



Housing and life experiences: making a home on a low income

by Karen Croucher, Deborah Quilgars and Alison Dyke

This report provides a detailed analysis of the interaction between poverty and housing across the lifecycle. It shows how good and stable housing can mitigate poverty and support life events. It also shows the difficulties in trying to make and sustain a home in an increasingly expensive and constrained housing system.

Housing and life experiences: making a home on a low income

Karen Croucher, Deborah Quilgars and Alison Dyke

This report provides a detailed analysis of the interaction between poverty and housing across the lifecourse. It was designed as a qualitative longitudinal panel study and involved 72 participants all living in households where the total household income was less than the Minimum Income Standard, in six different areas across the UK. Analysis focused on housing histories, current housing, and housing changes.

The study shows how good and stable housing can mitigate poverty and support life events. It also documents the difficulties in trying to make and sustain a home in an increasingly expensive and constrained housing system.

What you need to know

- Current housing systems, and the linked welfare systems, respond poorly to life events such as relationship breakdown and the onset of poor health.
- Social rented housing at its best provides a secure tenancy in decent housing at an affordable rent, but its potential is undermined by lack of supply, some poor neighbourhoods, and properties which are let in a poor state of decoration and repair.
- For those on low incomes who are only able to access the lower end of the private rented sector, high housing costs, poor quality housing and/or the precariousness of tenancies, undermine the creation of a home.
- The extended family (and to a lesser extent, other wider social networks) play a central role in supporting people to make and keep a home.

We can solve UK poverty

JRF is working with governments, businesses, communities, charities and individuals to solve UK poverty. *Housing and life experiences: making a home on a low income* plays an important part in monitoring costs and living standards – a key focus of our [strategy to solve UK poverty](#).

Date of publication
www.jrf.org.uk

Contents

	Acknowledgements	1
	Executive summary	2
1	Introduction	3
	Background: the links between housing and poverty	3
	Project design	4
	Analysis	7
	Report structure	8
2	Housing over the lifecourse: the interaction of housing, poverty and life events	9
	Home-ownership pathways	9
	Social housing pathways	11
	Private rented sector pathways	13
	Non-tenured pathways	15
	Conclusion	16
3	Housing now	17
	Introduction	17
	Housing costs	17
	‘Managing just’	20
	Health and wellbeing	23
	Conclusion	24
4	Housing over time: changes and continuities	25
	Introduction	25
	Planned moves	25
	Conclusion	30
5	Conclusions	31
	Housing pathways: stability or precariousness?	31
	Housing moves: a housing ladder or a housing treadmill?	32
	Making and sustaining a home	32
	Life transitions and complexity	33
	Altruism: care and support and social networks	34
	Place and location	34
	Conclusion	35

	Notes	36
	References	38
	About the authors	40
	List of tables	
1	QLPS: Profile of sample	6
2	Our households: current tenure, by life-stage	8

Acknowledgements

This three-year study has benefitted greatly from the support of colleagues in the Centre for Housing Policy, and the Stockholm Environment Institute. Professor Pete Dwyer, University of York, and Emeritus Professor Bren Neale, University of Leeds have both made invaluable contributions over the course of the project. Other colleagues in academia have also reviewed our work, and it has been strengthened by their informed, thorough, and thoughtful comments.

The early stages of the study were supported by three early career researchers – Dr Darren Baxter, Linzi Ladlow, and Svenja Timmins. We thank them for their hard work and enthusiasm, and wish them well in the future.

We would like to thank the Joseph Rowntree Foundation for giving us the opportunity to undertake this complex and fascinating study. We are grateful to the members of the Joseph Rowntree Foundation Housing and Poverty Programme Advisory Group, and particularly to Professor Alan Murie and Professor Alex Marsh. Brian Robson, Acting Head of Policy and Research at the Joseph Rowntree Foundation, has been a supportive and endlessly patient project manager.

Our principal thanks, however, must go to the participants in the study who welcomed us into their homes, and so generously and openly shared so much of their life histories and circumstances with us. We have learned a great deal, and sincerely hope that this report does justice to their accounts, concerns, and experiences.

Executive summary

This study was commissioned by the Joseph Rowntree Foundation as part of the Housing and Poverty Programme (www.jrf.org.uk/report/housing-and-poverty). It is the first study to provide a detailed qualitative longitudinal analysis of the interaction between poverty and housing over the lifecourse. It shows that good and stable housing can mitigate poverty and support life transitions. It also documents the painful reality of negotiating an increasingly expensive and constrained housing system.

The study worked with 72 participants living in households where the total household income was less than the Minimum Income Standard (MIS). There were similar numbers of participants in each of three age groups (18 to 29; 30 to 49; 50+) and across the three main housing tenures (home-ownership, social rented sector, private rented sector). Data was collected in three waves between 2015 and 2017. Analysis focused on housing histories, current housing, and housing changes. Analysis revealed some traditionally recognisable housing pathways (the varying household forms that individuals experience and the housing routes – type and size of dwelling, tenure, location – that they take over time), particularly ‘settled owners’, ‘convertors’, ‘settled social renters’, and ‘safety net social renters’. Other less well-known pathways included ‘second footing’, home-ownership and ‘ladders and snakes’ entry to the private rented sector.

Many participants lived in various states of precariousness, juggling limited incomes to meet the costs of making a home. For some younger participants this might have been a temporary phase. For other participants, and those with health problems, disabilities, or caring responsibilities their situation would probably remain the same over time. Secure and affordable social rented sector housing offered the possibility of stability to some at least. For others, notably on the ‘private sector only’ and ‘ladders and snakes’ pathways, the insecurity of the tenure, alongside the stresses of juggling a low income, created considerable anxiety. Some home-owners faced uncertainties, usually related to the costs of maintenance and repair, but also interest-only mortgages. Family support was key to enabling many people on low incomes to make and sustain a home.

There was muted evidence of a traditional housing ladder that people climb towards an ever better standard of living, accumulating housing assets for the future. Rather, finding and sustaining a safe and stable home had often been a struggle over the lifecourse, particularly when major life changes had occurred. Many had moved often, either within or between tenures, rarely gaining anything more than small benefits, with the closest analogy being a housing ‘treadmill’.

Housing has a significant role to play in helping people to manage on low incomes, but often falls short in achieving its potential in the mitigation of poverty. Our analysis found that the British housing systems poorly support key life transitions and life events. People’s housing needs and what was available to them was often at a mismatch for some time. In contrast, across the tenures, the response to people in financial difficulties who could not meet their housing costs was often much quicker and often punitive in nature.

The study supports the call for increasing the supply of social rented housing, rolling back time-limited tenancies and offering more support to tenants to make and sustain a home. For those on low incomes only able to access properties at the lower end of the private rented sector, relatively high housing costs, poor quality housing, and/or the precariousness of tenancies undermine the creation of a home. Many households required a more secure and affordable private rented sector product. Future policy needs to better address complex lives and life events, shifting focus from the provision of housing to the provision of homes that can offer some degree of certainty, control, and protection over the lifecourse.

1 Introduction

This is the final report of a three-year qualitative, longitudinal study of housing and life experiences. The project sought to understand how housing circumstances affect households' experiences of poverty at different stages of the lifecourse across the United Kingdom.

Background: the links between housing and poverty

This study was commissioned following two key studies that had highlighted the complex links between housing and poverty. In 2013, a literature-based review of evidence into these links documented how housing costs and conditions can mitigate against, but often exacerbate, poverty¹ for people on low incomes (Tunstall et al, 2013). One year later, a detailed quantitative analysis of the British Household Panel Survey, over the period 1991–2008, documented an association between people's housing pathways (the varying household forms that individuals experience and the housing routes – type and size of dwelling, tenure, location – that they take over time) and poverty² over their lifecourse (Stephens et al, 2014). Key findings from these studies informed the present study.

First, there was considerable evidence on the adverse impact of high housing costs, with an additional 3.1 million people in the UK calculated to be in poverty after housing costs in 2010/11 (Tunstall et al, 2013).³ They found a strong relationship between tenure and poverty related to housing costs. In particular, 38% of private tenants were in poverty after housing costs, compared with only 18% before housing costs; despite sub-market rents in the social rented sector, 43% of social renters were in poverty after housing costs, compared with 29% before housing costs. In contrast, housing costs made little difference to the poverty rates of home-owners (9% in poverty before housing costs and 11% after housing costs), reflecting the major benefit of reducing mortgage costs/paying off mortgages over time. However, housing equity was found to have little effect on poverty as the poorest owners had the least equity and often could not release it.

Second, housing benefits make a major contribution to reducing housing cost-related poverty, although low take-up by working tenants was identified as a problem (Tunstall et al, 2013). The study highlighted the potentially significant adverse impacts of welfare reform on poverty, due to shortfalls between housing costs and future available benefits. This effect has now been demonstrated (Policy in Practice, 2017).

Third, there is a link, but much weaker and less well-evidenced, between poor housing conditions and poverty (Tunstall et al, 2013). Those in poverty are more likely to experience poor housing conditions and neighbourhood problems than other people, but the differences are often small and not always statistically significant. In large part, this reflects the huge improvements in housing conditions in the UK in the last century, and the central role that social housing has played in breaking this link. However, children in poor households are at greater risk of poor housing conditions than children in other households, and tenants are more likely to be living without essential items than home-owners with the same income. Stephens et al (2014) also found that people who experienced chronic poverty were most likely to experience overcrowding and have hard-to-heat or damp homes.

Fourth, there is a documented association between housing pathways (mainly defined by tenure) and poverty (Stephens et al, 2014). People with settled social renting housing pathways experienced much higher rates of chronic poverty⁴ than those with other pathways. In contrast, people with housing pathways rooted in settled home-ownership experienced lower levels of chronic poverty, although above-average levels of temporary poverty.⁵ This association probably primarily reflected the underlying economic position of the household, and its respective purchasing power and eligibility for different housing tenures. A move from social renting to home-ownership did not automatically lead to lower levels of poverty among this group. The relationship between long-term private renting housing pathways and poverty remains unknown (Stephens et al, 2014).

Fifth, there is an association between life events and poverty and housing, particularly changing marital status, downsizing, falling earnings and retirement (Stephens et al, 2014). Although life events were

present across tenures, some housing pathways were more strongly associated with particular life events, for example, settled home-ownership was most strongly associated with having children and rising incomes, and older age. Young people were most vulnerable to poverty caused by housing costs, the link between poverty and housing costs falling with age.

Sixth, place was found to be important in explaining the incidence of poverty related to housing in two key ways. Housing costs were much likely to be problematic in London and the South East, with poverty doubling (from 1 to 2 million people) after housing costs in London in 2010/11 (Tunstall et al, 2013). Housing deprivation in England was also at its highest in London boroughs, while in Wales and Northern Ireland it was highest in rural local authorities (Stephens et al, 2014).

Finally, overall trends in the relationship between housing and poverty show a strengthening link, with current policy likely to increase this further in the future. Tunstall et al (2013) reported evidence (DWP, 2012) mapping how housing-cost-induced poverty had increased over the past two decades, following the decline in social renting and the substantial expansion of the private rented sector (see also Davis et al, 2012). Stephens et al (2014) predicted that the housing system will only prevent poverty from rising further in England if the supply of housing is increased (to 200,000 units a year by 2040), there is no further decline in social housing, social rents remain indexed to prices and Housing Benefit (or equivalent) continues to meet the same share of housing costs.

