

Lockdown. Rundown. Breakdown.

The COVID-19 lockdown and the impact of poor-quality housing on occupants in the North of England

Philip Brown, Dillon Newton, Rachel Armitage and Leanne Monchuk. October 2020.

About the authors

The School of Human and Health Sciences at the University of Huddersfield is an award-winning, professionally accredited School with a strong focus on excellence in applied and interdisciplinary research.

Philip Brown is Professor of Housing and Communities, Rachel Armitage is Professor of Criminology, Leanne Monchuk is a Senior Lecturer in Criminology and Dillon Newton is a Research Associate within the School of Human and Health Sciences at the University of Huddersfield.

Acknowledgements

This study represents a collaborative project undertaken between the School of Human and Health Sciences at the University of Huddersfield and the Northern Housing Consortium. The authors are particularly grateful to the University of Huddersfield, the Northern Housing Consortium and the Nationwide Foundation for providing the funding that allowed the research described in this report to take place.

Without the time, expertise and contributions of a number of individuals and organisations, this research could not have been completed. Brian Robson and Liam Gregson at the Northern Housing Consortium provided expert guidance and support throughout. Bridget Young at the Nationwide Foundation has also been a great source of support and guidance. We are also grateful to those at Greater Manchester Housing Action, QA Research and BEAM Fieldwork who helped identify households for us to speak to. Our thanks are also extended to Roli Barker (Shelter), Judith Furlonger (West Yorkshire Combined Authority), Paul Hayes (Wakefield Council), Sarah Holmes (Kirklees Council), Yvonne Probert (AgeUK), and Heidi Wilson (Calderdale Council) who helped in various ways at the outset of the study.

A special thanks go to all the people who found the time to talk to us and answer our questions in a full, honest and patient manner often in difficult circumstances. It is hoped that this report is able to accurately reflect their experiences.

This report is based on research undertaken by the study team, and the analysis and comment thereafter do not necessarily reflect the views and opinions of the funders or any participating stakeholders and agencies. The authors take responsibility for any inaccuracies or omissions in the report.

Suggested citation:

Brown, P., Newton, D., Armitage, R. and Monchuk, L. (2020) Lockdown. Rundown. Breakdown.: The COVID-19 lockdown and the impact of poor-quality housing on occupants in the North of England. The Northern Housing Consortium.

Contents

About the authors	2
Acknowledgements	2
Contents	3
Executive summary	5
The study	5
Rationale	5
Key findings	6
1. Introduction	9
Approach to the research	10
Structure of the report	11
2. Context	13
What we know about COVID-19 and its relationship to housing	14
3. Living conditions before lockdown	16
The state of repair	16
Housing conditions	18
Thermal comfort and energy use	21
Facilities and the internal environment	24
Summary	24
4. Poor conditions in lockdown	26
Lockdown and growing awareness of housing issues	26
The deterioration of housing conditions throughout lockdown	29
Getting repairs done during lockdown	31
Engagement with landlords and agents over lockdown	33
Summary	35
5. Living and getting by	36
Managing mortgage and rental payments	36
Income and expenditure	38
The impacts on health and wellbeing	40
Physical health impacts	40
Mental health impacts	41
Summary	43
6. Coping and the future	44

Making adjustments to manage day-to-day issues 44

Coping strategies used in lockdown 45

Struggling to cope..... 47

Fears for the future 49

Summary 51

7. Conclusion 53

8. Policy implications 57

 Priorities for the coming winter 57

 Beyond the winter 58

 Long-term implications..... 59

9. References 60

Appendix 63

Executive summary

The study

The study 'Lockdown, Rundown, Breakdown' was rapidly mobilised in May 2020 in response to the UK national lockdown, which was implemented in March 2020 as a means of containing the spread of COVID-19. It draws on the analysis of visual representations and semi-structured interviews with 50 residents living in poor-quality accommodation and eight professionals in the North of England, UK. The fieldwork concluded in July 2020, and the findings reflect the concerns, impacts and lived experiences of households living through the early stages of the COVID-19 pandemic and lockdown. The research had the following objectives:

1. To document the day-to-day lived experiences of the lockdown of people living in poor-quality accommodation in the private rented and owner-occupied sectors.
2. To identify coping strategies, associated issues and concerns of people living in those housing situations (e.g. employment, welfare, wellbeing, health and care).
3. To identify whether and in what ways poor-quality accommodation has impacted on people's experiences of the lockdown.
4. To ascertain the views and experiences of those working to support people in their homes from organisations in the statutory and community and voluntary sectors.

Rationale

The COVID-19 pandemic has impacted and transformed the lives of many people across the globe. An accurate understanding of the nature of the changes will take a number of years to materialise. What is clear, however, is the way 'home' has been elevated by the pandemic, not only in the way housing has been utilised by governments mandating populations to remain in their homes, but also in the role our homes play in our lives. It is clear that experiences of lockdown and associated measures will have been acutely influenced by housing. In particular, there will be distinct differences in experiences of lockdown depending on the availability of safe, secure and decent accommodation. It is evident that people most at risk of experiencing the worst impacts of the pandemic and the steps taken to mitigate the spread of the virus are those already living with some form of pre-existing vulnerability, inequality or precarity: in particular, those in receipt of benefits, living with long-term conditions, in precarious employment or living in insecure housing or with poor housing conditions. As such, it is clear that the experiences of people affected by multiple vulnerabilities should be documented and exposed (Gurney, 2020; Holmes et al., 2020).

Whilst poor-quality housing is a national problem, the situation is acute in the North of England due to concentrations of pre-war, low-value properties. Recent work from The Smith Institute (2018) estimates that around 1 million owner-occupied homes in

the North now fail to meet the Decent Homes Standard, in addition to 354,000 private rented homes. In addition, almost half of non-decent properties in the North contain someone over 60 or with a long-term health condition or disability. The impacts of poor housing conditions on health are well established (see Marmot Review, 2010), and it has been estimated that the annual cost to the NHS of poor housing is £1.4billion (Buck and Gregory, 2018): a possible underestimate, taking on board the impacts overcrowding and poor conditions have had on exposure to COVID-19 (Public Health England, 2020). Indeed, Public Health England (2020) found that issues of overcrowding and poor housing conditions contributed to an increase in cases amongst members of BAME communities. Poor housing conditions can lead to an increased risk of cardiovascular disease, respiratory disease, depression and anxiety, all of which can lead to worse outcomes if an individual becomes infected with COVID-19.

The Centre for Ageing Better (2020) has drawn on existing evidence in order to infer the impact that housing, health and COVID-19 have had for people. The inferences within their report appear substantiated by the evidence collated as part of this study. Similarly, Shelter recently published findings from a poll that reported that 35% of private renters were living in poor conditions at the height of the pandemic and 56% of private renters experienced an issue with the condition of their home during lockdown, with only half of private renters feeling safe in their homes during this time (Gayle, 2020). This study offers a rich picture of what lives were and are like during the pandemic for those who have to endure poor conditions.

Key findings

Households were living with longstanding repair and quality issues. These ranged in severity and impact from having to manage relatively minor cosmetic faults that had become more apparent during lockdown to major cases of damp, mould and leaks that stemmed from significant structural issues. Lockdown had ultimately worsened such conditions and impaired people's ability to live with those conditions.

Many longstanding repair and quality issues were described as worsening throughout lockdown because social distancing measures prohibited contractors from entering the home. It was only in extreme cases, such as the breakdown of heating systems, that contractors typically carried out work. Sometimes the absence of contractors was a result of a disinclination to have outsiders in the living space for fear of infection. Other respondents spoke about landlords reporting difficulties in arranging for a contractor to visit. Some respondents suspected landlords were using lockdown as an excuse to postpone or delay costly repair works, whereas some landlords flatly refused to arrange repairs. Households were having to draw on their own incomes, savings and credit to cope with the costs associated with their poor conditions, which further entrenched people in the private rented sector.

Some renters commended the proactive approach their landlords had taken at the beginning of lockdown (to reassure tenants about their renting situation in light of impending job losses), whereas others who had been made redundant or now had

wages capped at 80% under the government's furlough scheme perceived their landlords as lacking sympathy and compassion about their situation. The vast majority of renters had not considered the possibility of asking landlords for rent reductions when questioned during interviews. Many respondents were not reporting repairs or concerns, complaining or chasing up reports that had already been made for fear of possible revenge evictions or deliberate rent increases. Indeed, many households described how they were, in spite of the conditions they were living with, prioritising meeting housing costs over food and other expenses.

Private renters were under-reporting the repairs that were needed to their homes. Similarly, organisations that provide specialised support to older adults living in owner-occupied accommodation were particularly concerned about the under-reporting of repairs and the impact this was having on already poor living standards and unsafe environments. Such factors led to the general view amongst professionals that once 'normality' had resumed there would be a significant backlog of issues and an unfavourable wider context in which these could be tackled.

Households recounted coping strategies relating to both housing conditions and lockdown more generally. These fell into four approaches: *practical strategies*, such as catching leaking water in bowls/pans, deep cleaning to contain/remove mould, using earplugs to block out noise and leaving curtains shut to retain heat; *spatial strategies*, such as rearranging rooms within the house (e.g. to accommodate working from home); as well as *psychological strategies*, such as meditation and exercise. *Ownership strategies*, whereby tenants bypassed their landlord and paid for contractors to conduct repairs, were also discussed.

The struggle for thermally comfortable homes was a major theme in the research. Although this included overheating, the majority of issues related to the presence of cold and damp conditions due to the inability of heating systems to retain heat for long durations of time. This was a significant feature in the interviews with low-income households, as well as with those people for whom the pandemic had added a new layer of uncertainty to their income and employment. It was clear that the inability to control thermal comfort, as well as energy costs, in the home was an ongoing source of anxiety for some and a new source of anxiety for those who had new-found experience of income precarity. The struggle to keep properties as warm as possible was leading some people to stop opening windows, which further lowered internal air quality and exacerbated existing respiratory conditions.

Overcrowding was an issue most households were experiencing, with entire households living, working and spending time in the same housing space. Conversely, people who lived by themselves discussed feeling isolated and lonely in the weeks when contact with family and friends was restricted to online video call facilities. Loneliness and isolation were particularly acute for older adults and participants with health conditions who were at high risk and could not, in any case, leave their dwellings, in line with the UK government's strategy to 'shield' the most vulnerable.

The experience of confinement over many weeks in poor-quality housing had a grinding effect on participants. For residents living in damp and mouldy conditions, the development of chesty coughs took on a new dimension against a canvas of COVID-19. By virtue of being confined inside, others had come to face the bleak realities of their housing situations and the quality of properties they could afford. Whereas previously housing had been a space in which very little time was spent due to work routines and unrestricted social lives, confinement in low-quality housing had been a forlorn experience for some households. The visibility of cracks in walls, the smell of damp and the noise of dripping water from leaks being caught in buckets were discussed as now daily lived experiences. Households routinely reported the onset or resurgence of mental ill health such as depression and anxiety.

Finally, whilst a small proportion of households were getting by, the findings suggest that the majority of households appeared to be living with a sense of dread about their future and their [in]ability to change it. There were heightened concerns about the precarity of their tenure, the frailty of their homes, the uncertainty of their financial situation and a sense of impending hopelessness.

The housing system in the UK has long been considered in a state of crisis. As rising house prices mean fewer people are able to purchase a home, and with social housing stock largely stagnant, private renting is no longer a short-term housing solution and existing housing will remain a part of the housing supply for some time yet. It is clear that the quality of existing housing is also a part of the current housing crisis.

This report amplifies the connection between the places we call home and our health, security and sense of wellbeing. These factors cannot be untangled. The COVID-19 lockdown has shown in the starkest of terms that rundown homes are resulting in rundown people. At the time of writing we are now seven months on from the initial lockdown announcement, with measures of varying degrees likely to continue for a substantial period yet. There is an opportunity to learn from the first few months of the COVID-19 lockdown and take urgent action for the short, medium and long term to ensure that the housing crisis, which has been so frequently identified, does not lead to systemic or personal breakdown.

1. Introduction

The COVID-19 pandemic has impacted upon and transformed the lives of many people across the globe. An accurate understanding of the nature of the changes will take a number of years to become clear. However, it is evident that some people are more at risk of experiencing the worst impacts of the pandemic and the steps taken to mitigate the transmission of the virus than others. Such people are those already living with some form of pre-existing vulnerability, inequality or precarity: in particular, those in receipt of benefits, living with long-term conditions, in precarious employment or living in insecure housing or with poor housing conditions.

The vital role that housing plays in our lives has come to the fore during the pandemic. Housing has been a key vehicle in the way the UK government and devolved administrations have tackled the spread of the COVID-19 virus through their implementation of lockdown measures and shielding strategies. However, the experience of lockdown, associated measures and the pandemic more broadly is highly variable. Central to this is whether people have access to safe, secure and decent accommodation. Pre-pandemic, it was well established that housing is one of the major determinants of health and wellbeing, with many people experiencing poorer health outcomes due to the domestic environments they are living in.

This report has been produced to document the experiences of households living in poor-quality, 'non-decent' accommodation in the UK – with a specific focus on households in the North of England – during the height of the UK lockdown. It draws on rapidly produced primary research undertaken between May and July 2020. The research had the following objectives:

1. To document the day-to-day lived experiences of the lockdown of people living in poor-quality accommodation in the private rented and owner-occupied sectors.
2. To identify coping strategies, associated issues and concerns of people living in those housing situations (e.g. employment, welfare, wellbeing, health and care).
3. To identify whether and in what ways poor-quality accommodation has impacted on people's experiences of the lockdown.
4. To ascertain the views and experiences of those working to support people in their homes from organisations in the statutory and community and voluntary sectors.

This report augments existing work being undertaken nationally to understand and respond to poor housing quality in the UK (e.g. Care & Repair England, 2019; Centre for Ageing Better, 2020; Affordable Housing Commission, 2020). This report also adds to the work of others who are collating the experiences of householders during the pandemic. The Centre for Ageing Better (2020) has drawn on existing evidence in order to infer the impact that housing, health and COVID-19 have had for people. Similarly, Shelter recently published findings from a poll of renters that reported that 35% of private renters were living in poor conditions at the height of the pandemic and 56% of private renters experienced an issue with the condition of their home during lockdown, with only half of private renters feeling safe in their homes during this time (Gayle, 2020). This study complements this growing body of work. It is hoped that this report and the lived experiences we collated will offer insights as to the day-to-day lived experiences of people forced to endure the pandemic in non-decent accommodation and how policy and practice can respond.

Approach to the research

The study commenced in late May 2020 after receiving ethical approval from the University of Huddersfield ethics committee, and the fieldwork was completed in late July 2020. The Project Team sought to focus most, albeit not exclusive, activity in Greater Manchester and West Yorkshire. These areas were selected as they broadly reflect housing across the North and allowed us to ground the research in the experience of practitioners who work in these areas.

The research presented in this report involved semi-structured interviews with 40 residents from privately rented housing, 10 residents from owner-occupied housing and eight key actors/professionals. A total of 58 people were consulted in this research. We also used a short survey to capture the views and experiences of people who preferred not to be interviewed. Finally, we sought to include photographs and images provided by residents who had taken part in interviews. A breakdown of the sample by key demographic characteristics can be found in Table A.1 in the Appendix to this report.

