

Housing and health in the context of the COVID-19 pandemic in England

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<https://www.health.org.uk/publications/long-reads/better-housing-is-crucial-for-our-health-and-the-covid-19-recovery>

A collaboration with the Health Foundation summarised the evidence on the role of housing during the COVID-19 pandemic.



Introduction

Housing has long been recognised as an important influence on health. At one time, responsibility for housing in the UK was part of the Ministry of Health. While the link between housing and health is no longer so explicit in policy, the COVID-19 pandemic has highlighted the important role that housing plays in people's wellbeing in practice.

There are three main ways that the pandemic has highlighted the importance of housing and the flaws in the current policy approach. These can be summarised in relation to the COVID catchphrase 'Stay Home, Stay Safe'.

What if you don't have a home?

In the decade leading to the COVID-19 pandemic and lockdown orders, homelessness increased significantly. This includes rooflessness (rough sleeping) and people living in 'temporary' accommodation. The Everyone In programme provided emergency accommodation to many who were rough sleeping or at risk of rough sleeping, demonstrating the potential of policy to tackle homelessness when there is the will. However much of this provision was temporary and, as for those already in temporary accommodation, much of the accommodation was hotel or bed and breakfast accommodation which provided shelter, an improvement on previous conditions, but not a home.

What if you're struggling to stay in your home?

People are increasingly living in the private rented sector, as accessing owner occupation has become more difficult and the social rented sector has shrunk. Much of the legislation around the private rented sector dates from a time when it was much smaller and used primarily as transitory tenure. This is no longer the case, there were 1.7 million families with children renting in 2020 compared with 0.8m in 2010 for example. The private rented sector is much less secure than other tenures. Tenancies are typically short (six to 12 months), and 'no-fault' (Section 21) eviction means that landlords can evict tenants without cause at short notice. The leading cause

of homelessness in the build-up to the pandemic was the ending of a private rented sector tenancy. Housing insecurity is detrimental to health at the best of times, during a pandemic such uncertainty is likely to have an even greater impact.

The pandemic and lockdown have had significant impacts on people's incomes, with renters particularly hard hit. In the face of these income losses, private renting, already the least affordable tenure, has become even more difficult. While owner occupiers (and landlords) were given the option of a 'mortgage holiday', no such support has been offered to tenants, leaving them to rely on the goodwill of landlords. One estimate is that 700,000 private and social renters were in arrears in October 2020, an increase of 250,000 since just before the pandemic. The Government did introduce a temporary ban on evictions during the first lockdown, as well as a longer notice period. While this is a welcome intervention, it will do little to provide reassurance to households accruing rent arrears, particularly as the latest eviction ban does not protect people with significant arrears, even if those arrears developed as a result of the pandemic.

Policy decisions in the years before the pandemic eroded affordability in rented housing, most notably the 'bedroom tax' for social renters and changes to the Local Housing Allowance for private renters (as well as the benefit cap). The low level of the Local Housing Allowance means that the increase introduced in response to the pandemic was not as effective as it could have been, especially as it continued to base levels of support on the bottom third of local area rents rather than the actual rents households were paying. The benefit cap, which limits the amount a household can receive in social security support, also reduced the effectiveness of this policy tweak.

What if your home is not safe?

Catchphrases such as 'Stay Home, Stay Safe' and 'You're not stuck at home, you're safe at home' have become common place during the COVID-19 pandemic. However, the extent this is true will vary depending on the home. Some people have faced the lockdowns in large homes with gardens and plenty of living space, while others struggle in overcrowded conditions with no outdoor space, and/or poor-quality housing.

Damp, for example, has been linked to multiple health problems, including respiratory issues, physical pain and headaches, particularly affecting children. The greater exposure to damp when people are having to stay in their homes for the majority of the day will likely exacerbate the impact on health. Overcrowding, which had been increasing among renters in the years before the pandemic, also has serious health implications and has likely contributed to the spread of COVID-19. It is very difficult to effectively self-isolate in overcrowded homes. In 2019 17% of homes failed to meet the decent homes standard, a measure of the thermal comfort, state of repair, nature of facilities and presence of hazards in housing. The overall figure masks significant cross-tenure variation, 25% of private rented homes failed to meet the standard, compared to 15% of social rented homes. This means that one quarter of private renters will have spent lockdown in an unsafe home. Some households have spent lockdown in particularly dangerous homes. Many leaseholders

have been required to stay in homes that have been identified as having highly flammable cladding or other fire safety issues. The inaction on these issues has left them facing massive bills and significant concerns for their safety, with disastrous affects for their wellbeing.

There are of course other ways that homes are not safe, most notably because of domestic abuse, which has increased during the pandemic.

Authors' main message

Many people will not have been facing these challenges in isolation. One million people in England live in homes with more than one housing problem (relating to affordability, quality and crowding), meaning that they are struggling to pay for a poor quality or overcrowded home, for example. That so many people are paying unaffordable amounts for inadequate homes demonstrates the significant problems with housing in England today. It is also important to recognise that these issues are not equally distributed across the population, housing problems are more common among black and minority ethnic communities, younger people, women, disabled people and single parents. Housing is therefore making a significant contribution to social inequalities in England.

There is significant need for a re-think around housing policy priorities, away from the promotion owner occupation and short-term 'solutions' such as permitted developments, towards a long-term strategy. This will require greater investment in social housing, more secure private tenancies, and increasing housing benefit support. The importance of housing means that policy in this area has significant potential to improve people's lives as well as to reduce government spending in the long run. It is worthy of significant government attention.

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