It is now acknowledged across the political spectrum that the housing market is 'broken' (DCLG, 2017). It is also increasingly accepted that the consequences for low-income households are most severe (Dorling, 2015). JRF's report *UK Poverty: Causes, Costs and Solutions* (JRF, 2016), recommended a fourfold action plan in housing: increase the supply of affordable housing; more help with unaffordable housing costs; pushing up standards (particularly in the private rented sector); and a bigger role for social landlords. Housing is now a key focus of government policy. The new Ministry of Housing, Communities & Local Government was established in January 2018, with intentions to support the delivery of up to 300,000 homes a year by the mid-2020s. New legal measures were also recently announced to increase the safety of tenants⁶, and a Green Paper on the role of social housing is expected.⁷

This study was commissioned to document and learn from the housing experiences of those on low incomes in the UK today. It is the first study to provide a detailed qualitative, longitudinal analysis of the interaction between poverty and housing circumstances across the UK. While it shows how housing can mitigate poverty and support life events, it also documents the reality of negotiating an increasingly expensive and constrained housing system, and how expensive and sometimes poor-quality housing exacerbates poverty and undermines people's ability to manage difficult life events.

Project design

The study had two main aims:

- to understand how housing circumstances affect households' experiences of poverty at different stages of the lifecourse
- and
- to support a parallel project that has identified housing or housing-related policy and practice that can improve individual and household outcomes, by better preventing, mitigating and reducing poverty at different stages in the lifecourse (Altair Consulting, 2018).

The study placed the lived experiences of people on low incomes at its heart, both in terms of understanding the relationship between housing and poverty, and how housing might prevent, mitigate or lift people out of poverty, and also drew on real experiences to assist with the development and refinement of policy ideas. It was designed as a qualitative longitudinal panel study (QLPS).

Qualitative longitudinal methods, where the same group of participants are interviewed at given points over time, allow the exploration of change/no change over time, offering insight into the ways policy interventions, and wider structural and societal shifts, are experienced or 'lived' by individuals, families and organisations (Thomson and McLeod, 2015). This approach provides complex narratives, tracking

changes in circumstances, attitudes and expectations, and interpretations of lived events, allowing analyses across time and across different groups. (Thomson, 2007; Miller, 2015).

Recruitment of a qualitative longitudinal panel

The study recruited a purposive sample of 72 participants in six case study areas across the four nations of the UK: Fife (Scotland), North Wales, Belfast (Northern Ireland), Hull, London, and Oxford (England). These areas were selected to cover: a range of housing costs and varying levels of housing deprivation; different 'travel to work' areas; rural and urban areas; and different policy contexts. This relatively large number allowed sufficient cases for analysis within and between key groups of interest, including people at different stages of the lifecourse, living in different tenures and across the UK.

As the study was focused on the links between housing and low income, all 72 participants were living in households where the total household income was less than the Minimum Income Standard (MIS). MIS was developed by JRF in 2008 (and is updated annually) and is based on what members of the public think represents a socially acceptable standard of living in the UK today. It is defined as: *'A minimum standard of income in the UK today includes but is more than just food, clothes, and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society'* (Padley and Hirsch, 2017, p4). Definitions of poverty are highly contested (see Tunstall et al, 2013). MIS does not claim to be a poverty threshold of itself, but is relevant to discussions about poverty as almost all households officially defined as being in income poverty (that is, having below 60% of median income) also have incomes below MIS.⁸ In 2014, when the study recruited, MIS levels were £17,000 a year for a single adult; £34,000 for a couple with no children; £40,000 for a couple with children; £27,100 for a lone parent.

Table 1 shows the profile of our sample. First, we sought to recruit roughly equal numbers of men and women, although it proved easier to recruit women than men (44 women and 28 men were recruited). Second, it was important to recruit similar numbers of participants across three age groups – younger adults (aged 18 to 29; 20 participants), mid-life adults (aged 30 to 49; 28 participants), and older adults (aged 50 and above; 24 participants). Third, we also sought to recruit similar numbers of participants across the three main housing tenures – home-owners including both those with mortgages and those who own outright (22 participants); people living in the private rented sector (PRS) (21 participants); people living in the social rented sector (SRS) (25 participants). Four participants were also recruited living in 'other' circumstances, for example, in temporary accommodation, or with family.

Because of the link between poverty and disability (MacInnes et al, 2015), we ensured that our sample included people with chronic health problems and disabilities. While our target was to have at least seven participants with a disability or long-term health problem, we recruited 27 people (slightly more than one-third of our total sample), a proportion much in line with national statistics for England and Wales, drawn from 2011 Census data.⁹ Similarly, people from ethnic minority backgrounds are also more likely to experience poverty in the UK (Weekes-Bernard, 2017) and we sought to and recruited 14 people from ethnic minority backgrounds.

Table 1: QLPS: Profile of sample

Area	N	Gender		Age		BME participants	Chronic health problem/disability	Tenure	
		No. of participants	No. of participants	No. of participants					
Hull	14	Male	6	16–29	6	1	1	Owner	6
		Female	8	30–49	6			Social rent	2
				50+	2			Private rent	5
								Other	1
Belfast	10	Male	3	16–29	3	0	5	Owner	4
		Female	7	30–49	3			Social rent	4
				50+	4			Private rent	2
								Other	0
Fife	11	Male	6	16–29	2	2	2	Owner	5
		Female	5	30–49	4			Social rent	3
				50+	5			Private rent	3
								Other	0
London	16	Male	3	16–29	4	7	8	Owner	2
		Female	13	30–49	7			Social rent	8
				50+	5			Private rent	4
								Other	2
Oxford	10	Male	4	16–29	1	4	5	Owner	2
		Female	6	30–49	5			Social rent	6
				50+	4			Private rent	2
								Other	0
North Wales	11	Male	6	16–29	4	0	6	Owner	3
		Female	5	30–49	3			Social rent	2
				50+	4			Private rent	5
								Other	1
Total	72	72		72	14	27	72		

Note: 'Other' tenure included living in the parental home, living with relatives or in temporary accommodation.

The 72 participants lived in a wide range of household types. Nine participants lived alone (including two fathers with young children who were not co-resident but stayed regularly). Fifteen participants lived as couples with their partners. Two older men lived with an older parent, who they cared for. Eighteen participants lived with their partners and children. There were 19 single parents – most usually with one child – and of these one young woman was living with her son in a domestic violence hostel at first interview. There were ‘family’ arrangements: one younger participant lived with his parents, another with his brother, another with two of her siblings and a niece, and another older participant lived with his sister and her extended family. One participant was effectively a ‘single grandparent’, being the legal guardian for her three very young grandchildren, and another was the guardian for her late sister’s four children.

Within our sample, there was a range of sources of income. Seven participants lived in households where there were two wages coming in. Twenty-three lived in households with only one wage often supported by in-work benefits (18 were part of a family or couple, and five were single people). A further 23 lived in households where various benefits were the only source of income. There were nine pensioner households, and four households where various household members contributed to the household income through a mixture of benefits, wages, or pension. Two of the participants had no income at all at the time of the first interview. When asked how they would describe their household income, 11 participants felt they were living comfortably; 38 said they were ‘coping’; and 23 people said they were finding it ‘difficult’ or ‘very difficult’. While everyone was living below MIS at the time of recruitment, it is important to note that some participants had enjoyed higher levels of income at different points in the past, and some had accumulated some (usually modest) assets, and (usually modest) savings. Others had received what we would describe as ‘windfalls’ at different points in their lives, usually an inheritance, or in one case, being gifted a property.

Conducting the fieldwork

Over the course of the QLPS, we collated qualitative data in three waves to capture housing and life experiences of people on low incomes over time: a first face-to-face interview (in 2015), a second telephone interview (2016), and a final face-to-face interview (2017).

First interviews covered: participants’ housing histories; their current housing; income; their housing aspirations for the future; and their messages for policy-makers. The second telephone interview explored how their circumstances had changed for better or for worse. The final face-to-face interview again explored any change. At the final interviews we tested some of the policy ideas that were being developed.

A total of 132 interviews were undertaken, including 72 first face-to-face interviews, 31 telephone interviews and 29 second face-to-face interviews. Twenty-four participants took part in all three interviews, and a further 18 people took part in two of the three interviews (nine in interviews one and two; nine in interviews one and three).

We did not remain in contact with everyone who initially joined the study – qualitative longitudinal studies place considerable demands on participants. Over the course of the study a small number (N=5) said they no longer wished to continue (two at Wave 2, and three at Wave 3). Others, however, did not reply to various contacts (including voicemails, letters, emails) at different times.

With one exception, all interviews took place in the participants’ own homes, and, where permission was given, were recorded. As far as was possible the same researcher revisited the same set of participants.¹⁰

Analysis

There is no blueprint or standard framework for the analysis of qualitative longitudinal data (see Soldana, 2003; Neale, 2018). Our analytical approach was based on the processes outlined by Lewis (2007). Thus key points from each interview were summarised and recorded under the thematic headings that were the focus of the project. ‘Other’ themes that emerged from the interviews were also recorded. Over time, up to three sets of data were summarised for each participant. These data sets correspond to the thematic matrices described by Lewis, and allowed each participant’s story to be mapped over time. They also enabled the compilation of a ‘case profile’ for the final stage of analysis. Our central unit of analysis was each individual participant.

Our first phase of analysis focused on the individual housing histories as recalled by the 72 participants in the first interview: it identified several different housing pathways experienced by participants. Housing pathways analysis is now an established research method in housing studies that involves a detailed qualitative exploration of the interaction between housing and other life events over time (Clapham, 2002). This pathways approach is more dynamic than the earlier focus on 'housing careers' which was founded on the ideal progression of households on a 'housing ladder' (Kendig, 1984). As with a number of previous housing pathways analyses (Clapham et al, 2014; Stephens et al, 2014), tenure emerged as the predominant signifier within the housing pathways. Within this, we examined the data by lifecourse stage (young, mid-life, older), place and key life transitions or events. We found that life transitions or events often represented turning points (Thomson et al, 2002) in people's housing and income experiences. Table 2 shows our sample broken down by tenure and life-stage. ¹¹

Table 2: Our households: current tenure, by life-stage

	Older (50+)	Mid (30–49)	Young (under 30)	Total
Owners	10	10	2	22
Social renters	10	11	4	25
Private renters	3	7	11	21
Other	1	–	3	4

In our analysis of current housing, we focused on housing costs, including costs related to poor housing conditions, at the time of first interview and how these are managed on a low income. Again, to identify any emerging patterns we considered key variables: lifecourse stage (young, mid-life, older); major life transitions or events; and place. An earlier interim report presents in some detail the findings from this first wave of interviews (Croucher et al, 2017).

The second phase of analysis focused on the second and third wave interviews with 42 participants, and considered both change and no-change in participants' housing and financial circumstances over the project period, the drivers of any changes, and how these changes reflected the choices and aspirations of the participants.