A methodological challenge was finding people who lived in poor-quality housing during the pandemic. This was a particular challenge due to operating at a social distance via digital tools and the hidden nature of households who are coping with poor housing. To overcome these challenges, we reached out to a vast array of networks and organisations to promote the study, including Home Improvement Agencies, local authorities, mutual aid groups and community and voluntary groups, as well as via general social media. We also commissioned the support of two external social research agencies to help identify potential respondents and invite participation in the study.

It should be noted that as a result, in each case, 'poor-quality' was self-defined by the respondent. However, the research team undertook screening checks with each respondent to ensure each was reporting issues that would be recognised by the Decent Homes Standard. In some instances, interviews were not carried out with potential respondents who did not meet the criteria.

Householder respondents who were taken forward to interview were subsequently provided with thank you payments to the value of £20 each, which were distributed electronically.

All interviews were undertaken via telephone, transcribed and then analysed using thematic coding and retrieval techniques with QSR NVivo software. Whilst we make no claim that this sample is representative, we feel the stories collected are reflective of the broader experience of households living in the private rented and owner-occupied sectors.

In order to ensure the anonymity of responses, we have provided respondents with participant codes. These codes relate to their tenure: OO – owner-occupier; PRS – private rented sector; and PROF – professional. They also relate to the local authority/town in which the respondent lived:

BLBU – Blackburn	LANCS – Lancashire
BOLT – Bolton	LDS – Leeds
BRAD – Bradford	MANC – Manchester
CALDER – Calderdale	NEWC – Newcastle
CHES – Chester	OLDH – Oldham
DARL – Darlington	ROCH – Rochdale
HUDS – Huddersfield	SCAR – Scarborough
KIRK – Kirklees	WAFI – Wakefield

Respondents were also given numbers that correspond to the order in which they were interviewed: hence, PRSMANC2 is a respondent in the private rented sector based in Manchester and was the second such person interviewed in that area. Finally, respondents are provided with their age, gender and their household type.

Structure of the report

The report is structured as follows. **Chapter Two** provides a brief review of the context. The following four chapters outline the findings from the study:

Chapter Three *‘Living conditions before lockdown’* explores the views of households on the homes in which they live. Structured by the Decent Homes Standard, the chapter considers such issues as housing standards, facilities, state of repair and thermal comfort.

Chapter Four *‘Poor conditions in lockdown’* looks specifically at how the period of lockdown has impacted on householders’ experiences of their accommodation, as well as the engagement they have had with landlords and other organisations over this period.

Chapter Five *‘Living and getting by’* explores the day-to-day experiences of people managing their household during the lockdown, their employment and the ways their income and outgoings have been impacted.

Chapter Six '*Coping and the future*' examines the impact that housing issues have had on householders' health and wellbeing, as well as how people have coped with the experience.

Finally, **Chapter Seven** provides the conclusions arising from the key findings of the study.

2. Context

The nature of the poorest-quality housing in the UK has been well established in the literature, with data on its prevalence routinely collected as part of annual housing surveys, which indicate that quality is variable across tenures and localities. As a tenure, the private rented sector (PRS) has the highest rates of low-quality housing, followed by owner-occupation. Whilst there are shortcomings in the social housing sector, as a whole in comparison it is of a higher quality, with the vast majority meeting the Decent Homes Standard (DCLG, 2006). The Standard sets out that homes should:

- meet the current minimum standard for housing, that is, the property must be free of Category 1 hazards under the Housing Health and Safety Rating System
- be in a reasonable state of repair
- have reasonably modern facilities and services
- provide a reasonable degree of thermal comfort.

Whilst housing surveys tend to show good levels of resident satisfaction with housing in general, there are a significant number of households who routinely deal with substandard conditions. For example, the latest English Housing Survey Headline Report revealed that in 2018 12% of dwellings in the social rented sector failed to meet the Standard, compared with 25% of PRS housing and 17% of owner-occupied homes (MHCLG, 2019). In the PRS, 14% of homes had a Category 1 hazard under the Housing Health and Safety Rating System, compared with 11% of owner-occupied stock and 5% of social housing. Moreover, only 33% of PRS dwellings and 29% of owner-occupied dwellings have adequate levels of energy efficiency (Stephens et al., 2020).

The most recent data tells us that England has five million dwellings dating from before the First World War, and around one-third of these are situated within the PRS. The PRS has almost doubled in size in the last decade, with the number of households in the PRS increasing from 2.8 million in 2007 to 4.5 million in 2017, an increase of 1.7 million (63%) households (ONS, 2019). As rising house prices mean fewer people are able to afford to purchase a home, and the number of homes in the social housing sector is largely stagnant, private renting is no longer just a short-term housing solution. Furthermore, the PRS is home to a growing cross-section of the population and is becoming increasingly heterogeneous as a sector.

There is scant oversight of the PRS. Whilst social housing is regulated by the Regulator of Social Housing, there is no similar body for the PRS or, indeed, the owner-occupied sector. In summary, the private sector, even with the significant increase in newer dwellings over the last decade, remains characterised by older, colder and poorly maintained properties. For contemporary overviews of the policy

landscape relating to existing homes see Cromarty (2020); Marsh and Gibb (2019); and Committee on Climate Change (2019).

Whilst poor-quality housing is a national problem, the situation is arguably acute in the North of England due to concentrations of pre-war, low-value properties. Recent work from The Smith Institute (2018) estimates that around 1 million owner-occupied homes in the North now fail to meet the Decent Homes Standard, in addition to 354,000 private rented homes. In addition, almost half of non-decent properties in the North contain someone over 60 or with a long-term health condition or disability. The impacts of poor housing conditions on health are well established (see Marmot Review, 2010). Poor housing conditions can lead to an increased risk of cardiovascular disease, respiratory disease, depression and anxiety, all of which can lead to worse outcomes if an individual becomes infected with COVID-19. It has been estimated that the annual cost to the NHS of poor housing is £1.4billion (Buck and Gregory, 2018): a likely underestimate, taking on board the impacts overcrowding and poor conditions have had on the transmission of COVID-19 (Public Health England, 2020).

What we know about COVID-19 and its relationship to housing

Emerging evidence is beginning to shed light on the connections between housing and COVID-19. These can be distilled into a number of key areas. The first is the impact of the COVID-19 lockdown on mental health. Both Holmes et al. (2020) and Gurney (2020) warned early in 2020 that lockdown in housing with limited living space, an absence of outdoor space, issues that make housing unfit for habitation and cramped and overcrowded living arrangements will be likely to have severe impacts on mental health. Indeed, the National Housing Federation (2020) indicated in June that 31% of adults in the UK had experienced mental or physical health problems during lockdown linked to limited housing space, whilst research conducted by the Resolution Foundation (2020) in July found that younger people had reported lower satisfaction with housing during lockdown owing to disproportionately living in denser and lower-quality PRS accommodation.

There is also a clear association between COVID-19, housing and physical health. An analysis of ONS data conducted by Inside Housing (2020) found a correlation between overcrowding and COVID-19 mortality rates. Of all councils in England and Wales, Newham had both the highest COVID-19 mortality rate and the greatest proportion of housing classed as overcrowded (25.2%). Whilst a range of socioeconomic factors might have contributed to this, self-isolation when living in overcrowded conditions is evidently more difficult, and this significantly increases the risk of virus transmission. Moreover, a Public Health England (2020) review of why BAME groups had been worst affected by COVID-19 found that issues of overcrowding and poor housing conditions contributed to an increase in cases. Among other factors, a Runnymede Trust (2020) report found that BAME households are more likely to be intergenerational, have more occupants and be overcrowded. The report also found that 38% of BAME households are more likely to live with someone who is particularly vulnerable to COVID-19.

However, the most glaring connection between housing inequalities and transmission rates centres on homelessness. Although the government moved fast to accommodate rough sleepers in March 2020, homeless individuals evidently lack the basic facilities necessary for reducing contraction and spread of the virus and are well known to have more serious health conditions (Homeless Link, 2014), making them more at risk of transmission and mortality. Clair (2020) highlights concerns around people converging on the same temporary accommodations, which by their very nature are high-risk due to the close proximity of individuals and use of shared facilities.

Despite the UK government's introduction of measures that brought a halt to evictions and granted homeowners the option of a three-month mortgage holiday, as the economic fallout of the pandemic looms, there are serious concerns about the health ramifications of a sharp rise in homelessness. In this context, the British Medical Association (2020) has called for a further extension to the ban on evictions, which expired in September 2020, in order to curtail a potential surge in COVID cases. This is against a backdrop of 230,000 private renters – who were not in arrears prior to the pandemic – having fallen behind on rent (Shelter, 2020). As of May 2020, 39% of private renters now claim housing benefits (*ibid.*), with new research revealing that Universal Credit claimants are now more likely to be owner-occupiers and from the PRS than from social housing (Edmiston et al., 2020).

Whilst COVID-19 appears to have exacerbated long-term housing inequalities, it has also promoted a reconfiguring of housing and 'home' as an all-encompassing multipurpose space. While many households had little option but to spend more time exposed to hazardous conditions in their place of work, others have spent time adapting to new working conditions in home spaces. For many people who traditionally work in offices, the pandemic has triggered the first mass trial of working from home. Whilst the added challenges of managing childcare and general wellbeing in a time of crisis remain, technologies have increasingly been used that allow many to continue working. Debates are ongoing about the future of work, the value of traditional office working, productivity and work/home boundaries, with the pandemic positioning housing and 'home' at the centre of such debates. However, it should be remembered that 'home' is not uniformly experienced and the pandemic has exposed inequalities and harsh realities that face many people living in homes across the UK, and the North of England in particular.

3. Living conditions before lockdown

The households we spoke to as part of this study lived in a variety of circumstances and with varied housing conditions. The very purpose of this study was to focus on and understand the experiences of those people who were living in accommodation that could be broadly described as poor-quality or, according to accepted definitions, 'non-decent' within the context of the Decent Homes Standard. We actively sought to recruit such households who would be able to recount their day-to-day experiences; as a result, it is unsurprising that all of the respondents had some, albeit variable, direct experience of structural issues, internal components or facilities in their home that needed repairing or were old and, because of their poor condition, needed replacing. This chapter provides an overview of the environments in which households lived pre-pandemic, which helps to situate the following chapters, which focus more specifically on the impact these issues had for households during the period of lockdown.

The state of repair

Encouragingly, there were few examples cited by respondents of serious safety issues involving gas or electricity. However, in terms of other significant issues, major factors tended to be roof leaks and general disrepair (including chimney deterioration), gutters that were causing water to penetrate the dwelling in some way and general disrepair in the immediate outdoor environment (i.e. yards or gardens). Leaks from roofs and guttering were reportedly the root cause of a variety of issues for many respondents, with people coping with damp and condensation within the property, which caused further internal decay.



Image 1 - Image 1 - Leaks inside OOMANC2's dwelling were attributed to issues with her gutters

With regard to concerns internal to the dwelling, the most pervasive issue related to boilers/heating systems, which were described as old, unreliable and/or inefficient (see the following section on thermal comfort for more detail). Other issues relating to internal elements that were cited as in need of repair included a lack of hot water, toilet malfunctions, issues with food preparation areas and integrated appliances that needed repair to be operational. In practice, respondents often reported experiencing a combination of issues, many of which had been longstanding prior to the pandemic.

As OOHUDS1 described:

I've got a hole in my roof that's gradually getting worse. Water pours in. The central heating hasn't worked for three years, so I've had no hot water. I'm unable to use the shower because of a physical disability, and they've lost the disabled facility grant to put a disabled shower in. They won't put that in until the roof's been fixed. My front porch door, there's glass coming off it. It's really dangerous. The inner door, it won't lock... My guttering's all falling to pieces at the back. My neighbour's complained because it sprays water onto their property when they hang their washing out... It's cold because the front porch door won't close, and the inner door's got a big space underneath it, so cold comes straight in, and then to heat up I put fire on. There's mice here. I think it's because they're coming in through the access at the front door. My toilet won't flush. (OOHUDS1, male, 55, single)

The issues being faced were, on rare occasions, so complex and challenging that this could lead to people leaving the property whilst still in their tenancy for a period of respite, as this respondent described:

The outside garden, the drain were blocked. It was a lot of white substance, and, yes, the pipes are blocked. Also, damp was in my room where I live, but the landlord wasn't taking any notice. There was a lot of rubbish always left behind at the alleyway. Whenever I reported these issues the landlord didn't take any notice. The living conditions weren't ideal or weren't suitable; they were dangerous to my health. He just wasn't listening, so I just didn't know what to do. As a result, that's why I've had to go back and live in my parents' at the time being. I go there during the day and then go back into my flat to sleep during the night. (PRSHUDS1, male, 30, HMO)

It was not unusual for people to note other aspects of their accommodation that were in disrepair, including issues such as decorating, bathroom and kitchen upgrades, misaligned doors and general wear and tear, as well as internal fixtures that had been fitted poorly. To be clear, whilst these were undoubtedly reported as annoyances within the interviews these were rarely seen as the central concerns of households, with far more weight given in their accounts to the major structural repair issues that they were experiencing.



Image 2 - PRSWAFI felt her kitchen cupboards were practically unusable and required urgent repairs

With the exception of a minority of the sample, very little mention was made of any planned future repairs or investment by the household or the landlord (where relevant). Where there were plans in place, these were invariably on hold due to the challenges surrounding social distancing and virus transmission (see Chapter Four for more details). Owner-occupiers were able to exercise a little more choice about the nature of the improvements needed to their properties. However, it is worth noting that the

improvements that were cited by owner-occupiers were rarely elaborate but were often extensive and invariably related to attempts to control the thermal comfort of their home.

Housing conditions

The presence of damp and mould is a common feature in many homes in the UK, not just those in poor repair, and is a common theme in the literature that deals with housing quality (e.g. Liddell and Guiney, 2015; Butler and Sherriff, 2017). Our findings mirror this, as the conspicuous and persistent presence of damp and mould was by far the most commonly cited issue reported by respondents.



Image 3 - Mould in PRSNEWC1's kitchen made the preservation of fresh food impossible

The origin of damp and mould varied across the sample. Often this was clearly attributed to visible structural causes such as leaks in roofs, disrepair of mortar, a lack of damp-proofing or guttering that was broken, of poor quality and/or blocked. These were often very visible to the householder, and they were able to clearly describe the cause and appearance of the damp conditions, for instance:

Literally, in the last couple of weeks, I've wiped down the walls and the outer section. There's an extension bit, which clearly hasn't been damp-proofed, and I've cleaned that down, but you can see the door sill of that from the front to the back. It's not been done properly, because it's just literally rotten away the cement, that's not fitted properly. (PRSLDS3, male, 41, lone parent)

Well, there's damp, the roof leaks basically, and that has progressed from the roof leaking and water just running down the wall. I

don't even see it running down the wall now, I just know it's happening because it leaks through the living room ceiling and runs down the wall in the living room. Initially, it was running down the wall in the bedroom, which is above the living room. Now it must have diverted somehow. (PRSLDS8, female, 42, family)

The mould was mainly in my eldest daughter's bedroom and in the bathroom as well. That seemed to get worse over winter, but, like I said, when we moved in there was no sign of damp or mould, but the landlord told me that I must deal with it and sort it out, when really it was because of the house or the guttering or something. (PRSLDS9, female, 34, lone parent)

In some instances it was evident that water was penetrating the dwelling, but the source was not known to the householder.

