single mother with 18 month old baby, PRS, Belfast

Jackie: 'I hate the letting agent.'

Researcher: "Okay, why is that?"

Jackie: 'For jobs and things, I like to keep things nice and that and it bothers me if there's something not working or whatever and I've phoned up so many times that I had to stop because it was really upsetting me, because they wouldn't do it and he'll make it sound like he's going to do something and then he just doesn't do it. That's the letting agent. I suppose if it was my own place I would get these things fixed, but if the landlord doesn't want to do it and he's not putting the rent up, you don't want to rock the boat too much.'

Jackie, mid-life cohort, single person, private rented sector, London

- Limited choices for people on low and static incomes:
 - Area: safer neighbourhoods/access to work/schools/family and social networks/specialist support services
 - Properties suitable for disabled people, people with long term health problems, children, parents with non-resident children, pets
- Managing rent and rent increases over time:
 - Using DLA, or PIP to top up Housing Benefit
 - Sharing with extended family – imploded households
 - Moving back to parental home
 - Costs of moving: deposits, fees, bonds, references, etc
- Interest only mortgages, mortgages extending into retirement
- Fuel costs

“I do struggle. Once I’ve paid my rent I’ve hardly got anything left, but I manage. I have to manage [laughing]. As my mum says, as long as your rent’s paid.”

Claudia, mid cohort, single parent, SRS, London

“I am managing but if I fell ill I would be in trouble – I can’t afford to fall ill. If somebody gets in my taxi that’s got a cold, I say “Get out!” I can’t afford to be off for two weeks.”

Jack, older cohort, couple, home owner, Fife

“It’s the heating, it’s the gas because we were left with other people’s gas bill. Every time we put money in, it takes it, you get one bath between the lot of us and it goes out. It’s hard to keep the house warm.”

Angela, older cohort, single parent, SRS, London

“When we’ve got the grandkids coming we put the heating on”.

Benjamin, older cohort, couple with dependent adult child, SRS, North Wales

“I can’t afford to put the fire on. I’m 54, I’m living like I did when I was 20 years old. I’m sitting in a quilt at night to save on the electric. Do you know what I mean? So it’s wrong isn’t it? I should have gone up, I shouldn’t be going back down should I, to that standard that I had when I was 20 years old, because I was able to cope with it then. You know, it’s not a problem. But I’m not now, I’m older, my body’s painful. Do you know what I mean?”

Anwen, older cohort, living alone, PRS North Wales

- Home as a resource for the wider family
 - Imploded households, moving in with family, thinking ahead to needs of younger family members
- Support from family and wider social networks
 - Purchasing properties for family members
 - Inheritance
 - Various gifts: money, furniture, TVs, phones
 - Tasks: decorating, cooking meals, child care, transport
 - Support with benefits claims, interviews, work, advice
- Caring responsibilities over the life course

- Housing policy that has an ethic of care at its heart?
- Basic human need for a home
 - Warm, comfortable, secure, privacy, sense of control
- Home as a place of care
- Complexity

THANK YOU FOR LISTENING

Contact: Karen.Croucher@york.ac.uk