Report structure

Time is the organising framework for this report. Drawing on the 'housing past' narratives from the first interviews, Chapter 2 explores the various housing pathways that led participants to their current housing (at first interview). Chapter 3 places the focus on housing costs, how people 'manage just' to maintain a home on a low income, including heating and repair costs, and the associated strategies and stressors. Chapter 4 reports on the changes experienced by participants over the course of the project. Finally, in Chapter 5, reflecting on the aims of this study, we offer some broad conclusions.

To protect the anonymity of the participants, all names have been changed.

2 Housing over the lifecourse: the interaction of housing, poverty and life events

This chapter examines the housing histories of our 72 participants, up to the time of the first interview. It explores the relationship between housing, poverty and key life transitions or events over the lifecourse. Our analysis (see Chapter 1 for details) identified several different housing pathways that participants had taken. Below we present our data by the main housing tenure destination, examining where there are differences by lifecourse and/or key life transitions, and how, if at all, housing helps people to live on low incomes, lifts them out of poverty, or exacerbates poverty.

Home-ownership pathways

Twenty-two participants were buying or owned their home at first interview. Of these, 10 were in the older age group (aged 50 or over); a further 10 were in our mid-life group (aged 30–49), and two participants were under 30 (see Table 2). We identified three main pathways to home-ownership in our sample: settled ownership; second footing ownership; and convertors to home-ownership (from social renting).

Settled ownership

The majority (16 of the 22) participants were grouped into this category, including most of our older, mid-life and our two younger owning households. This first category reflects the traditional role of home-ownership in the UK over recent decades, where young working households are supported to buy a property, usually with a mortgage, sometimes moving over time to progress up a 'housing ladder'. Later in life, householders may then own the property outright, although still with maintenance and repair costs of course. This pathway is in line with the main category found in Stephens et al (2014) of 'settled owner-occupation pathways' which accounted for two-thirds of the British Household Panel Survey (BHPS) sample analysed.

Starting and staying on this housing pathway relied on many positive life circumstances/events. These households all had at least one person in stable employment (with in-work benefits) over time. A stable income (or incomes) historically had also enabled (modest) savings, resulting in little or no debt. Stable partnerships were another feature of this group of householders. Most had good family supports, with some being able to save while living with parents for an extended period. Some had benefited from financial windfalls over time, including inheritances. Such windfalls had sometimes led to an accelerated pathway, or being able to afford a larger, more expensive property than they would otherwise have been able to afford on a low income.

There did seem to be some differences between age groups, as well as within them. Four of our six older home-owners owned their home outright and this had brought considerable benefits in the form of significantly lower housing costs. Julia and Bryony, both living with their husbands and in their 70s, had bought their homes outright on returning from working abroad – one using savings, the other following renting out a house while abroad, and then moving from England to Scotland where house prices were lower. A third owner in Belfast, Gerrard, was also living mortgage free, however was struggling to finance home repairs and high heating costs on a large property, living on a modest pension with diminishing savings. He would not consider equity withdrawal as he did not trust it. For Michelle, owning her home outright was helping her household through a difficult period; she had to stop work due to ill-health and her husband had also been made redundant. Low housing costs had made their other resources go further but they were worried that they were spending their retirement savings early.

Our two other older households were in a less favourable situation. Marcia, in her 50s, had remortgaged following relationship breakdown where her partner had run up debts; she then lost her job but

fortunately her new partner was working. They were just keeping their heads above water, though had outstanding home repairs. Another woman, Joanne in her early 50s, still had a mortgage and was in the process of getting divorced. Unable to afford the mortgage on her own, she took in a lodger. Longer term, however, this life event threatened ongoing security as it seemed likely that the property would be split between the two partners.

A couple of our mid-aged owners were in a relatively comfortable position. They were in stable employment and partnerships and had benefitted from family support (financially or in kind) which had supported the build-up of assets through buying other properties for rental. For example, Neil in Fife had invested in a buy-to-let property while living with his parents; the rental income helps his family to live on a relatively low wage, pay their own mortgage, and will also provide a pension in the future.

Other mid-life households were in a more constrained housing situation. They also had stable partnerships and employment but fewer other resources available to them (including in-work benefits). They were often occupying properties at the lower end of the local housing market, and were hoping to move to better properties in the longer term when they could afford it. For example, Naomi and her family in Fife had an interest-only mortgage to help manage finances and had no provision to pay off the capital of the mortgage. Maureen, in Hull, explained that her husband had a steady job, while she worked part time and looked after the children; however, ideally they would like to move house (to get more space) and neighbourhood (due to anti-social behaviour) but couldn't afford it.

Finally, Simon, a single man at first interview, felt 'lucky' to be part-buying (25%) a shared ownership property in Hull, following living in a succession of poor-quality private rented properties. He felt he had bought security and long-term affordability (the rent was much lower than previous properties). Crucially, he had been made redundant a few years before but had managed to pay off the small mortgage with redundancy money so he could continue living in the property. However, he highlighted the problem of being 100% responsible for repairs, despite only being a 25% owner, and had struggled with significant repairs (for example, to the boiler). Simon had also had to appeal (successfully) not to be charged the under-occupation penalty (often referred to as the Bedroom Tax or spare room subsidy).

Our two younger owners had only been able to buy properties with the help of family. Robin, aged 29, lived with his partner in north Wales in a property given to them by family. This provided very low housing costs and enabled him to study and work part-time alongside his partner who was working full time. Alison and her partner had a mortgage on a three-bedroom terraced house in Hull and were just managing the repayments on one income (while she cared for young children) with the help of family, for example, for the deposit and buying essential items such as a boiler to reduce their heating costs.

Second footing home-ownership

Two of our older home-owners (both in their 50s) had experienced a housing pathway characterised by considerable change, moving in and out of ownership and the private rented sector, but managing to regain their preferred position of home-ownership in the longer term.

Financial problems were a key reason for loss of home-ownership. For example, Carl and his wife had bought a property in Hull in the 1980s, but following the huge rise in interest rates in the early 1990s they had their home repossessed as they could not afford the repayments despite both being in employment. They then lived in the lower end of the private rented sector, and with family, until they could buy a modest two-bedroom house. In the case of Jack and his wife, they twice had to sell their house in Fife to pay off debts, and had only been able to re-enter home-ownership on a third occasion due to an inheritance.

It is notable that both of these households had stable partnerships, where both partners were working although all were in low-paid jobs. They were also living in areas where property prices were relatively affordable, and both had family support. In terms of mitigation of poverty, mortgage repayments were lower than rents locally, however home-ownership was also a draw on their limited resources due to the need for home improvements. For example, both households had recently used their private pensions for home improvements. Carl, at age 57, still had 18 years to pay on the mortgage, while Jack was planning to release equity to pay off his mortgage. It was concerning that both these couples were now facing ill-health so (low) income from employment was not secure into the future.

Convertors

Four participants (two in the mid-life age group; two older) were late entrants into home-ownership. Three out of four people had entered home-ownership through the Right to Buy in Belfast. Since the introduction of Right to Buy in 1980, this has become a key route into low-cost home-ownership in the UK, although it was notable that some of our London participants commented that even with a discount prices were well beyond their means. A fourth participant had bought a small one-bedroom flat in later life with the financial help of family.

Our two mid-life participants, Daphne and Louisa, both single parents in their 40s with long-term health problems, felt that moving from renting to owning had been a mistake. Both had interest-only mortgages, and while mortgage payments were lower than social rents, and they received some help with payments through Income Support Mortgage Interest, they were both concerned about how they were going to pay off the capital sum in the future. Daphne also had to pay large insurance premiums because of structural problems on her property, which was a 'constant worry'. Benefit eligibility was also a source of concern, including moving from Disability Living Allowance to Personal Independence Payments, and changes to allowances when children turned 18. Both participants were very pleased with their house conditions, however the onset of poor health had meant that they could not work and were therefore struggling financially, with family support essential in helping them get by.

Right to Buy had served Ron, now in his 70s, and his family much better. The key difference here was that he had bought his family house outright using savings from when he worked abroad, and had enjoyed low housing costs since early retirement due to ill-health. The house was in good condition with enough space for his daughter to live with him and his wife as their carer. Fuel bills were also low as oil heating costs were subsidised by a relative. Irene, in her 80s, was also enjoying low housing costs and good housing quality in her owned (non-Right to Buy) flat in Oxford, however she was lonely as she was living away from family and friends.

Social housing pathways

Twenty-five of our participants were living in the social rented sector at first interview. Of these, 10 were in the older age group; 11 were in the mid-life group, and four participants were under 30 (see Table 2). Analysis of this sample revealed three main pathways into and through the social rented sector: a settled route; a stuck/unresponsive pathway, and a safety net pathway.

Settled social renting

A large group (10) of our participants had lived most of their adult life in the social rented sector and were generally settled in their current housing, with some making planned moves within tenure in response to changing needs. These participants included three of our older cohort, four mid-life tenants, and three younger households. This pathway reflects the traditional role of social housing, offering tenants a home and 'lifetime' tenure. This role is now changing with lifetime tenancies being phased out with the tenure moving to take a short-term role.¹²

At its best, this pathway provided homes in good condition, warm and well insulated, and with good facilities (fulfilling the government's Decent Homes Standard), resulting in affordable non-rent housing costs including heating costs. Communities were also important in helping people manage on a low income, offering residential stability and closeness to other family members. For those unable to work, low rent and/or the effective operation of housing allowances meant that most of people's housing costs were covered either in part, or in full. Within this pathway, the social rented sector had been relatively quick to respond to changes in situations and life events. These life events were often related to traditional lifecourse patterns such as expanding family, children moving out, increasing health problems and ageing.

For example, two households in Belfast (Zoe, in her early 40s, and Jenny, in her 50s) had brought up their children in the social rented sector. When Jenny's husband died and her children moved away, and she began to experience health problems, she could downsize to a property which had a downstairs bathroom and was near to family. Zoe too had experienced the loss of her husband and was relieved to

be able to stay in the family home. While both Jenny and Zoe's financial resources were limited (due to long-term limiting illness), they spoke about supportive extended families who also lived locally in the social rented sector who shared resources (for example, decorating and meals), and a supportive wider community of neighbours. Both envisaged staying in their present properties for the rest of their lives, although they were fearful of the advent of the under-occupation penalty (often referred to as the Bedroom Tax or spare room subsidy). For these participants, housing mitigated many of the effects of living on a low income, providing good quality housing, with adequate thermal comfort, in a suitable and safe residential location (which also facilitated social networks that in turn helped mitigate poverty).

Other settled social renters had more of a mixed experience of living in the social rented sector, with life events, external events and wider neighbourhood issues creating difficulties. However, these participants felt that the system had responded, enabling them to move when needed, and explained that they were settled within their current home. These participants tended to have less social support to help them and the benefit system also undermined their attempts to address poverty, particularly through work disincentives. For example, Maurice had tried to combine working with caring for his disabled daughter. He preferred to work if he could. However, irregular and sometimes long hours created real difficulties with claiming Housing Benefit, and delays in payment. Maurice got into arrears with his rent. Eventually he gave up working, as he was worried he would lose his home

There were other examples of settled social housing participants being generally happy with their home but struggling financially. For example, Maisie in her 60s, who lived with her son, had lived in her social rented sector home for 39 years but the isolated location made it difficult for her son to get work and she could not afford any unexpected expense. Ben, in his 50s, lived with his wife and disabled son in North Wales. The social rented house was accessible and suited their needs well but they were struggling financially as he had to give up work due to health problems; as his wife worked they received no help with rent and were using his small pension for household repairs and decoration.