The interviews with respondents contained abundant examples of the way in which households had been coping with such damp conditions. Tackling damp is often a feature of many people's experience of the PRS. PRSLDS3, for instance, talked about routinely finding slugs in their kitchen and having to rewash pots and occasionally clothing each morning as a result of 'trails' being found. It was not



Image 4 - The stain from a recurring leak in PRSWAF11's lounge

uncommon for respondents to report multiple attempts at resolving damp either via their landlord, by their own action and/or by the support of external organisations. The following excerpt is reflective of a number of experiences we heard:

I've got really bad damp in my house. I've had it since I moved into the property 18 months ago. I've had various attempts at repairs – bodge jobs, basically – by the landlord and his contractors, and I was just getting somewhere with environmental health; when lockdown came in everything was suspended... There's a horrible smell of damp like when you've not dried your shoes out properly and they stink. My house kind of smells like that when I haven't got windows and doors open. It's never – I say it's never bothered me – it's always bothered me, but it's bothered me more and more and more because I work from home, and I'm working in the kitchen, and I'm looking at it every day directly and seeing it there. It's just getting worse. The landlord keeps saying, 'There's nothing I can do. There's nothing I can do.' (PRSBOLT1, female, 36, single)

This respondent continued to talk about the various ways that the damp in their home impacted on other aspects of their life, as well as their general wellbeing. They talked about the impact it had on the storage of food within their home and the more intangible impact this had on their sense of pride in their home and wellbeing. Such descriptions were reflective of a large number of the accounts that we generated in the research. There were often longstanding issues that had been experienced over many months prior to the period of lockdown in March 2020. PRSLDS3 shared a particularly vivid account of how they had approached their landlord to try and tackle the presence of damp prior to the lockdown period:

Well, before lockdown started it was winter, and that's when it's probably like the worst because obviously it's the coldest, the dampest. My walls were horrible. The bedroom wall in my room, it had the black mould on it. I mean it's how it's affected the paper you can still just about see now, and the water running down my windows I had to squeegee them on a daily basis and then towel off the excess on a night. When I spoke to the landlord originally, he said there was nothing wrong with the windows, because I was saying, 'There must be a leak in the frame.' When I was complaining about the damp and sent pictures to him over it, he came round and inspected the top where the roof was, and apparently they'd got ruined. Someone had done some repair work on another property, which had affected his guttering, so that affected the damp in my bedroom. Now it's still not great. I mean there isn't the black mould there, but occasionally I get like a white haze over the top that I've got to bleach down. That's my bedroom. (PRSLDS3, male, 41, lone parent)

A direct consequence of endemic damp within the properties was the presence of mould. There was a sense that householders had to be routinely vigilant in order to prevent its development. This was something that occupied a number of respondents in our interviews and involved significant cleaning, overpainting/treating with specialised products and/or substantial ventilation:

We leave the windows open, right, because at the minute it's summer. It's also, I should say, fairly minimal, but I can't let it rest until December, if you see what I mean, because that's when the mould grows. (PRSLDS10, female, 33, family)

Whilst mould and damp often featured in the accounts of households living in the PRS, landlords often attributed their presence to the behaviour and actions of occupants. Whilst this may have been a contributory factor, there was evidence of households in this study being wholly aware of how mould occurs and taking direct action to prevent its onset. As this respondent described:

Well, I think any mould's a bit of a worry, because we used to live in a house that had really bad mould, so I think I'm a little bit paranoid about the mould. So we had noticed some spots in the bathroom, and we were a bit worried because we'd had a problem with it before and it really was a lot worse and I know how difficult it is to get rid of, but we were also, we had the fan on and we had the window open, so we couldn't understand why we were getting the mould. So if you clean it off it just kept coming back, like it does, so we ordered some

treatment stuff online and then some paint, and that seems to have done the trick. (PRSLDS11, female, 47, family)



Image 5 - An example of mould inside PRSMANC5's living room

Professionals working across many different households were able to see a combination of causes for the poor housing standards people were living with. Not least of all was the impact that poverty had on the way in which people heated their homes, which was seen as contributing to the damp conditions they were enduring:

I would call it general disrepair, but I would also say damp is a significant problem. Quite often, well, I would have to say more than not, it is condensation, but that is exacerbated by the upkeep of the properties and the heating systems within the properties. You quite often have inefficient heating systems or expensive heating systems, and if you couple that with poverty, low-income households, we can... Even if you have a good heating system within it, if you can't afford to heat it – it can be the best heating system in the world, but if you're scared to put it on, so we do see quite a lot of incidences of condensation. You can also get more general dampness, more rising dampness, and penetrating damp from things like poor pointing where it gets through and missing roof tiles... Then a lot of it is general maintenance of properties and landlords keeping up to the maintenance of the properties. (PROFKIRK1, local authority)

In a very small number of cases the dwelling was described as insecure, leading the respondent to talk about persistent fears of their home being burgled.

Thermal comfort and energy use

Like the presence of damp and mould, the issue of thermal comfort, or the lack thereof, was something that dominated the vast majority of interviews with householders. In some instances there were clear causes given for this by the householder, such as gaps in window frames or poorly fitted or old double glazing, as PRSLDS6 explained:

...the heating costs are quite astronomical because of the windows, basically, because they're not sealed or anything... They're quite rotten, and I don't think there's any holes in them or anything, but the framework is, you can see on the outside where bits have come off the framework and things. You can see where it's rotten. (PRSLDS6, female, 51, lone parent)

PRSMANC14 gave a particularly stark account of their experience of thermal comfort in their home prior to the pandemic over the last winter period and the impacts this

had on them and their daughter. It was clear that they were living in a home in a significantly poor state of repair and there was clear anxiety about the upcoming drop in temperature as the next winter approached. This account is particularly striking, as the respondent was in full-time employment in the civil service:

I worry about managing this home, but mainly because of costs, the cost of heating it, because of the repairs and everything else that is actually needed in the home... On the hottest day of the year I need to wear a cardigan inside my home because my home gets that cold, you literally come inside from outside on the hottest day of the year and you feel like you're walking into a fridge. So on the coldest day of the year, me and my daughter will literally snuggle under blankets in the middle of the bed. It's the insulation, it's the heating system, because of the floor he... Supposedly, I've got loft insulation, but again, the loft insulation is over 30 years old, so it needs redone again, but the landlord won't go to that expense because he's done it once. The radiators in the rooms, they are – I've been told by a friend who is a heating engineer, I've been told the radiators in the room are not of adequate size to heat the rooms that there are, but even if they were the floorboards literally suck the heat out from underneath the house because there's damp all underneath it. We're really worried about this winter coming because they've fixed the problem in the back room and re-put in five airbricks going along the side of my house. So it's hard to explain, but because I live next door to a seven-storey mill the road – I live on an end terrace, and the road at the side of my house acts like a wind tunnel. So again, if you have a slight breeze somewhere else and it's really windy at the end of my house, and on that same wall now I now have full airbricks going into my home. (PRSMANC14, female, 44, lone parent)

PRSMANC7 spoke about the lack of thermal comfort in their home and the impact this was having, which led them to move out of their own home and in with relatives during the coldest parts of the previous winter:

It's just I found in the winter time, especially winter time, that it was just really, really, really expensive to keep the house warm. At one point, over the Christmas period, I went and stayed with my mother with my son, just because I was putting gas on and I had a prepayment meter at the time. I was putting it on, and I'd have to – you'd virtually have to leave it on constantly. There was no leaving it on for a couple of hours, turning it off since you were saving a bit of energy. Then it was just freezing constantly. (PRSMANC7, female, 31, lone parent)

There was a recognition that when it came to thermal comfort there was little incentive for the landlord to do anything as it was seen as too costly and offering no or split incentives, as PRSBRAD2 stated:

It could be more energy-efficient, which would, in turn, bring down the utility bills, but you're talking thousands upon thousands of pounds to get that right. He's never going to do that. He has the same issues with his own house next door! If he's not fixing his own, he's not going to fix ours either. (PRSBRAD2, female, 40, couple)

Where measures to tackle inefficient homes had been taken, these were themselves occasionally described as causing further issues, particularly condensation, due to their impact on the heating system as a whole, as PRSOLDH1 explained:

...we had insulation put in, and there didn't seem to be any damp or mould. Before we moved in the property there wasn't any, for definite, and then we started to get it in the bedrooms. The front bedrooms alone was really bad, a lot of condensation on the windows and stuff like that. So we've got a dehumidifier, but not the proper machine one, because I can't sleep with the noise, so we've got them all over the windowsills in our room and the son's room. So at one point it was really dirty, black mould above the windows at one point. We just painted over it, to be fair. We got anti-mould stuff, and we'd paint it on and paint over it every so often. It still seems to happen. It doesn't seem to be worse when the weather's bad. It's still, when it comes through, it comes through, but somebody said the house isn't breathing properly. (PRSOLDH1, male, 53, family)

Whilst for the majority of the sample the focus of their thermal comfort had been on coping in cold homes, it should be noted that in a small minority of cases respondents did experience overheating of their home, which was thought to be caused by poorly insulated walls and solar gain from single-glazed windows.



Image 6 - OOBOLT1's attempts to control thermal comfort and limit overheating

Facilities and the internal environment

With regard to views on the facilities within the dwelling, these tended to mainly focus on reflections of the size of the living space in the context of lockdown, the access to outdoor space and the experience of noise. These issues are discussed in detail in Chapter Four. However, where there were pre-existing concerns about the facilities in their home, respondents in the PRS routinely talked about their dilemma of needing certain improvements but being reluctant to approach the landlord to ask for improvements due to a fear that this might lead to a rent increase or a revenge eviction. This dilemma was articulately summed up by PRSLDS3, a lone parent, in relation to an attic room that could be made more habitable and help accommodate their child when they stayed:

No, I'll be honest with you, you know I said there is an attic room that could be possibly used as an extra bedroom, say, if I needed to, but isn't really fit for purpose, and I've thought about approaching him about decorating that to a point where it could be used, and then that would give more space and things like that. But if I do, I fear that – this is previous experience with a landlord – that when they improve or better the property then they're more likely to put the contract up, if that makes sense. (PRSLDS3, male, 41, lone parent)

Rent increases were often a source of significant anxiety for households, and there was a sense that they were trapped in a situation where they couldn't exercise choice and move to alternative accommodation because they couldn't afford the deposit to move elsewhere. As PRSLDS3 continued:

And I cannot afford to pay more, and I can't afford to move either because I haven't got the money to pay for a deposit anywhere else, if that makes sense. (PRSLDS3, male, 41, lone parent)

Summary

The residents we interviewed tended to have been living with longstanding repair and quality issues prior to lockdown. These ranged in severity and impact from having to manage relatively minor cosmetic faults that would become more apparent during lockdown to major cases of damp, mould and leaks that stemmed from significant structural issues. Householders had been managing with such issues often for significant periods of time and had sought to put up with them for the most part. Where households had reached out to the landlord or letting agency they had not had the most positive of resolutions. Indeed, a sense that reaching out would do little or, perversely, make their housing circumstances more precarious through rent increases or revenge evictions tended to prevent the reporting of repairs or improvements that were needed. This therefore meant that it was common for people to go into the COVID-19 pandemic and subsequent lockdown in deleterious 'home' environments. This was most acutely experienced in relation to the thermal comfort households benefited from. Whilst not all households reported being cold in

their homes, it was a strong feature of many accounts. Coping with the cold was an enduring source of anxiety, particularly where children were involved, as well as the financial burden that came from the associated energy use through space heating.

4. Poor conditions in lockdown

In the last chapter we explored the conditions of the homes in which people lived pre-pandemic. The focus of this chapter is to shed light on peoples' experiences of these conditions during the period of lockdown. The chapter starts by unpacking how lockdown had revealed some issues and faults that had previously gone unnoticed or were seen as unimportant. The chapter then explores the worsening and deterioration of housing conditions during lockdown and identifies the range of factors that contributed to this. Lastly, we explore both the successes and the challenges that households had in engaging with their landlords and letting agents over the lockdown period.

Lockdown and growing awareness of housing issues

Many respondents explained that a range of housing issues had become more apparent during the many weeks and months of lockdown. This was often due to the amount of time people had spent in the same housing space and the extent to which issues and concerns had become central to their awareness. Whereas prior to lockdown the routines of everyday life had involved a range of external places and spaces associated with work, socialising and leisure, for the vast majority of respondents life during lockdown was spent grounded in the same place of residence. By virtue of being in a property over a sustained period of time, concerns and issues that had previously gone unnoticed or been unimportant had become more apparent and salient. Issues involving damp, mould, aesthetic faults and outstanding repairs were for many now constituent elements of everyday life. Several residents described how quality issues had the nature of being 'magnified' by lockdown. Whereas issues had previously gone unnoticed or been construed as less important in the broader context of people's busy lives, confinement and proximity to housing issues meant they took on a greater presence and salience:

Because of lockdown, I think it magnified it [damp] a lot more because I was stuck at home and I couldn't go out anywhere and things. I think before lockdown because life was... well, I was busy with the children and things like that, it takes your mind off it a little bit more. (PRSLDS9, female, 34, lone parent)

I guess because we're here more and I see it [mouldy walls] more. These are in our main living spaces, and I'm spending more time in the kitchen, I'm spending more time in the living room than I normally would if I wasn't locked in or locked down. (PRSLDS8, female, 42, family)

Respondents would describe how they now routinely 'observed' damp and mouldy walls, 'heard' persistent drips from leaks collecting in buckets and could routinely 'smell' damp in the living spaces they spent the vast majority of time during lockdown residing in. This was particularly acute for people who had been made redundant, were placed on furlough or worked part-time and felt they did not have activities or tasks to take their minds away from their environments. In these cases, respondents

described how living in poor housing conditions had the effect of exacerbating wider frustrations associated with lockdown and the pandemic itself.



Image 7 - An example of PRSMANC6'S relatively minor disrepair which was had become increasingly frustrating throughout lockdown

For some, over the weeks and months of lockdown time spent residing in substandard housing spaces had taken on a greater meaning. One respondent in Bolton (PRSBOLT1) felt their daily immersion in damp and squalid conditions was emblematic of their recent redundancy and their perceived failures. After spending weeks confined in cold conditions, another respondent in Manchester (PRSMANC14) described its effect as shaping a realisation

that low-quality housing was realistically the type of accommodation they could afford and felt permanently confined to.