Two young households, both in Belfast, had remained in their childhood home into adulthood. In one case, the young man had inherited a tenancy from his grandparents. He wanted to stay in the house but was struggling to pay the rent on a three-bedroom property on a low working income; he was hoping to buy the house as he thought a mortgage would be cheaper and ask his brother to move in to share the costs. In another case, a young woman's parents had downsized out of the family home, with the young woman now the lead tenant on a shared tenancy with her brother and sister (who had a child). This was an affordable arrangement for the family.

Stuck/unresponsive social renting

There was a smaller cluster of households (two mid-life and two older participants) where the social rented sector had been unresponsive to changing needs and/or people felt stuck in their current property.

Overcrowding was or had been an issue for some households, with long waits for larger properties to become available. For example, Albert, now in his 50s, had waited for nine years to get a four-bedroom property for his family with five children.

Intractable neighbourhood problems had also been experienced by some. For example, Becky in her 30s in London had lived for 12 years on one estate that she did not like, and was now living in an overcrowded property with a neighbour who was being racist. She hoped to move again, but did not want to lose the support of the local disability services for her disabled child. Similarly, Melanie, also in London, had waited 13 years for her two-bedroom house, previously living in a one-bedroom flat with her teenage son. While she was grateful for the new flat that was in good condition, the estate was 'very scary'. Melanie was worried that her son would get into trouble on the estate and did not feel at all settled. She was also struggling financially, recently having transferred from Disability Living Allowance to Personal Independence Payment for her mental health condition. This had exacerbated her experience of poverty.

Safety net social renting

Nearly half of our social renters, across all age groups, had moved into this sector after one or more significant adverse life events, including domestic violence, the onset of long-term health problems and/or caring responsibilities. These participants had previously lived in other forms of housing, including with family, tied accommodation and the private rented sector. Some had experienced a 'ladders and snakes' housing history including unsuccessful home-ownership. Some had been homeless before moving into the social rented sector and had experienced long periods in temporary accommodation. People had often very limited or no choice of property or area when they first moved into the social rented sector. Their narratives about these experiences were very mixed. Some described a lengthy and tortuous process to get a home in the social rented sector; this was sometimes coupled with feeling fortunate that they had eventually managed to establish a home, but many also described enduring housing problems.

The three older people in this category had only recently accessed the social rented sector following key life events. They had all previously been home-owners who had left this tenure following relationship breakdown, sometimes on more than one occasion. Two men (Robert and Ryan) had both left the family-owned home following divorce, and had moved in with family and/or lived in the private rented sector. Neither of these new housing situations offered suitable accommodation, with one being asked to move out by a family member and the other unable to work after a heart attack. In both these cases, they found adapted properties for disabled people in the social rented sector. This mitigated poverty to a considerable extent. A third older participant, Dorothy, had been married twice, and owned properties with both her partners, living in the private rented sector or with family between relationships. She had then moved to sheltered accommodation, and then moved again to live with her late sister's children as their guardian in their social rented sector flat.

Some of our mid-life participants, and one younger participant, had also recently entered social housing following a key life event. For example, Maurice, in his 40s, unexpectedly became the main carer for his disabled teenage daughter and was housed following a period in a single room in temporary accommodation with her, after the intervention of his MP. He was happy living in the two-bedroom flat and had 'no complaints' about his housing. However, he also noted that the heating system needed replacing, and they were very cold in the winter. He had to accompany his teenage daughter to school as the neighbourhood was 'lively'. However, social housing had mitigated absolute poverty for them by offering them affordable, secure housing in London.

Alicia was only 18 and had just moved into a two-bedroom house in Hull following homelessness. She had also just had a child. She was very pleased with the size of the property and the affordable rent, although the house was in a poor condition when she moved in, and the neighbourhood was not ideal. Fortunately, she had some family support and the heating was affordable.

These experiences were typical. Other participants had often been through adverse life events, but been able to move into social housing. The quality of social rented housing itself had been variable, sometimes very good, sometimes not so good, with problems with lack of decorative order as well as maintenance and some repair issues (such as draughts, damp, inadequate heating). Some faced overcrowding. Neighbourhood-related issues were a great source of dissatisfaction for people. This included concerns about levels of anti-social behaviour and risks for their children, experiences of racist attacks and intimidation, neighbour conflicts, and high levels of crime.

Benefits were an important mitigator of worsening poverty, including Housing Benefit and also income and health/caring-related benefits. Some had experienced benefit problems, however, particularly around going in and out of low-paid, precarious work. Rent levels compared favourably to the private rented sector. With no or low savings, these households had few other resources they could draw on to mitigate poverty, and sometimes had problems with debt. Social landlords being patient in times of difficulties was highlighted as helpful by one participant.

Private rented sector pathways

Twenty-one participants were living in the private rented sector at first interview. Of these, the majority (11) were in the youngest age group, seven in the mid-life category and three in the older age group (see

Table 2). We identified three main pathways to the private rented sector in our sample: private rented sector-only pathway; migration to the UK (two participants only), and 'ladders and snakes' pathway.

Private rented sector-only

Most of our participants living in the private rented sector had only ever lived in this tenure and/or with family. This included 10 of our young participants in this tenure, and three of our mid-life participants (two in their early 30s, one in their 40s). The private rented sector is often seen as a transitional tenure for many groups, particularly students and mobile young people, but it is also increasingly being used as a longer term tenure by a mix of households. For example, a much greater proportion of families with children are now living in this sector.

More than half of the participants living in the private rented sector said they expected to remain in this sector for the foreseeable future. While most participants had a preference for moving into owner-occupation or the social rented sector, they did not usually think that this would be possible at all or for some time. They usually did not have the finance to enter owner-occupation, nor were they usually eligible for the social rented sector. Single people in particular felt stuck in the private rented sector. For example, Lawrence in his early 30s was sharing his brother's tenancy in Hull as he could not afford his own bond/deposit due to insecure work; his brother also helped him meet his part of the rent in weeks where he had not worked. Another example was Kevin who was in his 40s and renting a flat in Fife; he had developed mental health problems and lost his job. The rent was relatively low and he had a good relationship with his landlord but there were maintenance issues that he did not want to take up with his landlord for fear of rising rent (see Chapter 3 for further details).

Several young families in our study had moved between properties looking for the most appropriate property to meet their needs and/or as a result of landlords selling houses and/or due to poor housing conditions in previous properties. There was often a trade-off between factors such as affordability and area – moving to a less desirable area to secure a property with enough space – or living in a preferred area and having to find higher rents. A few households were particularly satisfied with the available space, and sometimes facilities, of recent and present properties – being able to live in a reasonable two/three-bedroom home, especially when this was in the right area in a town, could mitigate other aspects of living on a low income. Some participants noted that this would not have been possible in the social rented sector. However, house conditions were variable and some faced poor conditions, including inadequate heating and poor insulation in older properties; this could exacerbate poverty when it led to high fuel bills and sometimes to debt. For example, Sarah was a single parent and lived in a large three-bedroom property in Hull. She was pleased with the property due to the space and nearness to family, although she could not afford to decorate and needed help from family to meet rent costs above the Local Housing Allowance.

Other families were also struggling to meet the rent but with few if any benefits. For example, Fleur and her husband, both in their 20s, were living in a two-bedroom terraced house in a deprived area of Hull. The house was better than their previous tenancy but had some outstanding repairs. Fleur was pregnant and also had health problems and her husband was working full time and studying part time. An uncle was contributing £30 a month to enable them to stay in their property. In London, Beatrice and her partner (and two children) were renting a three-bedroom house and paying £1,550 a month. They had to rent out one of the rooms to cover the rent, and the landlord would not decorate the property. They had lived in three houses in four years, and had moved due to poor house conditions, including infestations.

A few working couples with no children were more optimistic about moving out of the private rented sector in the longer term; here, it was likely that the private rented sector would act as a transitional tenure. For example, Adam lived with his partner in north Wales; they were both students, and had some income from part-time working and family support. They were hoping to get full-time jobs. David and his partner, also in north Wales, were both already working in low-paid jobs and hoped to buy a property although they explained that they spent a sizeable proportion of their income on rent and bills, and could not afford to save.

Migration to the UK

Two of our mid-life participants in their 30s had both lived in the private rented sector since their arrival in the UK. Both were working households, with children, and had moved within the private rented sector several times. Neither had eligibility for the social rented sector, or benefits. For example, Ian lived with his wife, child, extended family members and a lodger in a three-bedroom house in Oxford. The rent was high and the house was expensive to heat, but the property was in a reasonable location and they had a good relationship with the landlord. A third participant in her 20s had also moved to the UK to study and work. She was sharing a flat in north Wales with her partner and was quite happy with the property condition and rent level.

‘Ladders and snakes’

Our three older participants, and one of our mid-life participants in her 40s, were all living in the private rented sector as they had exhausted other housing options. They had all experienced a ‘ladders and snakes’ pathway through other tenures, with major life events resulting in them losing their footholds in home-ownership and/or the social rented sector. The private rented sector was a last resort housing option. All of these households were single, and three of them had long-term health problems (two had osteo-arthritis, one person had mental health problems).

Two of our older participants lived in cottages in north Wales. Edna, in her 70s, had been married twice, and owned properties on both occasions. She lived in the private rented sector following relationship breakdown and domestic violence, and then bought a studio flat that she was forced to sell when she went bankrupt after retiring. Anwen in north Wales, in her 50s, had lived in the private rented sector, then the social rented sector, but had re-entered the private rented sector with her three children following eviction from her social housing. Edna was renting from a family member and Anwen from a family friend. Relatively low rents, and not being charged bonds/deposits, had helped them. However, the properties were old and heating costs were stretching Edna’s benefits and Anwen’s low income from work, exacerbating their financial situation.

Nick, in his 50s, and Jackie, in her 40s, both lived in the private rented sector in London. Both had both owned in the past (one via Right to Buy) but life events had intervened to lead them into the private rented sector. These events included relationship breakdown, and bankruptcy and ill-health for Nick; financial problems and ill-health for Jackie. Neither of these participants could work due to their health problems and both were struggling to meet their rents in London, with both using disability benefits to top up their Local Housing Allowance. Nick had only been able to afford to move to his property because he knew the agent and was not charged a deposit. The locations of the properties were good, including being near to family and other social networks, but both felt very insecure as they feared possible future rent rises that would price them out of their flats. Nick explained he would ‘give his right arm’ for a social rented sector property.

Non-tenured pathways

Most housing pathways contain a transitional phase, for example when people live with their parents before leaving home. In this category, living in non-tenured situations was the predominant theme of people’s housing histories – that is, they had spent considerable time (including the present) not being owners or renters in their own right. This category included three young people and one mid-life participant.

Two young people (Alex and Ella) were living with their parents; this situation suited them well, as housing costs were affordable while they were working on a low income or studying. Parents charged board and lodging, not expecting them to pay towards the household bills as well, helping overcome the impact of low income. Both these young people also commented that they had adequate space and facilities within the household.

One of these participants (Alex) also had a partner and young child living in a social rented sector house where he sometimes stayed; he could contribute to this second household as the costs of living at home were low. Another young participant, Marina, had been sharing her time between two households, mainly

living with her partner but also sometimes returning to the parental home. Again, this enabled affordable contributions to her partner's household costs.

Within this category, there was also one older person, Peter, in his 50s, who was living with relatives. This single man had worked in the construction industry, but was recovering from a serious accident, and was not able to work. He had been living with his partner but this relationship broke down. He had been on the waiting list for social rented sector housing for six years; living with relatives was a relatively affordable option.

Conclusion

This chapter has described the key housing pathways into the main tenures in the UK experienced by our 72 participants. Some of these pathways were traditionally recognisable within housing policy, particularly settled owners, convertors, settled social renters, and safety net social renters. However, other pathways were less well known, including second footing home-ownership and 'ladder and snakes' entry to the private rented sector. The analysis clearly revealed the importance of the impact of life events on people's housing pathways. To achieve a 'settled owner' pathways required access to various social and economic resources, and stable employment and relationships. Some pathways offered few opportunities for change or improvement, for example, those living in unsatisfactory social rented properties that could not meet the changing needs of the household. The private rented sector was relatively accessible and could sometimes provide better locations and space standards but issues of high rents and/or poor conditions exacerbated poverty, alongside a lack of security. Life events such as the onset of ill health or disability and caring responsibilities needed flexible housing or a 'safety net' solution. The analysis also revealed that many of the individual life transitions that mediated housing histories did not follow a standard pattern related to age. We know that age itself is a poor proxy for life-course position (Clark, 2013) and the histories of the participants demonstrate the increasing deinstitutionalisation of the life-course.

3 Housing now

Introduction

In this chapter we focus on the living situation at first interview of all 72 participants. In the interviews we asked about how they managed their housing-related costs, including rent or mortgage payments, and other related costs associated with making a home (heating, maintenance and repairs), and about any impacts of their housing on health and wellbeing. We also asked how they managed financially more generally and about their strategies for coping on a limited income.

Housing costs

Paying the mortgage or rent

Housing costs varied considerably across participants, influenced predominately by tenure, as well as by area, and by length of residency (mainly for owners).

Some older participants on the settled owners pathway owned their properties outright, thus their housing costs were much reduced (although not always affordable). Others, including some settled owners, second footing owners and convertors, were still paying a mortgage. Of these some had interest-only mortgages which meant their mortgage payments were relatively low, and some had received a windfall, usually an inheritance that had reduced the amount they had to borrow.

Regardless of tenure, many felt that rents were too high generally, but particularly in the private rented sector, and certainly when compared with rent charged on similar properties in the social rented sector.

'I feel sorry for anyone that's in private because I think that you're being ripped off with the rent, I really do. Why is it that you can pay £118 or whatever it is on this house [Housing Association property], you wouldn't even get a room for that on the private sector. You're not telling – I know they've got to make a bit of money out of it, but I've got some friends that live in private ... her rent is £1,600 a month, for a three bedroom. That was the cheapest she could find.'

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

Some who were working and renting in the private rented sector or social rented sector paid the full cost of their rent. Others paid something towards their rent and received some Housing Benefit, and others received Housing Benefit that covered the full cost of their rent. Some lived in 'imploded' households (sharing with relatives – see below) and covered the costs of their rent with various contributions from different members of the household.

Those who were working and living in the social rented sector were usually on the settled social renting pathway, and their rent still consumed a considerable portion of their household income. For example, Ben, in North Wales, who had been forced to retire early due to ill health, received no Housing Benefit as his wife was still working; paying the rent was a struggle on a single low income. Similarly Connor, in Belfast, working full time, and separated from his partner but with a young daughter, struggled to meet his social rented sector rent and other housing costs. Zara, a single mum with three children living in London, had been made redundant, and had since started working part time. She reflected that it was much easier to pay her rent now she received Housing Benefit than it had been when she worked full time.

Those private sector renters who were not receiving Housing Benefit were usually spending a fairly large proportion of their income on rent. They thought they were unlikely ever to be able to save anything for their own futures unless their incomes increased very substantially. David, a young man living with his partner in North Wales – both working – explains:

'Yes, I think it's [house] fine but I think I'm paying for them [the landlord] to live a better life, as in - because this is their second home, I'm paying for their mortgage on this house, which - if I'm paying that, I'm not really saving myself any money for the future because my money's just going on the bills to keep going each month to stay here.'

David, younger age group, couple, private rented sector, North Wales

This was echoed by Anwen – living in the private rented sector in North Wales on a 'ladders and snakes' pathway – and at the time of first interview still working full time for a charity earning £13,000 a year. She felt secure in her tenancy as her landlord was a family friend and she had lived in the house for 14 years. She had previously lived in the social rented sector, and compared what she had paid for a decent family house then to the rent she paid for a smaller older property with fewer amenities, and calculated how much over the years she had spent in rent.

'Yes, that's my only qualm, is that I've had to pay out my wages, I worked it out for the time I've been here I've paid £40,000 to my landlord. That's a lot of money, and I've worked bloody hard for that money ... Why isn't there more help to have got a mortgage? That £40,000 could have been coming back to my family and me, couldn't it? If I was able to get on the ladder in the first place, but I wasn't.'

Anwen, older age group, single person, private rented sector, North Wales

Jackie, again on a 'ladders and snakes' pathway, reflected a similar view. She had bought her flat in London under Right to Buy, but when illness prevented her from working, she got into arrears with her mortgage. She had to sell her flat and moved to a studio flat in the private rented sector. Her rent was covered mostly by Housing Benefit but it was at least three times as much as her mortgage repayments had been.

As noted in Chapter 2, some of those receiving Housing Benefit did not receive the full cost of their rent, and were making up the shortfall from other benefits (for example, Disability Living Allowance,) or with some financial support from their family. While this could be a struggle they were prepared to pay the extra (while they could) if they liked the property or the area, or if they felt the rent was reasonable or cheaper in comparison with rents for similar properties. Often cheaper alternatives were difficult to find without moving to a less suitable property or a different area, which would disrupt family and social networks (see below), and break connections with key services, such as mental health or disability teams.

Moving within the private rented sector was also costly. There are costs loaded at the start of a tenancy – finding a deposit, paying agents' fees, (and possibly losing deposits or fees). These up-front costs contributed to the anxieties about insecurity expressed by some in the private rented sector. Apart from the upheaval of moving, it was also very costly. The most extreme example is that of Jackie who reported she had paid between £6,000 and £7,000 (which included six months' rent in advance) when she first moved into her studio flat. She believed the high deposit requested by the landlord was intended to discourage people on low incomes or benefits. She could afford the deposit by using the small amount of equity she had left from the sale of her flat after she had paid her mortgage arrears. In some instances, individuals had been able to move in to a property without a deposit or fees, usually because they knew the landlord, and this often had influenced their decision to move to a particular place.

Whether renting or buying, working or receiving benefits, the rent or mortgage payments were the priority for most.

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

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

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

Jack, older age group, couple, home owner, Fife

Making a home

Beyond the regular payments of the rent or mortgage, our participants spoke about other costs associated with their housing, including regular bills for fuel, Council Tax and water rates, and

maintenance and repairs, as well as the challenges of making a 'home', or 'keeping a place nice' or 'comfortable' on a low income.

Unsurprisingly energy costs were a primary concern across all ages and tenures. The size and condition of the property, type of heating system, and payment method obviously influenced how much people paid. Some participants across all tenures said their homes were relatively cheap to keep warm because they were in good condition, or quite small, or the heating system was efficient. However, for others the poor condition of their properties increased their fuel bills. Some participants were on high cost tariffs, particularly those using pre-pay cards, although some preferred to use pre-paid cards as they could then contain their spending on fuel and avoid arrears. Others had shopped around for cheaper deals or tariffs. Many reported that they had at best to 'be careful', for example by only heating one room, and at worst were cold during the winter months. However, being cold was preferable to running up a large fuel bill.

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

Angela, older age group, single parent, social rented sector, London

'When we've got the grandkids coming we put the heating on.'

Ben, older age group, couple with dependent adult child, social rented sector, North Wales

Many of our participants spoke about the importance, but also the expense, of making a 'home'. In the social rented sector particularly, many spoke about the costs of decorating and cleaning their properties when they first moved in because the properties were often let in a poor state of decoration, or were dirty. Claudia, a 'safety net' social renter, felt she had no choice but to take the property she was offered.

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

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

Melanie had got into considerable debt as a result of moving from a small one-bedroom social rented sector flat to a two-bedroom property and cleaning, decorating, and furnishing her new home. She was, however, determined to make a decent home for her and her son, although she struggled to keep up with the debt repayments.

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

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

Others in the social rented sector and those who owned their properties also talked about decorating and keeping their homes 'nice' over time, and how difficult this was on a low income. Many others remarked that it was simply beyond their means to keep their homes as they would like them, and this was a source of considerable distress for some.

Maintenance and repair

Maintenance and repair costs could be burdensome for those who owned their own properties. Some had borrowed money to pay for essential repairs. Daphne, a single parent with a long-term chronic health condition, had bought her house under Right to Buy (the convertor pathway described in Chapter 2) and then faced significant costs when there was a major problem with the drains. The family had to

move out while repairs were done. The work was unsatisfactory, and she had to take legal action against the contractor. The whole process was stressful and costly.

'At the moment I can think of none [advantages] with owning because it's just money, money, money and insurances and house insurance, life insurance. It's just money, money, money. Whereas I'm older now, and I realise that now. The kids will probably all move away anyway and do their own thing. If something goes wrong, I have to pay for it whereas if it's rented off the Housing Executive, it's done, fixed within a couple of hours.'

Daphne, mid-life age group, single parent, home owner, Belfast

Similarly, Gerrard, a retired participant (settled owner pathway) had given up trying to keep on top of the maintenance and repair of the family home.

'We don't spend anything on it now for the simple fact of the age of these houses, you could if you were to do everything, you'd need to be working to keep the house.'

[Gerrard, older age group, couple, home owner, Belfast

Joanne, on a settled owner pathway, who had recently separated from her husband, noted that the house was shabby, and often cold as the heating system was broken, but said it was 'liveable'.

'I'd like to do some work on the house. I need, for example, to put a new hearth in there, I need to get the fire sorted out and it does need decorating just about everywhere. And the kitchen's not properly finished yet. There are things to do but it's liveable, I mean, it's not ... I know we've got better conditions that a lot of people.'

Joanne, older age group, single parent, home owner, London

While tenants are not responsible for maintenance and repair, the condition of a property does have implications for their housing costs. For example, efficient heating systems or a well maintained and insulated property help to reduce heating bills. Damp had in some cases caused damage to people's clothing and furniture – bedding and beds had to be replaced. In the social rented sector there were mixed reports about how well landlords responded to requests for repairs and refurbishment, although for the most part there was usually a reasonable response. Similarly, in the private rented sector some landlords were reported to be very good at responding to requests for repairs. However, some said they were often reluctant to push the landlord for small repairs or maintenance, as they did not want to be seen as troublesome tenants, or give cause for a rent increase.