The experience of lockdown had clearly made householders reflect on the size and availability of space within their home. PRSMANC4 spoke about the challenges they were encountering in living in a very small living space, which was made even more difficult due to shielding during the lockdown:

It is a very small home. It's a one-bedroom flat. It has one main living area, which is the kitchen, the dining table and the couch. There is a very small hallway, very limited storage, pretty much no storage, a bedroom and a bathroom. I live on the third floor of a four-floor apartment compound with communal entry, a stairwell and the lift and so forth. It's very small. One of the issues that's concerned me with the lockdown is how small the accommodation is for myself and my partner now that we have to do everything here. Obviously, with my shielding, I can't go outside. I can't exercise properly. There's not a lot of space. Take three paces and you hit a wall. Take another three paces and you're back to the other wall! Space is a real big concern for us in trying to both undertake employment, exercise and live in our space. Also, noise is considerably difficult to manage at times. Obviously, at first in the lockdown, it wasn't actually that bad... I think my situation encapsulates the issue with lack of space in housing. Particularly when it's closer to the city centre area or inner suburbs of Manchester, many homes are very small; they don't have a lot of space. I think that when you live in those situations you are quite reliant on outdoor space. There is very limited outdoor space around here anyway. There are not really any parks within walking distance. (PRSMANC4, female, 33, couple)

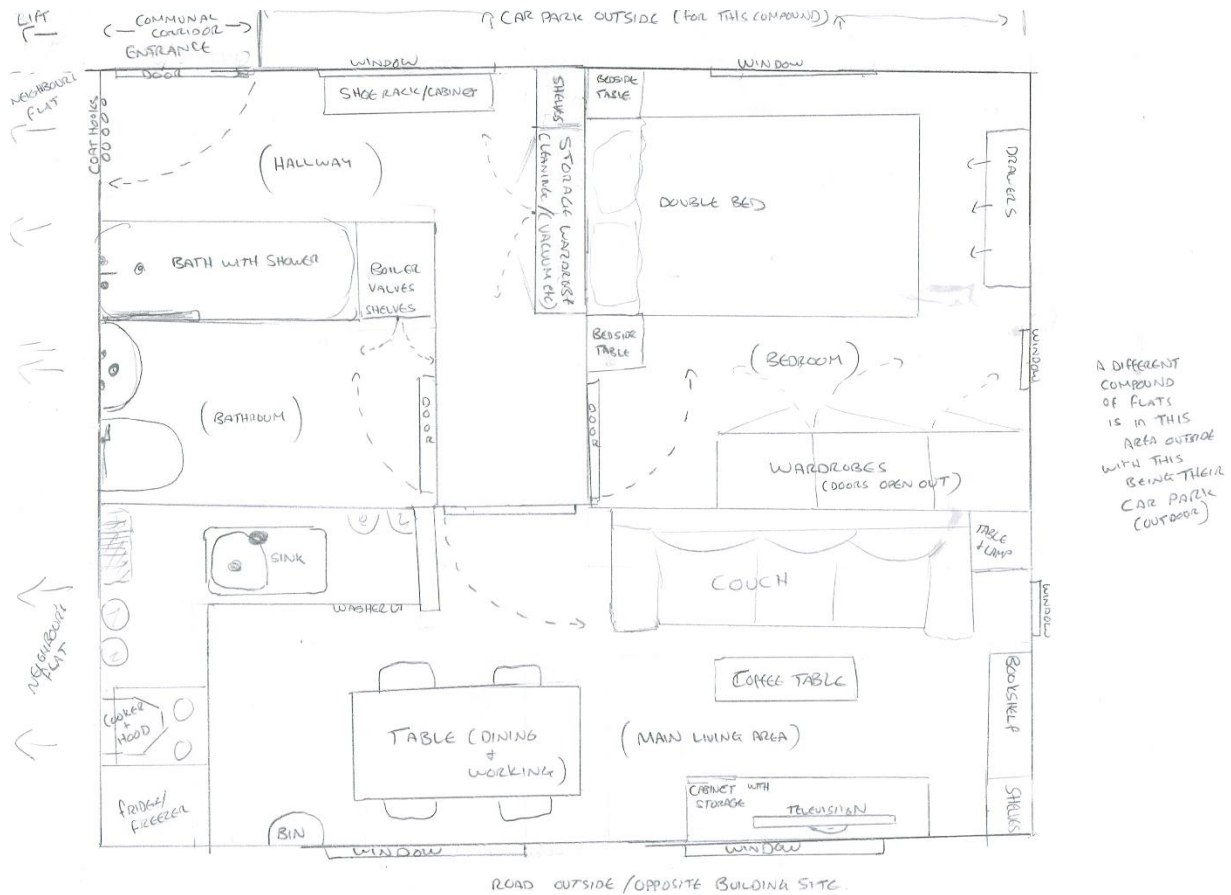


Image 8 - A sketch provided by PRSMANCA4 of the limited living space in her city centre apartment

The internal space within the home was a particular source of concern when there was little access to outdoor space. Some respondents clearly felt disadvantaged during the height of the lockdown, particularly when the weather was favourable, by not having outdoor space they could use. Whereas prior to the lockdown outdoor space had not been deemed a priority, this was an issue that occupied a number of respondents in their assessment of their current home:

I don't have a garden, but it never bothered, pre-COVID, it never bothered me because it wasn't necessary. I could go to my friends' houses or go up to my parents' and things like that. It never even crossed my mind when I bought the flat, one of the issues, I kind of thought, oh, I'm not really bothered it's not got a garden because it means I don't have to do any upkeep. It just really didn't even cross my mind that it would ever be an issue, and then obviously when we got put into lockdown and then I didn't have any space to just sort of sit out or anything like that, that's on a kind of, that's when it was a bit like, oh God, this is a bit crap because I've got to go out on walks, but – there's quite a few flats where I live, there's quite a few blocks of flats, so everyone's kind of out walking and everyone's kind of trying to get into some sort of green space or in the parks and it's always quite busy. (OBRAD1, female, 26, single)

If people did have access to outdoor space it was not uncommon, certainly amongst the PRS households, for that space to be in disrepair and unsafe. PRSBOLT1

provides an indicative but broadly reflective description of what the immediate garden or yards looked like for PRS households:

Yes, so I've got a small yard area at the back, which was in quite a poor shape of repair when I moved in. It was really shabby. It was covered in just crap, like rubble and old broomsticks, and tiles and things in the back space. The walls had a shed that had been pulled down and was half fixed to the wall and half not fixed to the wall, so in terms of an outside I've got two sheds, like an old outhouse and a toilet. So I live in a very old mill, cottage-style property, with like a very old-fashioned back yard. I think it was an outdoor toilet and an outdoor coal shed, and they're in quite a poor state of repair. There's paint peeling off, the doors don't close properly. So the outside space is not a nice place to be. It is an outside space in terms of it's mine, but you can't really sit out there and relax because the floors are uneven, there's lumps of concrete sticking out of the ground. There's a manhole cover that doesn't fit properly. It's not a very pleasant place to be. (PRSBOLT1, female, 36, single)

Whilst some households did have access to communal areas, these were rarely or sparingly used due to the impact of messaging around social distancing measures and the added isolation they felt when they were sat alone in communal spaces. Where households did have access to outdoor space they were well aware of the rehabilitative impacts that such access had for them (see Chapter Six for more on the benefits of outdoor space).

The deterioration of housing conditions throughout lockdown

Many residents described their housing conditions as worsening throughout lockdown. Some residents described how noise inside their property coming from neighbouring and adjoining households had become more severe and annoying, something attributed directly to lockdown, the fact others were spending more time at home and the presence of school-age children being at home in neighbouring properties or neighbours more generally. For instance, OOMANC3 reported how their neighbour had been experiencing mental distress and had been noisy as a result. PRSDARL1, PRSMANC17 and PRSMANC12 also reported significant neighbour noise, generally as a result of trying to work in a house adjacent to a house with children who were home from school and/or occupying their property at times they wouldn't usually have done. Residents of a first-floor flat above a retail unit also spoke about the impact the business was having on their day-to-day lives and vice versa:

...you might think that [name of shop] are really quiet and that we wouldn't hear them. Not true at all. We hear them on the phone, we hear them laughing, we hear them having lengthy conversations with their patients before they leave. They also hear us and have complained about it many, many times within the first six months of us living here, complained to the point where I just had to say to them, look, we live here, you are going to hear us, I'm trying my best, but actually there's nothing else I can do about it, so

you're going to have to stop complaining to me about it. There is nothing I can do about it. (PRSLDS8, female, 42, family)

For respondents such as PRSMANC2, PRSMANC10 and PRSLDS5, these issues seemed typical of apartment living, the standards the dwellings were built to and the environment in which they were situated, whilst house-dwellers OOOLDH1 and PRSMANC14 shared similar concerns about vehicle traffic whilst living in their houses:

I live next door to a seven-storey mill that has – so I live off a main road, but it has HGV access and I live on the end terrace, so basically I have lorries delivering to the mill anything from about 5:30/six o'clock in the morning till about 6:30/seven o'clock at night. (PRSMANC14, female, 44, lone parent)

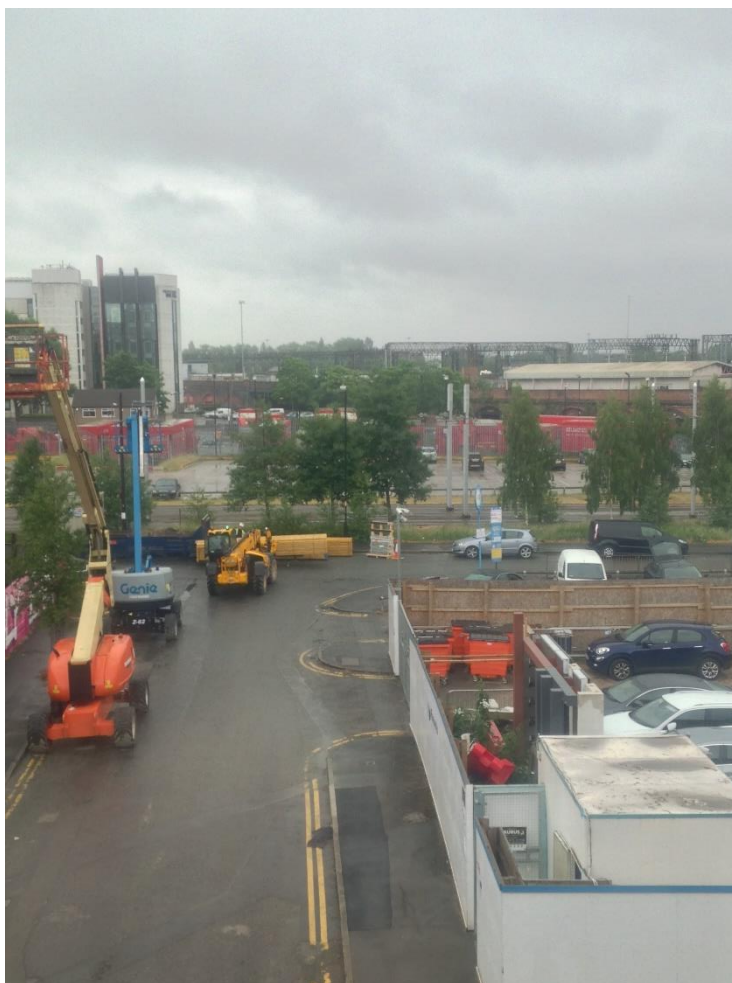


Image 9 - The noise from a construction site close to PRSMANC2's apartment was a source of stress throughout lockdown

Other respondents suggested that issues related to breakdowns of essential appliances had occurred during lockdown because of overuse. Some suggested that the breakdown of essential bathroom and kitchen appliances that might ordinarily be used a handful of times per day had happened because of a significant increase in use. In addition, others suggested that certain housing issues involving damp/mould and recurring leaks due to structural problems had deteriorated sharply during lockdown due to inclement weather and the inability to have these repaired.

Deterioration was often underpinned by an inability of others to enter properties and carry out essential repair and maintenance work. Many

respondents recounted how work due to be performed by others had been cancelled or postponed at the start of lockdown. Others explained how work already in progress had been brought to a halt, with some respondents describing how cancellation or postponement of work they had looked forward to finally being carried out had left them feeling frustrated and vulnerable. For homeowners, the

deterioration of repair issues that has been relatively minor at the start of lockdown was described as making these now costlier to repair.

Getting repairs done during lockdown

Because of the severity of certain issues, some respondents required others to enter the property to perform repairs during lockdown. However, residents generally had split views on whether to allow others from outside the household to enter their properties. Those who allowed people to enter only did so when presented with significant issues. These included the breakdown of essential appliances, faults and issues with heating systems and structural damage to ceilings and walls perceived as creating dangerous and unsafe conditions. Although expressing angst about letting others into the household for fear of COVID-19 transmission, these respondents would often describe the severity of their issues as warranting urgent attention, with anxiety and risk effectively outweighed by the need for urgent repairs. Landlords, contractors, tradespeople and family members with sufficient knowledge and expertise were cited as the types of people allowed access to properties. Some residents attempted to stress how they 'trusted' the people who were entering their homes in that they assumed they were also taking the pandemic seriously and would not infect people in their household:

At least our landlord, he's not going anywhere else and he's just staying in the house, apart from his food shopping, so we can trust him to come in and do it [repair work to shower that was leaking into the room below]. (PRSLDS10, female, 33, family)

Several respondents provided accounts of repeated visits by contractors to their properties to diagnose issues and later carry out repairs. A renter in Leeds (PRSLDS11) described this as 'awkward' and said their household felt 'worried' and 'nervous', and they personally felt embarrassed about asking the contractor to wash their hands and spray down where they had been working. Another resident was concerned about the number of times they would have to let others into the accommodation. An approach some residents took was to plan a time when landlords and contractors could enter the property so the household could arrange to be elsewhere. PRSHUDS2, PRSLDS3

and PRSMANC11 said landlords had entered to inspect issues but determined that they did not warrant urgent treatment and could wait until the easing of lockdown. The success of repair work varied, with some describing how repairs had been carried out to an insufficient standard and others commending landlord and contractors for performing repairs in particularly challenging circumstances. When external repairs were made householders tended to be happy for work to be carried out. However, some respondents described how this often took weeks to arrange, meaning they had to endure the effects of quite substantial issues involving water damage and related issues.

Whereas for some respondents the severity of housing issues warranted the need for urgent repairs by others from outside the household, many respondents

expressed concerns about allowing other people into their homes during lockdown. As a resident of a tower block in Manchester, OOMANC1 spoke at length about the anxieties of their neighbours involving essential gas work and fire safety checks being carried out by contractors suggested as not using PPE. However, for balance it should be noted that at least one professional from a local authority had taken complaints from landlords who were concerned that tenants were refusing entry to workers attempting to perform safety measures such as gas checks. One resident described the trade-off they were making between continuing to live in damp and mouldy conditions and taking the risk of allowing others into their property to potentially treat it:

There's nowhere in my house – my house is so tiny that there is nowhere for me to work from or to be separate from the people who are doing the repairs, so I would rather live with the damp a bit longer. I say rather – I wouldn't rather – but if the option is having somebody in my house and putting me at risk of COVID or having the damp for another couple of months until it's a bit less frightening, then I'll choose the latter. (PRSBOLT1, female, 36, single)

Concerns about COVID-19 meant many households preferred not to allow contractors in their accommodation to perform repair work, at least at early points during lockdown when the risk of transmission appeared the most severe, preferring instead to delay the repair until later in the year. In this context many said they had not sought the services of contractors or raised housing issues with landlords or letting agencies during lockdown. A professional working for a housing compliance team in a local authority summed the situation up neatly and feared many hidden problems were now occurring:

The number of complaints from people coming to us has been significantly down. It does go down in summer months anyway, but this started back in April, and I would say it has been running [below] what it would normally be, so that seems to suggest to me that there is a hidden problem there. Well, people quite naturally are scared of COVID-19, and people are doing their best to try and stop spreading it. I think it is fear on the behalf of tenants that if we go in we might spread it or they might spread it to us, so I do think there is that fear, so there will definitely be hidden problems. (PROFKIRK1, local authority)

Similarly, as an owner-occupier OOWAF11 felt frustrated that manufacturers had been slow to respond to their repair requests and were ultimately unable to send anybody out in line with government guidelines. Moreover, OOMANC2 and OOMANC3 described how money issues tied to changing incomes now presented a barrier to them resolving repair issues themselves.