Jackie: 'I hate the letting agent.'

Researcher: Okay, why is that?

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

Jackie, mid-life age group, single person, private rented sector, London

None of the participants in the social rented sector expressed any concerns about the consequences of complaining to their landlord, or requesting maintenance and repairs (although the response was not always particularly swift).

'Managing just'

It is clear that living on a low income could be a constant and sometimes stressful financial juggling act for some of the participants, particularly those who had been living on a low income for long periods and did not envisage their circumstances changing. The strategies people adopted to 'manage just' – the phrase many people used when they were asked about coping on a low income – were varied.¹³ For many people across all age cohorts, regardless of their housing pathway, support from family and friends was an essential element of getting by.

Budgeting and juggling

Some people were used to managing on a low income, and knew how to budget. Others simply juggled their bills – paying a little now and again – prioritising their rent or mortgage payments and then those bills or payments that would result in consequences – electricity being cut off, bailiffs being called – if left unpaid. Some drew on savings (although very few had savings), some borrowed money from family, particularly for larger one-off payments or costly items, or, if they had access to credit (and many did not), used their credit facilities.

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

Nick, older age group, single, private rented sector, London

‘I’m very good at budgeting no matter what it is, so if I’m having a good month and I’ve paid all my bills then we get a little luxury or whatever. If it’s a bad month you just draw back a bit. I’ve been like that since I was 17 because remember I’ve been on my own since 17 and then I think I used to get £42 a week and I had to pay rent. The rent was £6 but you still had to pay gas, like everybody else, and electric, so I’m used to budgeting.’

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

‘I’m always in my overdraft...Pretty much always, yes [laughs], unless I get a huge inheritance, well I wouldn’t say a huge inheritance, if I got a lump sum of money from somewhere quite unexpectedly that would be nice, but no, I’m always overdrawn, but yes, it is as it is.’

Lily, mid-life age group, single parent, home-owner, North Wales

The main concern of those getting housing and/or other benefits was that their benefits were accurately calculated, and paid without interruption. Delays in assessing claims, reductions in benefits or reclaiming of overpayments had caused considerable hardship to several participants.

Few of our participants had any significant savings, or were able to save. Adam, living with his partner in the private rented sector, was trying to save. Both were students approaching the end of their courses and knew that there would probably be a period between finishing education and finding work when they might struggle. One had a weekend job, and the other took on casual paid work to put a little aside. Michelle, on the settled owner pathway, living with her husband and son, had savings from a redundancy payment and an inheritance. This money was seeing them through a particularly difficult time when neither could work, although she was concerned that they were drawing on the resources they had put by for their retirement. Ben, who had taken earlier retirement on health grounds but was looking for another job, had used his pension payment to pay for redecorating his social rented sector house, and bought a car to improve his employment prospects and to take his wife to work. Some older participants had some savings. Generally, however, few participants had any kind of significant financial safety net.

Most of those we spoke to were very cautious about getting into debt, and most were not in a position to get credit or overdraft facilities. Some had previous experience of debt problems (including bankruptcy), and knew only too well how debts could escalate. Some had got into debt at the point of moving home (see above), or improving their homes, or paying for a one-off sometimes unexpected expense (costly dental treatment being one example). Two participants, Joanne and Lily, both waiting to finalise divorce settlements, and both working, were heavily overdrawn. Both were hopeful that in the longer term they would be able to resolve these debts by remortgaging their properties.

Living apart together

There were examples of ‘exploded’ households where couples did not live together as their income would be significantly reduced. For example, Jackie’s partner could only pay his mortgage by taking in lodgers. If she moved into his house as his partner, she would not get Housing Benefit and would not be able to contribute to the mortgage. A very young couple in Hull with a child lived separately but near each other – the young man lived with his parents – as living together on his income would be impossible.

Imploded households

Some participants shared their homes with relatives, usually out of necessity. For the most part, these arrangements appeared to work well enough. For example, Richard's elderly mother had come to live with him in his two-bedroom social rented sector house after the under-occupation penalty (often referred to as the Bedroom Tax or spare room subsidy) came into operation. He could not afford the additional payment, and she could no longer live on her own, so this seemed to be the best solution for both of them. Ella shared a social rented sector house with her brother, sister, and sister's young baby. Between them they could afford the rent – paid with a combination of wages and benefits. They had taken over the tenancy of the house after their parents had moved out. Peter, a single man in his 50s, had lived with his sister and her extended family (her husband, her adult son, wife, and their three children) in a three-bedroom social rented sector property for six years. He was on the waiting list for a social rented sector property. Although he spoke warmly about family life, his preference was at some point to have his own place as he felt his sister had done enough for him. However, some living situations were less than ideal. For example, Dorothy had become the guardian to her sister's four children following her sister's death. She had moved from her own flat to live with them in their three-bedroom social rented sector property. Dorothy acknowledged this was less than ideal.

'They all sometimes get on each other's nerves. Unless they come in here or the dining - they've got no space of their own - the only one that's got any space, that can go in and shut the door, get away from everybody is [niece], because she's a girl so she's got her own room...'

Dorothy, older age group, living with extended family, social rented sector, London

Others too were sharing with extended family to cover their housing costs.

Taking in lodgers

The idea of taking in a lodger either did not appeal or was not an option for many. Usually people did not have the space, or the rental agreement did not allow lodgers. Some had lived in shared properties, and wanted to avoid more communal living if possible. Participants with young children did not want a stranger in the house. There were, however, some participants who did have lodgers. Mostly (but not always) these arrangements were with people they already knew and were always due to necessity. The lodger's contribution was an essential element of the household budget.

Ecology of support

A common theme linking many accounts regardless of area, type of tenure, type of household, or age, is how support from family networks, and perhaps to a lesser extent other social networks, is crucial to many people who are 'managing just'. Support from family and friends could be financial, practical and emotional, and was both received and given by the participants. Such support might include: loans or gifts of money particularly to tide people over in difficult times or to help with unexpected expenses; gifts of furniture or white goods; help with childcare; help with household tasks such as decorating or gardening; borrowing, lending, and sharing different items; providing lifts; sharing meals.

'I will say my mum and dad, and my brother who I care for, they're pretty good and they do help me. Yes, so they give me £20 here – my brother's really good, he gave me £50 a few weeks ago to put on my gas and electric and get a bit of shopping. Yes, my mum and dad and my brother are really good to me.'

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

Kevin's mental health problems made it highly problematic for him to share with others although it would be cheaper than living on his own. His parents helped out every week.

'I wish my parents didn't give me that extra money, but they give it to me anyway. I've asked them not to, but they like doing it.'

Kevin, mid-life age group, single person, private rented sector, Fife

Unsurprisingly many participants wanted to live near to close family members, particularly participants who were ill or disabled, or who had family members that needed their support.

Many people had been in difficult situations and been helped by specialist advice services (Citizens Advice, local law centres), or charitable organisations which had helped them resolve housing problems, difficulties with benefits claims, debt, or getting some type of charitable funding. Some felt without this help they would have been evicted.

Health and wellbeing

For the most part the physical fabric of participants' homes was not perceived to have a significantly negative impact on their own health or the health of others in the household although damp was certainly a problem in many properties. Many people did not keep their homes as warm as they would like. Other problems include poor security, for example, ill-fitting doors, or locks that were not strong. However, many participants experienced considerable levels of stress (in the past and present) related to their living environment. Overcrowding was a problem for some (see imploded households above). Other stressors appear to be more related to uncertainty, and issues of control and affordability, or anti-social behaviour and crime in the local neighbourhood.

Living in the private rented sector on a short-term lease, particularly in areas of high demand such as London or Oxford, created uncertainty and anxiety for some of the participants, even when people had been in the same property for several years. Would the lease be renewed? Would the rent go up? Would they be able to afford a rent increase? Would they be able to find another property they could afford? As noted above, the costs of a finding a deposit for a new property, and associated agents' fees, added to anxieties. Nick, on a 'ladders and snakes' pathway in the private rented sector explains how this feels.

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

Nick, older age group, single, private rented sector, London

There were also participants living in the private rented sector who spoke highly of their landlord. Some participants had lived in the same private rented sector property for many years without any difficulties. Others, usually students or younger people, were happy not to have a long-term rental commitment as they expected their circumstance would change.

There was a level of frustration among some in the private rented sector that the terms of their lease meant they could not decorate or make the property 'home' even in small ways (for example, wallpapering a child's bedroom, or putting a nail in the wall to hang a picture).

'The condition's spot on. We can't do things like make it – if it was my house, it'd be different, if you know what I mean, but you've got to live in the boundaries, if you know what I mean.'

David, younger age group, couple, private rented sector, Wales

The time and tenacity required to navigate the various processes and procedures to get into or move within social housing had caused considerable stress, often over prolonged periods of time, for several participants, even if in the end they had got a decent, secure home. In areas of high demand, people might wait many years for suitable housing, and have to live in temporary hostels or unsuitable accommodation while they were waiting. Once accommodated there could be additional stresses while benefits claims were assessed, or properties cleaned and decorated.

'Then it took us 13 years to get this house. I went through a lot, 13 years of bidding, fighting up against it, letters from everywhere, from the school, my boy's school, doctors, psychiatrists, mental health unit, the hospitals ... I didn't really have a choice but to move here. This was it for me. I was told this was it, there was no help going to be given anywhere else. Then when I applied for help for things ... there was no money for decorating. I'm really moaning about it all and I shouldn't moan because there are a lot of people a lot, lot worse'

off than me. There is. But I just think these debts are doing my head in. I don't feel I'm getting anywhere with them. Does that make sense? They're moving but ...'

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

Sheila, a woman in her early 20s with a young son, was living in a domestic violence hostel. She was exhausted and distressed by her situation. The hostel environment was stressful and volatile. The hostel did not allow visitors, so her mother could not collect her son from school and wait with him in their room. As a result, Sheila had to give up the two part-time jobs, and her benefits had been stopped. Her only weekly income was Child Benefit. She had also given up her university course as she had to attend domestic violence awareness sessions in the hostel which clashed with her course timetable.

Neighbourhood could be a cause of stress for some, and was a major determinant of housing choice and satisfaction. Many participants wanted to stay in their area where they had often had lived for many years. Family ties and other social networks – crucial for many in terms of support – were the main drivers. The wider neighbourhood too played a role – and 'better' neighbourhoods were understandably preferred. 'Better' neighbourhoods had more convenient access to shops, schools, and services, including transport services, as well as access to work and training opportunities, but also reflected concerns about crime and anti-social behaviour, and obvious signs of neglect and incivilities. In Belfast, people were reluctant to move even a few streets away, often because extended family was living nearby, but also for issues of personal safety. Many could remember the times when to go outside your 'area' was highly dangerous.

Conclusion

Many of those on low incomes lived in various states of precariousness, juggling limited incomes to meet the costs of making a home. For some this might be a temporary phase, notably for some of the younger participants who hoped to progress in the workplace. For others, particularly some of the mid-life and older participants, and those with chronic health problems or disabilities, or ongoing caring responsibilities, it seemed likely that their situation would remain much the same, with few opportunities to increase their income significantly. Subsequent interviews indicated that this was indeed the case (see Chapter 4). Secure and affordable social rented sector housing offered the possibility of stability to some at least, although making a comfortable home was a challenge even for those with relatively stable housing tenure, particularly the safety net social renters, who had often moved into their new homes with very few resources at their disposal. For others, notably older and mid-life participants in the private rented sector – the constrained private renters – the perceived insecurity of the tenure, alongside the stresses of juggling a low income, created considerable anxiety. Some of those who owned properties, including settled owners and convertors, also faced uncertainties, usually related to the costs of maintenance and repair, but also interest-only mortgages. Key to most people's ability to get by were the informal support networks of family, as well as for some, imploded or 'living apart together' household arrangements.

4 Housing over time: changes and continuities

Introduction

Having looked at housing pathways (Chapter 2), and explored how people on low incomes ‘manage just’ to meet their housing and other costs (Chapter 3), this chapter considers the changes experienced over the study period by the 42 participants who completed at least two interviews, asking whether these changes shifted individuals’ housing pathways or not, and conversely whether their housing situation helped them cope with change. It is important to note that it is possible that we were more successful in staying in contact with those with stable housing than with those who had moved (and therefore potentially lost contact with us). However, we can only report the experiences of those who remained in contact with the study.

At first interview, most participants did not envisage a move in the near future, being mostly satisfied with their present arrangements. Some felt it might be desirable to have a larger home, or a garden, or quieter neighbourhood, but felt such changes were unlikely in the shorter term as moving meant incurring costs, or – in the social rented sector – would take considerable time. These cautious aspirations were reflected in the housing changes that did occur during the study period. Overall, only six of the 42 participants had either moved and/or changed tenure. The 36 participants who did not move/change tenure did, however, experience various other changes.

Below we first address the circumstances of those two participants who made planned moves, and then consider the relationship between housing pathways and changes including changes in household composition, income, home conditions, housing cost/affordability and neighbourhoods. Where possible, we use case studies as illustrative examples.

Planned moves

Two participants – John and Kyle – made planned moves, not prompted by changes occurring during the study period. John moved within the private rented sector and Kyle from the private rented sector to a settled owner pathway. At first interview John, a full-time carer, had spoken about dissatisfaction with his living arrangements in the private rented sector, and was looking for a more suitable place with more space and greater privacy. Over the course of the study he was able to move, with family support. Kyle and his partner had been saving a deposit to move from the private rented sector to home-ownership, which they did during the study.

John, Hull (20s): continuing on private rented sector only pathway

At first interview, John, a young non co-resident parent with two young children, had been unhappy living in shared private rented sector housing, renting two rooms in the landlord’s home to allow his children to stay overnight. He cared for a relative and was unable to work. During the study his relationship with the landlord deteriorated, and John moved to a three-bedroom private rented sector home, having given up trying to get into the social rented sector. John’s move was possible because his family paid the deposit. This change had resulted in a marked improvement in space and facilities for a similar level of rent, although heating costs were a financial pressure, and it was unclear how sustainable this situation would be as John only received Carer’s Allowance of £65 a week, which helped to meet a Housing Benefit shortfall of £76 a month.

Kyle, Fife (30s): private rented sector to settled owner pathway

Kyle was in his 30s, in a settled relationship with young children with two earners in the household. During the study Kyle moved from the private rented sector to owner-occupation. While the family had not been overcrowded, they wanted greater stability than they had in the private rented sector. They had faced being evicted when the landlord wanted the property back, although they did find another private rented sector property. Kyle and his wife had reasonable earning potential and were living in an area (Fife) where housing is relatively affordable. Entry to home-ownership relied on savings (used up by the purchase), however housing costs were also lowered by £140 a month by taking out an interest-only mortgage. The family spent around £2,000 on refurbishment. They were expecting another child and felt they may need to move again. Kyle now saw himself as being on a pathway of settled ownership.

Changes to household composition

Changes in household composition had a major (positive and negative) impact on some participants. Where changes increased household income, they facilitated a positive move or change that would otherwise have been impossible. However, the changes did not always increase income, and growing or imploded households needing more space were effectively stuck in the longer term until income increased, or a large property in the social rented sector became available.

Simon's story is an example of how a new relationship, and its associated financial and social benefits, has supported him on the settled owners pathway.

Simon, Hull (40s): continuing on (shared) settled owner pathway

At first interview, Simon was single and living in a shared ownership property with his mother who he cared for. He was happy with shared ownership – he owned 25% of his home outright – as it was more affordable than previous private rented sector properties and in better condition. However, he was struggling with repair costs, living on benefits following redundancy and finding it difficult to find employment. At third interview, his partner and her child had moved in with him, and his mother had moved to sheltered accommodation. He was still unemployed, and his benefits had reduced. However, his partner was working and the household income had increased significantly. His partner's family had also helped them decorate and improve the house and garden. Simon felt the shared ownership property had provided the space for his new family, and lower rental costs.

Both the availability of sheltered accommodation for his mother, and having the space for his partner and her child so they could live as a family and share resources, had mitigated the experience of poverty for Simon and allowed him to remain on the settled owners pathway. Family support was also a key element.

The private rented sector was the only available option for Ian and his growing family. Low wages and high rents meant the family was effectively stuck in an overcrowded house for the foreseeable future.

Ian, Oxford (40s): continuing on the private rented sector only pathway

On the 'private rented sector only' pathway due to their immigration status, at the beginning of the study Ian lived with his wife and child, his sister-in-law and her partner, his mother-in-law, and a lodger in a three-bedroom private rented sector home. By the third interview, his sister-in-law had had a baby and her father-in-law had moved in to help out. Family support has allowed the adults in the household to remain in work, but lack of resources to move to more appropriate and more costly private rented housing meant that they remained 'stuck' in inappropriate housing. Ian's wife was expecting a second baby and they were desperate to move into a place of their own.

Two participants – Marjorie and Ella, both in Belfast – also experienced household changes that led in turn to changes of tenure, but both remained in the same home. Marjorie moved from being settled social renter to a converter pathway. Ella moved from settled social renter to a non-tenured pathway.

Marjorie, Belfast (late 40s): settled social rent to converter home-owner pathway

Marjorie was a single parent caring for her adult dependant son. At first interview she was only able to work part time (due to caring responsibilities). By second interview her dependant son had moved into part-time work and she had taken a second job. Her second adult son also returned to live with them, contributing to household costs. These changes meant Marjorie could buy her social rented sector home where she had lived for 18 years under Right to Buy (qualifying for the maximum discount in Northern Ireland of £24,000 on a property with a market value of £50,000). In the short term, their mortgage repayments were cheaper than their rent had been.

Ella, Belfast (20s): settled social renter to non-tenure pathway

Ella was in her 20s and in low-paid work, living in a joint tenancy social rented sector house with her siblings at the first interview (following her parents moving out of the family home). At the second interview her siblings had moved out and her parents had retaken the tenancy and moved back in. Ella would not have been able to maintain the tenancy on her own. Ella's housing costs had decreased as she was paying her parents less, without additional responsibilities for bills. She hoped to move out at some point, however she thought this would only be affordable if she was in a relationship and both she and her partner were working.

In both these cases, household changes – and for Marjorie changes in employment due to a lessening of her caring responsibilities – enabled a desired change of housing pathway. Both cases were also dependent on supportive social landlords.

Richard's story demonstrates how the settled social renting pathway had not only supported him through difficult transitions in the past, but also meant he could offer a home to his elderly mother who needed care. His housing pathway – settled social renter – did not change.

Richard, Fife (50s): continuing on settled social renter pathway

In the past Richard had suffered a work-related injury, eventually being unable to work. He then became depressed and his relationship broke down. However, Richard was able to stay in the social rented sector home he had shared with his wife, despite rent arrears. He also struggled with the under-occupation penalty (Bedroom Tax or spare room subsidy) but in Scotland a tenant cannot be evicted for arrears caused by its implementation. His elderly mother then needed care, and moved in with Richard who now looks after her and receives Carer's Allowance. They share the rent and associated household costs. Although caring can be stressful, he feels living together means they are better off financially, are both much less socially isolated, and his mother enjoys a much better quality of life.

The relative flexibility of social housing, in particular regarding rent arrears, had a strong mitigating effect on poverty throughout various difficult circumstances and meant that Richard, who values stability, was able to stay in his home, offer a home to his mother, pool finance resources with his mother, and fulfil his caring responsibilities.

Changing income

A change of employment brought positive change to some participants. In one case a better paid job helped a move to home-ownership. In another, a young single mother moved into full-time employment, and her low social rented sector rent, with family support for childcare, enabled her to have a higher standard of living and start saving for a deposit on her own home. However for others, increased income had made little improvement to their situation, but had meant they kept afloat, or had – as is illustrated by Dorothy's story below – made a difficult situation worse.

Denis, Hull (30s): private rented sector to settled owner pathway

Dennis got a stable well-paid job during the study and moved from the private rented sector to owner-occupation. He was in a settled relationship with two earners in the household. Having been living just below the MIS and with significant debt at recruitment, his income had increased and he was living in an area where home-ownership was relatively affordable. Entry to home-ownership had relied on savings (used up by the purchase), but had resulted in a saving of £45 a month in housing costs.

Alicia, Hull (aged 18): continuing on safety net social renting pathway

Alicia, a young single parent in Hull, on the safety net social renting pathway, entered full-time, reasonably well-paid employment during the course of the study. Alicia's income is still below MIS, but she is much better off, partly due to employment, but also because she pays an affordable social rented sector rent, with family helping with childcare. Although she remains on the social rented pathway, she is determined to buy her own property in the future.

A combination of circumstances had a significant impact on Joanne. Moving from part-time to full-time work meant she could continue to pay her mortgage on a single income following relationship breakdown. However, over the course of the study she accumulated significant debts from legal fees.

Joanne, London (50s): continuing on settled owner pathway

At the first interview Joanne, a settled owner, had recently begun divorce proceedings, hoping eventually to take out a second mortgage on her home to buy her husband's share of the home. She lived with her young adult son. During the study, Joanne went from part-time to full-time working, bringing the household income to above MIS. This, with the income from a lodger, meant she could pay the mortgage and keep the family home. However, by the third interview Joanne had more than £20,000 debt from legal fees relating to the divorce. Increasing her income has mitigated somewhat the impact of relationship breakdown, and she has remained on the settled owner pathway.

In some cases, while the housing costs themselves had not changed, they could become unaffordable when the working status of someone in the household changed, as in the case of Dorothy below.

Dorothy, London (60s): 'Ladders and snakes' pathway

Dorothy was in her 60s and in poor health. She had a 'ladders and snakes' pathway through ownership, the private rented sector, and social rented sector. She lived with her late sister's young family as their legal guardian. The tenancy for their three-bedroom social rented sector flat is in her eldest nephew's name. Dorothy is not on the tenancy. Although the cost of housing did not change during the study, when her eldest nephew started work he became liable for the full rent. The family income consisted of Dorothy's pension, her eldest nephew's wages from an apprenticeship, a small contribution from one other sibling who works part time, and Child Benefit for the youngest sibling. They have applied to their local council for a bigger property.