Because of an inability to either allow others into the home or secure the services of professionals, residents such as PRSMANC14, PRSBOLT1 and PRSMANC6 had attempted to perform repair work themselves. In these cases, respondents

recounted how, through lacking necessary expertise, the results of their work were often partly or largely unsuccessful:

At one point our boiler went not long after lockdown, and that was quite stressful because we stopped having like hot water and stuff, but fortunately I was able to sort that out myself. Like I'd Googled the model of the boiler, watched a couple of YouTube videos about how to fix this issue, and I sorted our boiler pressure out. Then a couple of weeks later it went completely, so a bloke had to come and fix that. (PRSHUDS2, male, 29, family)

Engagement with landlords and agents over lockdown

Not all renters had had negative experiences or experienced a slowdown in responsiveness, with some commending the proactive approach their landlords had taken at the start of the lockdown. Some talked about check-in calls their landlords had made after the announcement of the national lockdown in late March to reassure tenants about their housing situation against a backdrop of job losses and stark economic forecasts. One renter said their landlord had offered to take up the government's offer of a mortgage holiday for homeowners in order to grant them a temporary rent freeze if required:

Just the fact that the contact from them was proactive rather than just keeping quiet, and dropping just a really casual line to be honest, just to say, 'Hi, how are you doing? I hope you're okay. This is an option if you need it. Let us know if you need anything, and we'll do what we can.' That was a really nice comfort right at the beginning to know that actually, if we did end up in a tricky situation in one way or another. (PRSDARL1, female, 37, couple)

In these cases, the respondents said landlords were aware and had been attentive to their housing issues and generally felt they had worked cooperatively with them throughout lockdown to ease the stress of living in poor conditions. However, it is important to note that on occasions when renters discussed positive experiences with their landlords, the same could not be said for letting agencies. Whilst landlords were commended for their approach, letting agencies were routinely condemned by renters for not reaching out and checking in with their tenants and not responding to their issues and requests:

I think the actual housing agent companies, like the ones around here, they really didn't give an F about what happened to us, they were just like, 'No, you need to pay your rent.' Every time I asked, 'I might be getting this money from this grant next month, can I just delay it until next month?' they were like, 'No, not happening.' They just didn't take into consideration maybe chopping it and then spreading it across or anything like that. They just didn't really care. They were just like, 'No, give us your money, you've signed the contract,' and that's it. (PRSMANC11, female, 22, couple)

Conversely, other renters described how landlords and letting agencies had rejected their requests for repairs. Despite acknowledging the challenging circumstances they faced in attempting to address their housing issues during lockdown, some renters felt landlords and letting agencies were using lockdown as an opportunity to postpone costly repairs or addressing longstanding housing issues. This was a fear echoed by one professional who worked around resolving landlord-tenant disputes. For residents in the PRS, this was perceived as continued inaction on the part of landlords who had a history of repairing faults to a basic standard or postponing costly repair work altogether. As stated earlier in the report, a number of renters felt frustrated that issues they had raised prior to the pandemic had not been attended to earlier and that they were now confined in properties that were in poor condition. Other renters felt ignored after they had raised issues during lockdown but had received no confirmation or further correspondence.

For some renters, further barriers to resolving issues were restrictions imposed by tenancies and fear that any repair or maintenance work carried out without authorisation would break tenancy contracts. Some renters had offered to carry out repair and maintenance work on behalf of landlords, but the issues were deemed by the landlords as not substantial enough to warrant repairs. Other residents were hesitant to fix issues through either themselves or contractors because they felt that the cost and responsibility lay with landlords. In this situation, one participant explained that they had moved back to their parents at points during lockdown because of the landlord's continued inaction around dealing with a potentially dangerous chemical substance suggested as spilling out of drains and pipes attached to the property.

As noted in the previous chapter, there was also a distinct sense of fear from households, which permeated discussions around repairs that the property needed during lockdown. A number of respondents repeatedly stated that they were apprehensive to raise these issues and request that the landlord repaired them, as the latter might, as a result, increase the rent, evict them or indeed announce that they would sell the property:

It does feel like if you ask for anything doing, then they tend to put the price up, which happened last year, unfortunately. (PRSMANC6, female, 43, family)

...even though it's damp, I have got somewhere, and I think, it's just, I don't know, I just, I'd be scared if I had to find somewhere else because I wouldn't want to have to pay any more. I think £600 is top lot really, even though there's problems, and I'm scared of complaining to her. (PRSMANC5, male, 62, couple)

It's always a matter of is he just going to say, 'Sod it; I'm just going to sell up'? There's always that worry. It's not our house. There's no control over that. (PRSBRAD2, female, 40, couple)

Summary

The residents we interviewed discussed a range of issues related to the quality and condition of their housing. These varied in their severity and impact, with some discussing relatively minor cosmetic and aesthetic faults that had become more apparent with more time spent at home, whilst others discussed the deterioration and worsening of quite severe and often longstanding issues. Unable to leave their accommodation in line with the government's 'stay at home' strategy, for many respondents poor housing conditions had been a central and defining feature of their lockdown experiences. This was due to the sudden and unexpected amount of time they had spent in substandard housing spaces, cut off from pre-COVID-19 normalities and routines and isolated and confined in poor conditions.

Whereas some renters commended the proactive approach their landlords had taken at the beginning of lockdown (to reassure tenants about their renting situation in light of impending job losses), others who had been made redundant or now had wages capped at 80% under the government's furlough scheme perceived their landlords as lacking sympathy and compassion about their situation. The vast majority of renters had not pondered the possibility of asking landlords for rent reductions when questioned during interviews. Many were withholding the reality of their day-to-day experience in the home, not raising or chasing up requests for fear of possible revenge evictions or deliberate rent increases.

5. Living and getting by

The wider contexts in which households lived were important considerations for understanding their situated experiences of living in their homes. Respondents represented a range of circumstances. Similarly, some people were engaged in full-time employment, some were not working, a few were students, and some had recently lost their jobs at the outset of the pandemic. The pandemic and associated lockdown measures often brought the stark realities of income and outgoings into view for households. Whereas some respondents were well experienced in living with a finely balanced household budget, for others it was clear that the pandemic had introduced new precariousness into their lives. This chapter aims to provide an overview as to the wider contexts in which households lived their lives.

Managing mortgage and rental payments

Many respondents stated that their employment status had suddenly changed owing to the pandemic, with many being made redundant, furloughed or having their working hours significantly reduced. As one participant we interviewed said: *'Everything's just gone a bit pear-shaped to be honest. I lost my job through COVID-19, along with hundreds of other people and thousands of other people...'* (PRSLDS6, female, 51, lone parent). Respondents spoke of their concern that this significant reduction in income and uncertainty about securing future employment could impact upon their ability to pay their mortgage or rental payments. Whilst anxious as to how they might maintain their mortgage payments, some owner-occupiers acknowledged their relatively privileged position, compared to those in the rental sector:

I think that I'm in a really privileged position because I own my flat and, worst-case scenario, I sell my flat. That's the end of it, isn't it? That is just if anything really bad happens I can sell my flat, whereas if I was renting I think I would be incredibly stressed about either being evicted, given my notice, or the quality of my flat because our landlord's going to be bothered. I think I am in a privileged position compared to a lot of people. (OOBRAD1, female, 26, single)

Some respondents stated that they had decided to take the mortgage freeze to try and alleviate immediate financial concerns, acknowledging the possible longer-term effects of this:

I think the mortgage freeze thing was really good, but then they can't do it for more than three months, and I think it affects your credit score as well, so everything has a knock-on effect, doesn't it? (OOMANC3, female, 32, single)

Those in the PRS described how they were particularly anxious about maintaining their rental payments, especially if they lived alone and were solely reliant on a single income. Many stated that they prioritised their rent over other expenditure (including food), as they were afraid of asking for any flexibility in their rental

payments as they feared it might antagonise their landlord and result in them ending their tenancy. Indeed, this notion of being 'scared' or apprehensive to ask for any pause or delay in rental payments was a routine feature of the data:

Rent takes a big chunk of what we earn, that's what stresses me the most, and as soon as whatever we earn, I want to pay rent first, as much as it stresses me, it takes a big chunk, but it's one thing that I want to pay first because I'm so scared of being evicted in any situation. I'm not being threatened with that by the landlord or whatever because I've never missed my rent payment, I've not fallen into rent arrears because it's something I'm really scared to get into, so I would rather find other ways to deal with the finances, like having two meals a day or just talking to the utility people to say if we could rearrange payment and stuff, but not miss the rent because, as much as we stress financially, we don't want to be stressed being homeless as well. (PRSMANC3, female, 33, family)

Many of the respondents in the PRS we interviewed stated that they had to rely on benefits, financial assistance from friends and family and utilising their own savings to help them make rental payments. Those with savings stated that these were earmarked for a deposit to buy their own home and move out of the PRS. Respondents described how the decision to use these savings caused worry and uncertainty about their future:

Before this we were ready to put a deposit down for our mortgage, and now that whole deposit has to be used, which is a bit rubbish... I'm the kind of person that the next five years of my life is planned out, and it's all just been chucked in the air. (PRSMANC11, female, 22, couple)

What worries me is using up the savings that we were going to use for a deposit for a house. It's taken us some time to build that up. (PRSMANC4, female, 33, couple)

Some of our respondents shared their experiences of contacting their landlord to ask for flexibility in their rental payments. Many were told that any delays or reductions in their rent were not possible. It was evident that some landlords were unsympathetic to any significant changes in their tenants' lives and firmly stated that the rent must be paid in full and on time:

The landlord is only bothered about the money, about collecting the rent. (PRSHUDS1, male, 30, HMO)

I do think that my landlord could have been a bit less money-grabbing. I rang him when I was made redundant and advised him that I'd lost my job and that I had no income, and his response was, 'Well, make sure your rent gets paid.' You know, there was no empathy or understanding, and I was lying awake at night worrying how I was going to pay my bills because I didn't have any

income coming in until I got a new job. I think if there had been a bit of understanding of, 'Okay, don't worry. We'll sort something out', I think that would have really helped me in the initial stages. (PRSBOLT1, female, 36, single)

Respondents further stated their frustration about this lack of empathy if they were having to pay their full rent on time whilst living with outstanding repairs (see Chapter Four).

Conversely, a small number of our respondents described how their landlord had been sympathetic to the situation and was maintaining regular contact with their tenants in case their situation changed and offering flexibility on rental payments:

Well, it was pretty much as soon as it started to happen, and then the furlough scheme was announced and rent holidays were announced and all that kind of stuff, so it's kind of in the week or so after lockdown. It was quick, it wasn't weeks and weeks down the line, just an off-the-cuff, by the way, hope you're okay. She was really proactive right at the very beginning to say, obviously, payment holidays on mortgages are allowed now, so if you need a rent break, if you need us to take a mortgage holiday, then we'll do it, basically. Yes, it was very comforting, that. (PRSDARL1, female, 37, couple)

She's been really good, to be honest. Obviously, I'm behind in the rent because of losing my job and things. She's been really understanding, but I hate being in this position. (PRSLDS6, female, 51, lone parent)

One participant outlined how their rent had been due to be increased prior to lockdown, but the landlord postponed this:

Income and expenditure

It should be noted that 31 householders were not in receipt of welfare benefits of any kind, with the remainder in receipt of a variety of benefits, including Personal Independence Payment, Employment and Support Allowance, Housing Benefit, Income Support, Child Benefit, Tax Credits and Universal Credit. The majority of the sample were in some form of employment or had been in employment prior to the introduction of the lockdown measures.

As well as making mortgage and rental payments, the respondents, regardless of tenure, spoke about other key changes in their income and expenditure during lockdown. All respondents noted that the cost of maintaining their home had increased as their households were at home more, with some working from home. They described notable increases across all their utility bills and an increased cost in food, particularly for those with children and not in receipt of school food vouchers.

Energy bills are always top of my list in terms of... Because obviously our usage has gone up because we are now all at home, so we're using computers, using laptops, cooking. (OOBOLT1, female, 39, family)

...bills have gone up because we're all home more, so electricity and gas, apart from now when it's sunny. Shopping, more shopping to get, more food shopping because again no school dinners and things like that. (PRSLDS1, female, 36, lone parent)

Yes, our rent's quite high, and the gas and electric bill is since lockdown, so in January and February I think the electric was about £60 or £60-some-pound a month, and in April it was almost £200 for the gas and electric. So that has shot up significantly, and I expect that's because we've had six people in the house night and day, whereas normally we wouldn't have TVs on, games on, heating, water, we were washing clothes more often because every time everybody went outside everything got washed, and we do a fair stack of washing anyway, so it was like doubling up on that. Yes, so the bills have risen significantly since the kids have not been at school and we've not been working, yes. (PRSLDS11, female, 47, family)

One participant stated how they had decided to reduce the number of meals their household had as they were struggling financially:

I think the major thing also that has changed, we decided that we're going to be having only two meals a day, so we have breakfast and dinner, no lunch. (PRSMANC3, female, 33, family)

Some respondents expressed concern that household costs may continue to increase should lockdown continue into the colder months, when homes would need to be heated for longer and more regularly:

I think we're lucky that it's been during a warmer part of the year. If this had been during the winter months, people heating their homes when they wouldn't normally have done so in the day, say they'd been out at work, the cost of that could be actually quite enormous for some people. (PRSMANC4, female, 33, couple)

Whilst there was an increase in expenditure linked to maintaining their home (rent, mortgage, increase in utility bills) due to the restrictions imposed during lockdown, with everyone directed to 'stay at home', many respondents stated that other forms of expenditure had decreased. For example, respondents were not having to pay to commute to and from work or undertake any socialising or recreational activities. Respondents spoke about how they were utilising outdoor spaces more and walking around their local neighbourhood – obviously cost-free. Some of our respondents, who had remained in employment during lockdown, stated that they were actually saving money:

...so I am spending more on my electric and things, but it's being offset by the fact that I'm not driving anywhere, I'm not having – I don't just nip to the

shops, I'm not going drinking, I'm not doing any sort of social activity that costs money. (OOBRAD1, female, 26, single)

However, it should be stressed that whilst for a small section of the sample 'stay at home' had reduced certain expenditures, for others who were struggling to make ends meet the consequential increase in household costs, particularly energy bills, was often an overwhelming source of stress and anxiety.

The impacts on health and wellbeing

One of the key findings to emerge from the interviews was the extent to which lockdown and respondents' housing situation either caused new, or exacerbated existing, *physical* and *mental* health problems. Almost all respondents reported some form of impact on their health and wellbeing. It is thought that 10 householders were shielding at the time of the interview due to their own or someone in the household's 'high-risk' status, as communicated by the government. A further nine householders said they had mental health problems at the time of interview.

Physical health impacts

Physical health concerns were largely split into the impact of confinement (within an environment where damp/mould was present) on breathing/asthma/COPD and the musculoskeletal impact of a lack of mobility and inadequate furniture being used where respondents were working from home. Many respondents reported breathing problems exacerbated by spending the vast proportion of their time in a property where damp/mould was present and where they were reluctant to ventilate the property for fear of losing heat. Resident PRSMANC11 highlighted this problem:

This is actually going to start affecting our breathing. We're already coughing a little bit, not COVID cough, but just living in that closed environment, so we're trying to air it out as much as possible. It's just getting very frustrating because we are a little bit worried. (PRSMANC11, female, 22, couple)

Professionals also reported this as something they were witnessing throughout lockdown:

Yes. COPD is a big one around here, COPD is quite a prevalent thing. We've got a couple of ladies with emphysema, and as a function of them being in the house, the anxiety about letting all your heating out. Just being indoors, trying to keep the heat in, trying to maximise their gas has meant that they definitely seem to feel a struggle. (PROFROCH2, charity)

Many respondents also reported physical pain brought on by the use of inappropriate furniture to accommodate working from home. Very few respondents had a separate office/study or a specific desk or chair from which to work. This, alongside the juggling of space with the home schooling of children, as well as partners requiring space to work from home, was causing musculoskeletal problems such as neck and back pain.

Mental health impacts

Respondents also reported many mental health problems either caused or exacerbated by their housing situation throughout the lockdown period. Many residents reported feeling depressed at the constant reminder of repair problems that were unable to be fixed (due to social distancing) or they were unable to afford fixing (due to financial problems caused by COVID-19) and the impact of living with these problems without a means of respite. As PRSLDS8 described in relation to a sewer pipe that had collapsed, which led to standing water at the rear of their property:

...it's depressing. It hasn't affected me physically, but mentally, it's just a niggle, it's constantly there. (PRSLDS8, female, 42, family)

Respondents also highlighted how the lack of outdoor space and living in an HMO had impacted their mental health:

During lockdown it's been extremely challenging not being able to go outside; isolating yourself in a room; using a smartphone to watch videos, to watch films. Then during the day, not being able to use the bathroom; sharing with other tenants a kitchen; it has been extremely challenging adapting all of these measures. (PRSHUDS1, male, 30, HMO)

My mental health, yes, definitely. I think if I'd had a garden I could have just gone outside and not felt so confined. (PRSSCAR1, female, 33, single)

More so than low mood or depression, respondents spoke of a heightened level of anxiety – a sense of fear, stress and panic related to their housing situation and lockdown. Although several respondents spoke of a general anxiety (which may not be uncommon in all housing situations during a global pandemic), the interviews revealed that a large proportion of respondents were experiencing anxiety specific to financial concerns regarding their current housing situation. These included redundancy/furlough and the need to use savings to pay rent and the fear that, should a major housing repair be required (boiler etc.), their precarious financial position would leave them unable to pay for this:

I think my concern would be if something like my boiler breaks, that's my bigger concern, because pre-COVID I was kind of hanging on and, oh, I'll save up and then I'll get my boiler changed. Now I feel quite stressed because I don't know, my job isn't secure, and the issue with my boiler is still going to a point where if it breaks at the same time as I lose my job, I need to have a boiler, I need to have hot water. That's sort of more stressful for me, that those things could happen simultaneously. (OBRAD1, female, 26, single)

I guess it's just my disaster-thinking anxiety head that worries about what if something happens, like the boiler breaking! (OBBOLT1, female, 39, family)

Personally, it's... It's made my existing anxiety a lot worse and added a lot of stress because of financial hardship aspect of it and the uncertainty of work moving forwards. (PRSLDS4, male, 24, flat share)

Another significant financial concern for respondents, and one that they reported was impacting their mental health, was the increased costs of utility bills, as outlined previously. Respondents spoke of the costs of energy used for heating their home and running various appliances, particularly where children were present:

Well, it's an added stress that you don't need. Being at home more, I'm conscious that I'm spending money that I don't have. Again, it's that I'll go and check how much I've got in the meter, right it's £9, okay, that's £9 of electric, and I've got the kids on Thursday or Friday, so I'll try and push and push and push and push each last minute on those machines until I have a payday, and then I'll top up £30 on both. Then I try and stretch it out further and further and further, whereas before it was stretched, but I knew that I could go to work, use my laptop and charge my phone or the laptop to use at home. I wasn't using the TV throughout the day. I wasn't using the heating to do clothing as much, or cook as much at home. The kids aren't on the TV or the Xbox when she's round here. (PRSLDS3, male, 41, lone parent)

Yes, I just feel like because of the lockdown, the days when we are inside the house, the children like to be warm, so I put the heating on a lot more often. I just feel like the costs are just excruciating really, it's very expensive having to keep topping up the heating costs. (PRSMANC13, female, 36, lone parent)

The presence of noise was also affecting respondents' sleep patterns and their ability to work, home school and relax:

The noise, that's been our main issue throughout the whole of lockdown, that's really affected our wellbeing because our sleeping patterns are all over the place through no fault of our own. So if it was us staying up till that time and next door were silent then I couldn't be annoyed, but because it's a neighbour issue and then he's choosing to be ignorant about it, obviously it makes you feel like you're being ignored. (PRSMANC17, female, 21, family)

It's been really not nice at all, and it definitely put a strain on both of our mental health, me and my partner. Particularly when they were doing the building work opposite, and the residents of my building, all of us were being driven crazy with it. It was actually really bad, and that was the worst part because you're stuck in the house. You couldn't get away from the noise. (PRSMANC2, female, 30, couple)

Summary

The respondents we interviewed provided detailed accounts as to how lockdown had impacted on their day-to-day lives, as well as their future housing plans. The interviews provided detailed insights into the ways that the pandemic had impacted upon the lives of our respondents in very different ways. Many respondents, regardless of tenure, spoke about living in a constant state of angst and uncertainty. Concerns were raised about making mortgage and rent payments and paying for utilities and other necessities such as food. Conversely, others spoke about how they had been fortunate to continue in their employment and were working from home, and a select few were saving money as their overall expenditure had been reduced. All respondents described how their social lives had been affected by lockdown. Unable to leave their home to attend work, meet with family and friends and undertake recreational activities, their home became the one location where they now lived, worked, schooled and exercised. The experience of confinement over many weeks in poor-quality housing had a grinding effect on participants. Households routinely reported the onset or resurgence of mental ill health such as depression and anxiety.

6. Coping and the future

Households we interviewed were living in challenging environments, often in circumstances that were financially precarious, and in a fraught global, national and local context. We were particularly interested in finding out how people were adapting to these circumstances, both in terms of their housing and more broadly in terms of their emotional wellbeing. We were also interested in their views for their future. This final chapter outlines how households were coping and what they thought the future might hold for them.

Making adjustments to manage day-to-day issues

Respondents reported many different approaches to trying to overcome problems with their dwelling throughout the lockdown period. The first theme that emerged was altering the space/use of space to create a demarcation between work, school and 'home' activities such as relaxing, sleeping or playing. Respondents highlighted the difficulties of trying to focus on their work whilst children were watching TV/playing, or sharing space with their partner, who may also have been trying to work:

I'm working in the bedroom, and he's working in the open-plan kitchen and lounge. We've had to try to coordinate breaks so I can go and make a drink or have some food. (PRSMANC4, female, 33, couple)

Respondents reported that, as well as the impact on concentration/focus, they felt that it improved their mental wellbeing to create some demarcation between the different uses that their home was being required to accommodate – work, school, sleep, play, exercise, relax. This was often a costly exercise and so was not an option for many of the respondents:

I went on a bit of a drive a couple of months ago to really try to optimise how we use our apartment, so – and it's come at a bit of an expense. I've got like a proper area that I work from home from now, but we had to spend money on a desk and a chair, and we set it up in one of our bedrooms, so I've got a proper space to work in. (PRSHUDS2, male, 29, family)

Respondents also reported changing rooms around to reduce the impact of neighbour noise, particularly where young children were struggling to sleep:

Well, down to the music, the loud music and things, me and my partner, we take it in turns. So with the two-year-old, we've actually moved the two-year-old downstairs into the living room and one of us will sleep on the sofa just because obviously he's playing music in his bedroom, and his bedroom is next to our bedroom, so when I go downstairs it is a lot quieter. You can still hear it, but it's not as loud, you know, you can't feel the room shaking. So it's like we've now taken it upon us to, we've had to move one of our children out of the bedroom, and then obviously on alternative nights it's either me on the

couch or my partner on the couch, just so our two-year-old can go to sleep!
(PRSMANC17, female, 21, family)

Respondents also took very simple, practical measures to manage any elevated temperatures in their dwelling. These included leaving curtains drawn during the day, moving their children into another bedroom to sleep or leaving windows and doors closed – even if they would have benefited from ventilation:

We needed to make sure that as a means of escape for the heat. So we ended up using... Not drawing the curtains on the south side of the house and then having all the windows on the north-facing side, all the windows open to sort out the temperature. (OOBOLT1, female, 39, family)

Finally, where this was present, residents reported making the most of their outdoor space and treating this as an additional room. The account by OOOLDH1 is reflective of many such accounts:

We're grateful for some of the things we've got. We've got a small, paved garden, which we've cultivated, and it gets a lot of birds in it and bugs too. We've been really grateful to have that open, outdoor space for us to go into. (OOOLDH1, male, 35, family)

Coping strategies used in lockdown

Coping strategies discussed by respondents were split into four approaches: *practical strategies* – such as catching leaking water in bowls/pans, deep cleaning to contain/remove mould, using earplugs to block out noise and leaving curtains shut to retain heat; *spatial strategies* – such as rearranging rooms within the house (e.g. to accommodate working from home or avoid noise); *psychological strategies* – such as meditation; and *ownership strategies* – whereby tenants bypassed their landlord and paid for or conducted their own repairs or home improvements.

Practical ways of coping with their housing situation were presented by the majority of the respondents. As outlined in previous chapters, there appeared to be an acceptance that repairs were unlikely to be fixed during lockdown and that temporary measures would be needed to minimise the impact of disrepair throughout that period. Respondents spoke of using buckets of water to flush the toilet, boiling water for washing, catching leaks in buckets/bowls and using fan heaters where the boiler was broken:

Adapted using old style of toilet and no showers for a few days, so we would just have a wipe, and having to use buckets to fill with water and things, and the heater as well. Luckily, we had fan heaters and electric heating, so we used them and more blankets and wearing warmer clothes, basically.
(PRSLDS10, female, 33, family)

Not in terms of repairing, just in terms of managing them, so collecting the water when it's coming down the walls, wiping the walls dry and clean. Getting up in the middle of the night to make sure the situation is being handled during the night, so that when we come down in the morning the carpet is not soaking, the water hasn't splashed onto the sockets, which is next to where it drops down. (PRSLDS5, female, 39, lone parent)

Respondents also reported coping with the problems that they encountered by altering the space or use of space within their dwelling. This involved moving rooms around to avoid noise and also creating a clear demarcation between the spaces used for work, sleep, play, schooling and relaxation. This is clearly demonstrated in the accounts from PRSHUDS2 and PRSMANC17 above.

Several respondents reported using *psychological* techniques to help cope with the difficulties they experienced during lockdown. Examples of these are highlighted below:

This sounds really weird, and everyone I've told has said that it's really weird, but – don't laugh! – I've just pretended that I've moved to a different country and I can't speak the language and I wouldn't be able to see my friends anyway because I'm in a different country, so I've made peace with the fact that I don't see people and I'm not as social as I was before because it's just like not real life. (OOBRAD1, female, 26, single)

Definitely meditation, being closer to nature, because I am really grateful for the big garden that I've got. (PRSMANC13, female, 36, lone parent)

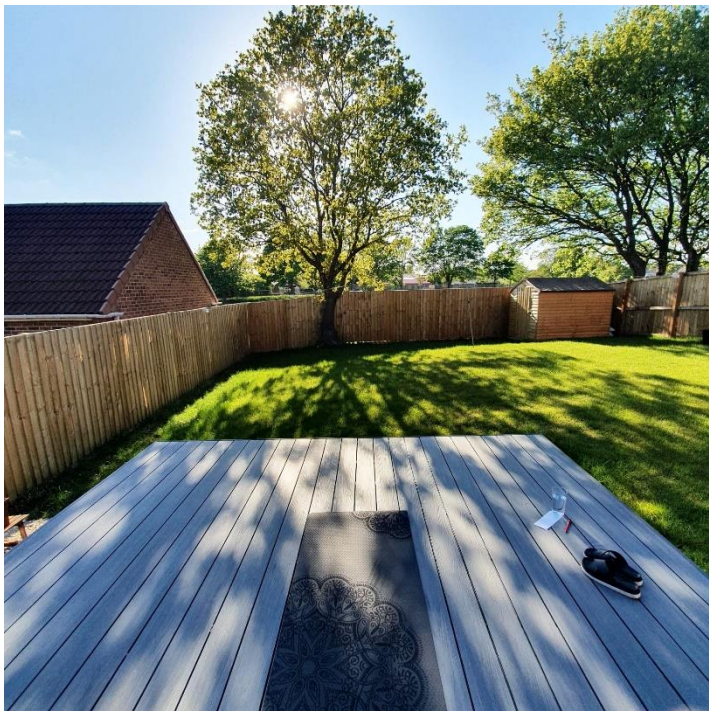


Image 10 - OOWAFI1 had turned to yoga to try and manage anxiety related to lockdown and the pandemic

In terms of *ownership strategies*, as outlined in earlier chapters, there seemed to be an acceptance amongst respondents that a landlord's inability or unwillingness to rectify a problem was having such an impact upon them and their family's physical and mental health that it was worth the risk to simply bypass the landlord and pay for, or ask family/friends to assist in fixing, repairs themselves:

In the end I had to pay for someone to come out and get rid of the mice myself because I can't have mice running about the flipping house... when it was leaking on the roof I had to pay

to have tiles put in. I had to pay for them myself for the tiles to be put up because I couldn't wait. I couldn't get hold of her, and it was flooding in and it was really bad, and I thought, I can't leave it like that, so I had to pay someone to come in. (PRSMANC5, male, 62, couple)

This, of course, presumes that the participant is in a financial position to be able to pay somebody (on top of their rent) to fix the problem. In many cases, respondents opted to make some attempt to temporarily remedy the problem, knowing that this would not address the issue in the long term:

I'm in my home, I'm trying to fix some of the problems myself, but again, I can't afford to actually fix the problems, so all I'm actually doing is putting a Band-Aid on them. (PRSMANC14, female, 44, lone parent)

Struggling to cope

The interviews with households highlighted many ways in which residents were not coping with their housing situation throughout the lockdown period. Respondents expressed *despondency* at the *lack of control* over their situation, and this manifested itself (as is highlighted previously) in both physical and mental illness:

There is no coping strategies for being at home during lockdown. As I said, there is no outdoor space, there is no indoor space. Like all these people who've started to do exercise and everything else, and it's like, oh that's great, yes. I'm thinking that if I jump a little bit too hard I might go through the floorboard, so, you know, can't do any of that. (PRSMANC14, female, 44, lone parent)

The way it's impacted me is the ability for me to feel comfortable in my own living space in terms of my living situation, being able to feel safe, to feel in control. It's been very challenging and overwhelming for myself. (PRSHUDS1, male, 30, HMO)

Several of the respondents we interviewed highlighted the negative impact that the lack of regular physical social contact and interaction was having upon them. Whilst many indicated that they were saving money by not being able to socialise, some respondents, particularly those living alone, described feeling lonely and isolated during lockdown. Nearly all respondents spoke about how they were maintaining relationships utilising a range of different social networking platforms, but for some face-to-face engagement with their neighbours was important:

I didn't spend a lot of time in my flat before this because I was always out with my friends and working, working events and charity, so I was never, I didn't spend a lot of time in my flat, so we kind of fit in nicely. Now, all my time is spent in my flat. (OBRAD1, female, 26, single)

It's also been quite lonely at times because I live on my own, obviously, so I haven't got anyone else in my household to talk to. I think without the little girl and her mum next door and having to have that interaction, I think I would have gone quite crazy being on my own for such a long period of time. (PRSBOLT1, female, 36, single)

There's only one other piece of contact we have, which is that we've been really close friends with the neighbours and have been talking over the wall. Yes, we've become quite close to the neighbours. (OOOLDH1, male, 35, family)

Respondents also spoke of the impact of having to be exposed to their housing problem almost 24 hours a day and the inability to get away from the situation that they were unable to remedy, and again this impacted their physical and mental wellbeing:

I'd say probably lockdown has heightened the stress that I feel from this because all it is, I see it every day, every minute of every day. So it's probably heightened my stress for sure and probably made me feel a lot worse than I would normally, if that makes sense. (PRSMANC11, female, 22, couple)

One of the most common concerns expressed by respondents, and one that few had managed to overcome, was the issue of living in a home that was in need of repair or improvement but having to use that space as a place of work, a place to home school their children, a place to sleep and relax and a place to share with a partner who may also have been trying to work. This caused problems of stress and anxiety and also physical ill health through respondents using inappropriate space to conduct their work:

I think the most difficult thing for me is the fact that because of where my workspace is I don't have any way to close off from that, so my kit is on the dining table and it's there pretty much all the time. I can't close the door and have a completely separate space from the rest of the house because there isn't room to do that. It's on the way to the kitchen, so [name redacted]'s in and out if he wants food or a coffee or whatever, so it's not the most ideal set-up in terms of me being able to work from home and be as productive as I could be in other circumstances. (PRSDARL1, female, 37, couple)

The house is okay the way it is before the lockdown because it was just a house, but now, because it's supposed to act as a house, as an office, as a school, it wasn't fitting for that because it's just a flat. (PRSMANC3, female, 33, family)

The one thing I struggle with is I'm stuck – I mean the house itself is, you know, it's an average-sized house, almost like a two-up two-down, but you're living and breathing in one room or at the most two. Your work, your leisure,

*everything's all in a confined space, so it kind of gets to you in that respect.
(PRSLDS3, male, 41, lone parent)*

The final and most impactful way in which respondents were not coping related to financial worries specific to their housing situation and lockdown. Respondents worried about having to spend any savings on rent (due to redundancy/furlough); they worried about the increased utility bills, as many more family members were using the electricity, gas and water; and they worried about repairs needing fixing or even the possibility that something 'may' break and that they would be unable to afford that expense. The quotes below demonstrate how residents and their children were going cold, going without sufficient food and worrying to a point of mental illness because of financial concerns:

I don't put my heating on as much as I should do. I make sure my daughter walks around in slippers, dressing gowns. You come into the home, you take your coat off and you put a dressing gown on, so you walk round in a housecoat, basically. I sit there in the winter basically in my housecoat with my slippers on, quite often with a hat on, with a blanket over me to make sure that I can keep warm, and I've taught my daughter to do the same. On the coldest, coldest nights, we basically, we climb into bed just shortly after we've had hot food and stay there in my double bed cuddled up together underneath all the blankets to keep warm. (PRSMANC14, female, 44, lone parent)

I think I'm managing, just about, but I'm constantly worried about money, and I think I'm obsessing a bit with bills and the future and stuff and then trying to cut back in every area. (OOMANC3, female, 32, single)

The lockdown had meant a more proactive approach to understanding respondents' energy use and, where possible, measures they could take for energy conservation. Households routinely reported a nuanced appreciation of their energy use. Whilst this wasn't necessarily a huge area of concern for all households, for some it was a source of significant anxiety. For example, there was a recognition by PRSLDS6 of an added complexity in that they were anxious about the increasing energy costs because of their use of their home, but because they had lost employment due to the pandemic they were in the house longer. The longer people were unemployed, the higher was the heating cost and the greater the chance of being unable to pay their bills. It was also very common for households to be aware of the impending impacts of an increase in energy use as the year progressed. This was a source of anxiety when thinking about how this would impact them when their energy consumption would be at its highest during the wetter and colder months.

Fears for the future

Looking forward, the respondents had a number of fears for the future. The first centred on the coming winter months and concerns about the viability of heating systems and ensuring the thermal comfort of the household. Many were concerned that if circumstances around the pandemic were not to change significantly they

would be confined over winter in draughty and cold conditions. Many low-income households anticipated that central heating would have to be used sparingly. Similarly, a number of residents feared bad winter weather would trigger a recurring or continued decline in housing standards, particularly in cases of damp, mould and/or leaking roofs. This was particularly pronounced in interviews with some owner-occupiers, who felt the costs of repairs were too substantial. Lastly, a number of renters feared further disputes with landlords, building on tensions that had developed during lockdown. Some renters felt their landlords had lacked sympathy when they had updated them of job losses and changes in household incomes, and this had frayed relations. In this context, many described being hesitant to request or chase up repairs for fear of revenge evictions or being deliberately priced out of their properties by rent increases. This was echoed by one professional at a charity that assisted private renters, who felt low incomes experienced by many tenants due to job losses and changing finances constituted a pressure to stay quiet.

Professionals discussed many concerns about the future: these were largely split into *practical* issues that would be exacerbated by future lockdowns – including overcrowding, damp, a lack of outdoor space and the financial impact of the loss of jobs – and *policy* issues, such as evictions post-moratorium, housing density/design and their impacts on residents in a lockdown situation. Professionals expressed concern regarding the impact of overcrowding on health, wellbeing and family dynamics. There was reference to the increase in domestic abuse and homelessness and the extent to which lockdown has increased their incidence:

It's more where people have to share their bedroom and, as you know, the statutory overcrowding, you can share a bedroom, so it is more people having to share bedrooms. I think that may be coming more to the fore if people are in the properties; they can't go out. Social tensions do rise in more crowded housing, and then, yes, people can start to think about these things more. (PROFCALDER1, local authority)

In terms of that existing vulnerability it's more the family dynamics, I guess, for want of a better expression, household dynamics that have been put under pressure, which has led to people being evicted, effectively, from their property? (PROFCALDER1, local authority)

Professionals were concerned about the impact of redundancies and furlough, particularly within the hospitality sector, on residents' ability to afford their rent and utility bills. It was acknowledged that the impact in the spring/summer months has not been as bad as it could have been, but that a second wave would be concerning:

Well, like you say, we've had a broadly warmer time, and with it being lighter there's less need for your lights, there's less need for your heating on. If this had happened during the winter months, and we might get a second spike, then I would expect it to be different. I would expect that to be more of an issue. (PROFCALDER1, local authority)

They have been blessed that the weather's been a lot nicer, but they still have their heating on quite a lot. (PROFLANCS1, home improvement agency)

Professionals also raised the issue of the financial impact of lockdown on those that own their own home and may be able to pay the mortgage (should they have one), but are not in a position to pay for upkeep of the property, disrepair or day-to-day housing costs:

...they might own the property, but they struggle with the finance sometimes to maintain the property. Now, this can be just minor things. It can be small problems with, say, carpets being a bit threadbare in the properties that could ideally do with changing, or it can be even problems with you might have an issue with the roof but they haven't got the funds maybe to actually repair the roof properly. I think that's one of the biggest challenges in the property market, where we now have a lot of owner-occupiers who perhaps historically weren't owner-occupiers, and now they've had the property for a long time, they haven't kept up the maintenance on the property. Therefore, the property deteriorates, and then it can become a bit of a struggle to get it repaired. (PROFLANCS2, home improvement agency)

Summary

Households were getting by, managing the day-to-day issues and coping with their situation as best they could. Households recounted coping strategies relating to both housing conditions and lockdown more generally. Participants were adopting practical, spatial, psychological and ownership strategies in order to adjust to their circumstances. For many people, this allowed them to cope with their situation. However, it should be noted that not everyone was coping. This chapter, together with Chapter Five, has shown that the most significant impact of being locked down in people's accommodation appears to have been upon mental health. The whole experience has exacerbated existing conditions and created new concerns of depression and anxiety linked to housing disrepair, the costs associated with fixing those problems and the increased costs of utility bills. These experiences are nested in a context where people often lack the space to simultaneously work, home school and relax, particularly where there is an absence of outdoor space.

Uncertainty and fear dominated the accounts provided by the householders and professionals we interviewed. Householders were looking towards an uncertain future for their own employment and income, and this led to a great deal of anxiety about how they viewed coping with their housing and meeting their housing costs. Householders were willing to play down and not report housing issues to landlords due to a fear of adding further precariousness into their lives. Similarly, professionals expressed concerns of probably unprecedented levels of housing repairs and likely evictions as the financial consequences of the pandemic worked through the system.

7. Conclusion

The research upon which this report is based was mobilised rapidly at the outset of the pandemic in order to attempt to ensure that the experiences of those people subjected to living in poor-quality, 'non-decent' accommodation in the North of England at the height of the UK lockdown did not remain hidden. The evidence presented in this report concurs with the insight of others who have already commented that the COVID-19 pandemic has further exposed those living with existing vulnerabilities. The Centre for Ageing Better (2020) has drawn on existing evidence in order to infer the impact that housing, health and COVID-19 have had for people. The inferences within their report appear substantiated by the evidence collated as part of this study. Similarly, Shelter recently published findings from a poll of renters that reported that 35% of private renters were living in poor conditions at the height of the pandemic and 56% of private renters experienced an issue with the condition of their home during lockdown, with only half of private renters feeling safe in their homes during this time. This study offers an insight behind such statistics into what lives were and are like during the pandemic for those who endure poor housing conditions.

The residents we interviewed tended to be living with longstanding repair and quality issues. These ranged in severity and impact from having to manage relatively minor cosmetic faults that had become more apparent during lockdown to major cases of damp, mould and leaks that stemmed from significant structural issues. Lockdown had ultimately worsened such conditions. Many discussed how essential repair work due to be carried out by contractors had been cancelled. Others suggested that the overuse of certain facilities had triggered sudden and unanticipated breakdowns of appliances, while some attributed leaks and observable damp and mould to inclement weather.

Longstanding repair and quality issues were described as worsening throughout lockdown because social distancing measures prohibited contractors from entering the home. It was only in extreme cases, such as the breakdown of heating systems, that residents allowed others into properties. Sometimes the absence of contractors was a result of a disinclination to have outsiders in the living space for fear of infection. Other respondents spoke about landlords reporting difficulties in arranging for a contractor to visit. Some respondents suspected landlords were using lockdown as an excuse to postpone or delay costly repair works, whereas some landlords flatly refused to arrange repairs.

Whereas some renters commended the proactive approach their landlords had taken at the beginning of lockdown (to reassure tenants about their renting situation in light of impending job losses), others who had been made redundant or now had wages capped at 80% under the government's furlough scheme perceived their landlords as lacking sympathy and compassion about their situation. The vast majority of renters had not pondered the possibility of asking landlords for rent reductions when questioned during interviews. Many were withholding the reality of their day-to-day experience in the home, not raising or chasing up requests for fear of possible revenge evictions or deliberate rent increases. Those in the private rented sector

were drawing on their savings to help them manage the added expenditure and financial risk.

Professionals had noticed a reduction in the number of complaints from households, although it was unclear from their perspective what was driving this. Organisations that provide specialised support to older adults living in owner-occupied accommodation were particularly concerned about the under-reporting of repairs and the impact this was having on already poor living standards and unsafe environments. This was a key concern looking towards the wetter and colder months of autumn and winter. Such factors led to the general view amongst professionals that once 'normality' had resumed there would be a significant backlog of issues and an unfavourable wider context in which these could be tackled.

Multiple residents discussed issues around thermal comfort, and this was a major theme in the research. Thermal comfort was discussed in terms of both the overheating of properties in particularly hot summer weeks exacerbated by having limited or no access to private outdoor space and cold and damp conditions due to the inability of heating systems to retain heat for long durations of time. This was a significant feature in the interviews with low-income households, as well as with those people for whom the pandemic had added a new layer of uncertainty to their income and employment. It was clear that the inability to control thermal comfort, as well as energy costs, in the home was a particular source of anxiety.

Nearly all residents talked about problems with overcrowding now that entire households were living, working and spending time in the same housing space. Conversely, people who lived by themselves discussed feeling isolated and lonely in the weeks when contact with family and friends was restricted to online video call facilities. Loneliness and isolation were particularly acute for older adults and participants with health conditions who were at high risk and could not, in any case, leave their dwellings, in line with the UK government's strategy to 'shield' the most vulnerable.

The experience of confinement over many weeks in poor-quality housing had a grinding effect on participants. For residents living in damp and mouldy conditions, the development of chesty coughs took on a new dimension against a canvas of COVID-19. By virtue of being confined inside, others had come to face the bleak realities of their housing situations and the quality of properties they could afford. Whereas previously housing had been a space in which very little time was spent due to work routines and unrestricted social lives, confinement in low-quality housing had been a forlorn experience for some households. The visibility of cracks in walls, the smell of damp and the noise of dripping water from leaks being caught in buckets were discussed as now daily lived experiences. Households routinely reported the onset or resurgence of mental ill health such as depression and anxiety. One of the professionals (PROFLANCS1) summarised this by saying:

*I think if anything that's been lost in all this is people with mental health issues, and there's a lot of people with mental health issues, and I think it's very difficult to help them. I feel that they have been lost in the system because they wouldn't ask for help. They don't want to ask for help.
(PROFLANCS1, home improvement agency)*

The negative impacts of poor housing are evident and well established, and the COVID-19 pandemic has made these impacts acute at a time of broader structural fragility. People living in poor housing conditions are more likely to experience increased mortality rates during the winter months as a result of respiratory, circulatory and cardiovascular diseases and are more likely to experience mental health conditions such as depression and anxiety. Evidence from this study suggests this is even more likely against the canvas of the pandemic. The housing stock in the North of England, even with the addition of newer dwellings over the last decade, remains characterised by older, colder and poorly maintained properties.

There were few discernible differences between the age groups of the sample. The issues raised in this report generally affected all participants regardless of their age or generation. However, unlike middle-aged and older adults, a cohort of particularly young residents raised concerns about their precarious employment situations and their future housing options. These participants were in position of having moved out from their parents' homes and were living in the private-rented sector. However, in a context of lockdown and fears about potential job losses, some raised the prospect of having to move back to live with their parents because of redundancies and an ability to meet rent payments. In addition, some younger renters discussed how money they had been saving for deposits were now being used to meet rent payments. Whilst experiences generally transcended age groups, it is important to note these issues were not raised by middle-aged and older adults.

Unlike residents in the PRS who felt they had some recourse to landlords and letting agencies, owner-occupiers felt particularly isolated when it came to seeking support and resolving housing quality issues. Many owner occupiers perceived themselves as having few organisations available to offer advice and support because of the nature of their tenure, with some owner occupiers feeling unable to resolve often complex and deteriorating housing issues because of their low-incomes.

The housing system in the UK has long been considered in a state of crisis. As rising house prices mean fewer people are able to purchase a home, and with social housing stock largely stagnant, private renting is no longer a short-term housing solution and existing housing will remain a part of the housing supply for some time yet. This report has added to the literature that asserts that the quality of existing housing is also a part of the current housing crisis.

What this report amplifies is the connection between the places we call home and our health, security and sense of wellbeing. These factors cannot be untangled. The

COVID-19 lockdown has shown in the starkest of terms that rundown homes are resulting in rundown people. At the time of writing we are now seven months on from the initial lockdown announcement, with measures of varying degrees likely to continue for a substantial period yet. There is an opportunity to learn from the first few months of the COVID-19 lockdown and take urgent action for the short, medium and long term to ensure that the housing crisis, which has been so frequently identified, does not lead to systemic or personal breakdown.

8. Policy implications

The purpose of this study was to document the lived experiences of those living through lockdown in poor-quality housing. The clear themes that emerge from the interviews have implications for policy and practice in the short, medium and longer terms.

Priorities for the coming winter

Many participants faced increased costs and reduced, or insecure, incomes as a result of the pandemic and associated lockdown. A particular concern was the cost of heating homes, as well as the increase in energy demand that had resulted from their confinement. Achieving a reasonable level of thermal comfort was something residents had struggled to do in cold, leaky homes during our fieldwork in May-July, and a number expressed concerns about the additional challenges they would face in doing so over the winter, should the need arise. As we head into winter, much of the North is now subject to enhanced restrictions. However, there is much that can be done immediately to repair and upgrade the homes of the energy-vulnerable. The Green Homes Grant offers one of the largest and most inclusive home upgrade opportunities and needs to be spent by the end of March 2021. Policy makers should ensure that this opportunity targets those people most in need and actively engages with landlords to overcome barriers they face.

There is an immediate need for policy makers to maintain and strengthen financial safety nets in order to keep residents afloat and ensure they can afford the clothing, food and energy costs that might make this winter more bearable. There is room for new initiatives but also a need to identify and support existing initiatives, policy offers and efforts from across sectors in order to create meaningful impacts for households.

Households continue to labour under significant financial and psychological strain and will increasingly be at risk of eviction and/or debt. No positive outcome will emerge from making people homeless and plunging people into unmanageable debt. This research points to a need for policy makers to campaign for the reintroduction of the ban on evictions and the need for all organisations to adopt fair-minded and just debt enforcement and debt recovery practices.

Organisations such as Home Improvement Agencies play a crucial intermediary role between households, health and social care, allowing people to live in their own homes with independence, safety and dignity. They have a critical role to play in helping maintain a resilient healthcare system and support the most vulnerable. There needs to be an immediate focus on ensuring that they and similar organisations working at the intersection of housing and health have the funds they need to reach the most vulnerable over a critical winter period. Relating to this, as households across all tenures will be cautious about social contact, there is a need to mobilise digital methods of identification, communication and engagement to ensure no one is left isolated and left behind.

Beyond the winter

Private rented sector participants recognised the poor quality of their accommodation. Their inability, or reluctance, to resolve this situation was often rooted in the insecurity of their tenure. Renters expressed anxiety about the potential for evictions, forced moves or unreasonable rent increases if they pursued their landlord for repairs to their property. These findings add weight to widespread calls for reform of private rented sector tenancy arrangements. Providing all renters with security of tenure is a necessary step to ensure that they have confidence to exercise their tenancy rights around repairs and maintenance. This should be a legislative priority.

Many households in the private rented sector, in particular, were unaware of their housing rights, and this was adding to their sense of insecurity. These findings indicate that there is a role for a wide range of actors across the public and voluntary and community sectors to reach out to a wider audience and provide routes in to clear, trusted and impartial advice and support.

Owner-occupiers faced barriers around the cost or complexity of repairs. This points to the need to ensure that homeowners can access trusted sources of help and advice, whether this is from a local authority or third sector organisations. These barriers must also be taken into account in the design of initiatives or delivery of existing schemes (e.g. the Green Homes Grant) to assist owner-occupiers to upgrade their homes.

The struggle for thermal comfort and energy costs punctuated the daily lives of many people living in the lower end of the private rented sector and in other colder, older homes. The fuel poverty literature is replete with case studies and examples of the ways in which everyday lives are played out in this context (Middlemiss and Gillard, 2015; Butler and Sherriff, 2017; Morris and Genovese, 2018). This is no longer a challenge in terms of technology and building materials, as it is now possible to retrofit existing homes to high levels at a reasonable cost. It is now a policy and implementation challenge (see Sherriff, Brown and Butler, 2019). Much-needed initiatives have already begun to emerge as local, national, and regional government develop plans to tackle the climate crisis, working towards net zero emissions. Addressing carbon emissions from our existing homes is an important part of these plans. This means thoroughly insulating homes and replacing heating systems have huge potential to tackle the inability of renters and homeowners to heat their homes to a reasonable level and improve the fabric of their homes. Net zero represents a once-in-a-generation opportunity to upgrade England's poorly performing housing stock. Net zero's potential to improve the lives of people will only be maximised if policy makers view the programme as a wider opportunity to undertake holistic improvements to our housing stock. This means ensuring that there is the practical agility to make simple repairs and adaptations to homes at the same time as making them climate-ready.

Long-term implications

Not all the findings from this report relate solely to the way existing housing is repaired and managed. There are indicative findings that suggest that minimum requirements in planning and housing policy need to account for a wider range of circumstances than is currently the case. The impacts of having a lack of internal space, a lack of outdoor space and noise from external sources have had harmful consequences for individual households. This should inform future housing standards and be instructive to those seeking to approve change of use applications that would bring vacant commercial units into domestic supply.

As others have mentioned (see Marsh and Gibb, 2019), much of the Westminster government's recent legislative effort in the area of regulation of the private rented sector has been on 'rogue landlords'; indeed, this has been the focus of many local government initiatives. The findings presented in this report add further weight to housing quality being an issue across the private rented sector. Many residents in this study suggested that their landlords were reasonable and non-exploitative. However, this did not ensure that the accommodation they were letting was reasonably adequate or that landlords had the necessary expertise and resilience to support households. The findings of this report support the notion that many tenants experience issues, not through criminal intent, but through ignorance and inertia on the part of their landlord. There should be a wider focus on ensuring landlord compliance with minimum standards than is currently the case. Policy makers should consider whether the private rented sector can offer an appropriate long-term home for some residents with additional vulnerabilities.

As this report makes clear, issues of housing quality did not begin with lockdown. Rather, households went into lockdown living in homes that were already in a poor state of repair. These were not isolated cases – over 1 million homes across the North fail to meet basic decency standards. Such an accumulation of poor-quality housing represents a long-term failure of housing policy. Its presence implies the need for a long-term rebalancing of housing policy – at national, city-region and local levels – so that the quality of our existing homes is treated as a priority equal to the importance of the supply of new homes.

9. References

- Affordable Housing Commission (2020) A National Housing Conversion Fund: buying properties to boost affordable housing supply. <http://www.nationwidefoundation.org.uk/wp-content/uploads/2020/09/Affordable-Housing-Commission-report-on-A-National-Housing-Conversion-Fund-23-sept-2020.pdf>
- Barker, N. [Inside Housing] (2020) The housing pandemic: four graphs showing the link between COVID-19 deaths and the housing crisis. Retrieved from: <https://www.insidehousing.co.uk/insight/insight/the-housing-pandemic-four-graphs-showing-the-link-between-COVID-19-deaths-and-the-housing-crisis-66562>
- British Medical Association (2020) BMA says the ban on evicting those in rent arrears must be extended to avoid a surge in Covid infections. Retrieved from: <https://www.bma.org.uk/bma-media-centre/bma-says-the-ban-on-evicting-those-in-rent-arrears-must-be-extended-to-avoid-a-surge-in-covid-infections>
- Buck, D. and Gregory, S. (2018) Housing and health: Opportunities for sustainability and transformation partnerships. The King's Fund. https://www.kingsfund.org.uk/sites/default/files/2018-03/Housing_and_health_final.pdf
- Butler, D. and Sherriff, G. (2017) 'It's normal to have damp': Using a qualitative psychological approach to analyse the lived experience of energy vulnerability among young adult households. *Indoor and Built Environment*, 26(7):964–979.
- Care & Repair England (2019) Housing disrepair: Improving non-decent homes. <https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/non-decent-homes-guide-final-1.pdf>
- Centre for Ageing Better (2020) Homes, health and COVID-19: How poor-quality homes have contributed to the pandemic. <https://www.ageing-better.org.uk/sites/default/files/2020-09/Homes-health-and-COVID-19.pdf>
- Clair, A. (2020) Homes, health, and COVID-19: how poor housing adds to the hardship of the coronavirus crisis. London: Social Market Foundation. Retrieved from: https://www.smf.co.uk/commentary_podcasts/homes-health-and-COVID-19-how-poor-housing-adds-to-the-hardship-of-the-coronavirus-crisis/
- Committee on Climate Change (2019) UK housing: Fit for the future? <https://www.theccc.org.uk/wp-content/uploads/2019/02/UK-housing-Fit-for-the-future-CCC-2019.pdf>
- Cromarty, H. (2020) Housing conditions in the private rented sector (England). Briefing Paper No. 7328. House of Commons Library. <https://commonslibrary.parliament.uk/research-briefings/cbp-7328/>
- DCLG (2006) A Decent Home: Definition and guidance for implementation. Retrieved from:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf

Edmiston, D., Baumberg Geiger, B., de Vries, R., Scullion, L., Summers, K., Ingold, J., Robertshaw, D., Gibbons, A., and Karagiannaki, E. (2020) *Who are the new COVID-19 cohort of benefit claimants?* UK: Welfare at a Social Distance. Retrieved from: <http://hub.salford.ac.uk/welfare-at-a-social-distance/wp-content/uploads/sites/120/2020/09/WaSD-Rapid-Report-2-New-COVID-19-claimants.pdf>

Gayle, D. (2020) Only half of England renters felt safe at home during lockdown. The Guardian. <https://www.theguardian.com/world/2020/oct/06/only-half-of-england-renters-felt-safe-at-home-during-lockdown-coronavirus>

Gurney, C. (2020) *Out of harm's way? Critical remarks on harm and the meaning of home during the 2020 COVID-19 social distancing measures.* Glasgow: UK Collaborative Centre for Housing Evidence. Retrieved from: <https://housingevidence.ac.uk/wp-content/uploads/2020/04/200408-out-of-harms-way-craig-gurney-final.pdf>

Haque, Z., Becares, L. and Treloar N. [Runnymede Trust] (2020) *Over-exposed and under-protected: The devastating impact of COVID-19 on Black and Minority Ethnic communities in Great Britain.* Retrieved from: <https://www.runnymedetrust.org/uploads/Runnymede%20COVID19%20Survey%20Report%20v3.pdf>

Holmes, E. A., O'Connor, R. C., Perry, V. H., Tracey, I., Wessely, S., Arseneault, L., Ballard, C., Christensen, H., Cohen Silver, R., Everall, I., et al. (2020) Multidisciplinary research priorities for the COVID-19 pandemic: A call for action for mental health science. *The Lancet Psychiatry*, 7(6):547–560. [https://doi.org/10.1016/S2215-0366\(20\)30168-1](https://doi.org/10.1016/S2215-0366(20)30168-1)

Homeless Link (2014) *The unhealthy state of homelessness: Health audit results 2014.* London: Homeless Link. Retrieved from: <https://www.homeless.org.uk/sites/default/files/site-attachments/The%20unhealthy%20state%20of%20homelessness%20FINAL.pdf>

Judge, L. and Rahman, F. [Resolution Foundation] (2020) *Lockdown living: Housing quality across the generations.* London: Resolution Foundation. Retrieved from: <https://www.resolutionfoundation.org/app/uploads/2020/07/Lockdown-living.pdf>

Liddell, C. and Guiney, C. (2015) Living in a cold and damp home: Frameworks for understanding impacts on mental well-being. *Public Health*, 129(3):191–199.

Marmot Review (2010) *Fair society, healthy lives: strategic review of health inequalities in England post 2010,* Institute of Health Equity, London.

Marsh, A. and Gibb, K. (2019) *The private rented sector in the UK: An overview of the policy and regulatory landscape.* UK Collaborative Centre for Housing Evidence.

https://housingevidence.ac.uk/wp-content/uploads/2019/07/TDS-Overview-paper_final.pdf

MHCLG (2019) English Housing Survey: Headline Report, 2018-19. HMSO.
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/860076/2018-19_EHS_Headline_Report.pdf

Middlemiss, L. and Gillard, R. (2015) Fuel poverty from the bottom-up: Characterising household energy vulnerability through the lived experience of the fuel poor. *Energy Research & Social Science*, 6:146–154.

Morris, J. and Genovese, A. (2018) An empirical investigation into students' experience of fuel poverty. *Energy Policy*, 120(C):228–237.

National Housing Federation (2020) Housing issues during lockdown: Health, space and overcrowding. Retrieved from:
<https://www.housing.org.uk/globalassets/files/homes-at-the-heart/housing-issues-during-lockdown---health-space-and-overcrowding.pdf>

ONS (2019) UK private rented sector: 2018. Available at:
<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/ukprivaterentedsector/2018#things-you-need-to-know>

Public Health England (2020) *Beyond the data: Understanding the impact of COVID-19 on BAME groups*. London: Public Health England. Retrieved from:
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/892376/COVID_stakeholder_engagement_synthesis_beyond_the_data.pdf

Shelter (2020) 230,000 renters at risk of 'Covid-eviction' when government ban lifts. Retrieved from:
https://england.shelter.org.uk/media/press_releases/articles/230,000_renters_at_risk_of_covid-eviction_when_the_government_ban_lifts

Sherriff, G., Brown, P. and Butler, D. (2019) Future directions for fuel poverty research: A Delphi study. University of Salford.
<https://www.fuelpovertylibrary.info/content/future-directions-fuel-poverty-research-delphi-study>

The Smith Institute (2018) The hidden costs of poor quality housing in the North. Northern Housing Consortium. Available at: <https://www.northern-consortium.org.uk/wp-content/uploads/2018/10/The-Hidden-Costs-of-Poor-Quality-Housing-in-the-North.pdf>

Stephens, M., Perry, J., Williams, P., Young, G. and Fitzpatrick, S. (Eds.) (2020) UK Housing Review 2020 [28th ed]. Chartered Institute of Housing: Coventry.

Appendix

Table A.1 provides an overview of the householder sample by a number of key characteristics

Table A.1: Householder sample by characteristics			
Tenure		Household type	
Private rented sector	40	Family	15
Owner-occupiers	10	Lone parent	13
		Single	12
Employment status		Couple	6
Full-time	18	HMO	2
Part-time	9	Flat share	1
Unemployed	11	Student accommodation	1
Furlough	8		
Retired (on medical grounds)	2	Region	
Student	2	North West	26 (24 in Greater Manchester, 1 in Chester and 1 in Blackburn)
		Yorkshire and Humber	22 (11 in Leeds, 4 in Huddersfield, 3 in Bradford, 3 in Wakefield and 1 in Scarborough)
Gender		North East	2 (1 in Newcastle and 1 in Darlington)
Women	32		
Men	18	Age ranges	
		18–24	7
		25–34	12
		35–44	19
		45–54	8
		55–64	4