Two participants, both with longstanding mental health issues, had experienced considerable difficulties with benefits. Melanie, a settled social renter, had been moved from Disabled Living Allowance (DLA) to Personal Independence Payment (PIP) during the study. Her income was reduced by £180 a month following the assessment. On a settled social renting pathway, her social rented sector housing was relatively secure, and she had acted very quickly to successfully renegotiate debt repayment with creditors (see Chapter 3 above). Jackie, a single woman on the 'ladders and snakes' pathway and living in the private rented sector, used her disability benefits, and income from permitted working, to top up her Housing Benefit which did not cover her rent. During the study she was moved several times between different levels of Employment and Support Allowance (ESA) – leaving her uncertain about her income from month to month until the issue was resolved. While Jackie did not get into rent arrears, her high rental costs, and fear of being asked to leave if she got into arrears, made a stressful situation much worse (see also *Change in affordability* below).

An older participant, Albert, on the settled social renter pathway, inherited during the study. This did not have an immediate impact on his circumstances. He did not want to move, as he worked locally and cared for his mother who lived nearby. However, Albert planned to use this inheritance eventually to enter settled home-ownership. Meanwhile, he and his partner who is the full-time carer for her disabled adult daughter have the continued security of a social rented tenancy.

Change in affordability

Many participants spoke about rising living costs. Some had had rent increases. Some social rents had gone up, but the increases were relatively small. There were also increases in Council Tax. Participants described these increases as manageable, but on top of other cost of living rises, they felt increasingly squeezed. While many private rented sector tenants lived in fear of rent rises, only one participant, Jackie, in London, experienced a rise. Her landlord asked for an additional £180 a month as this was now the 'market rent', and she negotiated this to £100 which she was just able to cover. In the longer term however she felt she would not be able to manage any further rises, and is uncertain about where she will live in the future.

Change in home conditions

Few participants had had major positive or negative changes in housing conditions. Although several social rented sector tenants' homes had been improved, these improvements were not always those that the tenants would have prioritised. Maurice, for example, had had a new kitchen but would have preferred a new heating boiler. Two home-owners had made improvements to their properties, one with financial help from family.

More had experienced an ongoing gradual deterioration in condition. Ineffective heating systems and high heating costs were common across tenures. In some cases, deterioration in condition was linked to relationships with landlords, both in the private and social rented sectors. Kevin (40s, single), who had lived in his private rented flat for 12 years, did not want to trouble his landlady to do repairs that were needed, partly because she had been kind to him when he was unwell.

Some social rented sector tenants were frustrated by their inability to get their landlords to make necessary repairs, or to pay for these themselves. Abdul (30s living with partner and small children), on the safety net social renter pathway, lived in a social rented sector property in a very poor state of repair. The social landlord had been very slow and reluctant to make repairs and Abdul had in effect inherited the legacy of the poverty of the previous tenants. Abdul could not afford to make these repairs himself.

Change in neighbourhoods

Reductions in public transport had limited some participants' access to work and affordable goods and services, leaving some (older) people, for example, Ryan, dependent on the goodwill of family or neighbours to get out of the village where he lived.

While happy with their homes, some participants were unhappy with the area, although this tended to be an ongoing concern rather than a change during the study. Particular concerns were drug dealing and the potential for young family members to get into trouble. At second interview Richard (see *Changes to household composition*, above) mentioned that it was much better now that he didn't have a drug dealer living next door. He no longer had to be careful about confrontation and had been able to tidy up the front garden.

Melanie was happy with her social rented home but always worried about the neighbourhood as she had a teenage son. At third interview her son, now in his late teens, had been getting into minor trouble with the police. Having got into debt after moving to a two-bedroom house from a one-bedroom flat, and struggling with the debt repayments following a move from DLA to PIP and a reduction in income (see *Changing income* above), Melanie said she could not afford another move, and she felt it unlikely that she would be offered somewhere else in the social rented sector in the short term. In the past she had considered the private rented sector, but had been advised by her community mental health team that the insecurity of the tenure would be detrimental to her health.

Katie, a settled home-owner, moved during the course of the study to a larger owner-occupied home, in a better area, following a perceived deterioration in the local neighbourhood.

Katie, Hull (40s): continuing on settled home-ownership pathway

Katie lived with her husband and child. At first interview there was no intention to move, as they were happy with their house, but unhappy with the neighbourhood. Over time they felt the neighbourhood had deteriorated, which prompted a move to a better street and larger house. The new house needed renovation, but they were very happy with it. The moving process was complicated and they stayed in a property owned by a family friend until they were ready to move in. They had the resources to move: not only did her husband have a job that paid reasonably well, she worked part time, and they had savings and other assets. Katie's family also helped them.

Katie's household had savings and other resources to help support their home move on a settled owner pathway. The move within tenure had not improved their financial situation, but had significantly improved other aspects of their lives, particularly by giving them increased space, and a more peaceful neighbourhood.

Conclusion

Most participants experienced some changes during the study, whether to employment, benefits, housing costs, or changing household composition. Some were able (and were happy) to adapt to their new circumstances within their current home and tenure. Others felt that these changes meant their housing needs had also changed, however only six participants had made significant changes to their housing. Two participants had moved from the private rented sector onto the settled owner pathway; one had moved from settled social renter to the converter home-ownership pathway; another had moved within the private rented sector; one had given up her tenancy, although remained in the same home.

The main factor shaping whether four of the six participants could make changes in housing situations was whether or not they had the money to do it. Those who had moved within or into ownership were characterised by stable, or higher, or increasing, incomes; stable relationships; the use of other assets; and, for one, the Right to Buy discount. The one move within the private rented sector was financially supported by family. The other – a change of tenure rather property within the social rented sector – was possible due to the flexibility of the social landlord, and family support. In all six cases, changes had been actively sought and were reported as positive housing events, with largely favourable impacts.

Without financial and other resources, change – whether by moving or improving a property – can be difficult or impossible, compounded by more structural factors, as well as individuals' health, and caring responsibilities. For some participants, no change in housing circumstances was not necessarily an indicator that changes were not needed or desired.

5 Conclusions

This study shows how good and stable housing can mitigate poverty and support life events. It also documents the considerable struggles involved in trying to make and sustain a home in an increasingly expensive and constrained housing system, which in turn undermines people's ability to manage difficult life events.

The conclusions of the study are presented under the following key headings:

- Housing pathways: stability or precariousness?
- Housing moves: a housing ladder or a housing treadmill?
- Making and sustaining a home
- Life transitions and complexity
- Altruism: care and support and social networks
- Place and location.

Housing pathways: stability or precariousness?

This study identified 10 different housing pathways that our low-income participants had travelled to their current housing situation. Some offered stable housing while others were rather a more precarious housing experience.

According with the analysis of Stephens et al (2014), most of our home-owners were on a settled ownership pathway. Getting onto, and staying on, this pathway relied on stability of both income and relationships over time, as well as good health and other resources (such as in-work benefits, pensions and financial support from extended families). Key life events (particularly relationship breakdown and poor health) had threatened some on this pathway, but where there were sufficient other supports, for example employment-related benefits, participants were able to stay on the pathway, although in a more precarious way.

A smaller group of home-owners had converted to this tenure later in the lifecourse, usually via Right-to-Buy. Moving to this pathway from social renting was seen as an opportunity for stability and a long-term resource, but the monthly costs of upkeep and the worry about how to repay the capital on interest-only mortgages undermined the feeling of security for some. Similarly, those on a second footing home-ownership pathway (people who had lost owned homes but managed to re-enter at a later date) also faced more uncertainty in the future, as mortgages stretched into retirement, and pension funds were spent on the upkeep of the home.

Many of our participants were on a settled social rented pathway. At its best, this pathway provided a secure tenancy in decent housing at an affordable rent and provided some people with stability and security, particularly at key times of change, notably when families grew, or when ill-health or caring responsibilities became dominant. This security of tenure has been eroded recently by the Localism Act (2011), and the subsequent Housing and Planning Act (2016). Other settled social renters, often with less social support, had a more mixed experience: life events, external events and wider neighbourhood issues created difficulties. However, these participants felt that the housing system had responded, enabling them to move when needed and create a new home. In contrast, a stuck/ unresponsive social renting pathway offered only forced stability. Here, overcrowding and/or poor neighbourhood experiences made people very unsettled but the housing system was very slow to respond to their needs.

Nearly half of our social renters were on a safety net pathway, having moved into this sector after one or more significant adverse life events, including domestic violence, the onset of long-term health problems and/or caring responsibilities, that had knocked them off other housing pathways. The social rented sector has always performed a safety net function, but this role has grown with the sector with the concentration of lower income/more disadvantaged households in social housing (residualisation). The experience of safety net social housing was very mixed: participants often felt grateful for the help,

though it often involved a lengthy and tortuous process of entry into the sector and some had enduring housing problems. Some participants felt settled in their new home; others still felt that their situation was precarious and hoped for another move within the sector.

The private rented sector is often seen as a transitional tenure for many groups, particularly students and mobile young people, but it is increasingly being used as a longer term tenure by a mix of households. Most of our participants who lived in the private rented sector were on a private rented sector only pathway, only ever having accessed this tenure and/or previously lived with family. Over half expected to remain in this sector for the foreseeable future, despite a preference for social renting or owner-occupation. Single people in particular felt that the private rented sector was their only option and felt stuck in the sector. People migrating to the UK also entered the private rented sector as the only option.

Finally, several participants had entered the sector later via a 'ladders and snakes' pathway, often after a series of key life events (including loss of employment, relationship breakdown and ill-health) had made other tenures unsustainable. Here, the private rented sector was their last resort. While people often felt stuck in the sector, their current housing also felt precarious with the fear of being forced to move at short notice, leases not being renewed, or the sale of the property, or rent increases that would price them out of their home. Shortfalls in Local Housing Allowance were a problem: help from family and/or other benefits met shortfalls.

Housing moves: a housing ladder or a housing treadmill?

There was very muted evidence from our participants of a traditional housing ladder that people climb towards an ever better standard of living, accumulating housing assets that they can draw on in the future. Rather, finding a safe and stable place to call home had often been a struggle for people over the lifecourse, particularly when major life changes had occurred that affected income or the capacity to work. Many had moved often, either within or between tenures, sometimes gaining small benefits, but rarely anything more than that: the closest analogy is perhaps that of a housing treadmill, where people were running to stay still and were worried about falling off completely (with some indeed experiencing homelessness). Those where multiple life events intervened experienced more of a game of 'ladders and snakes': occasionally people could re-establish themselves on a low rung on the ladder, but invariably in a more constrained position than before, for example, with mortgages stretching into retirement.

Few participants (only 6 out of 42) moved during the study period. Positive life events had helped four people into low-income home-ownership; others had moved within a tenure. However, most people had stayed put. Participants who had wanted to move (for example, to a bigger property or a better neighbourhood), had not been able to due to the lack of resources, and for some older participants there was an unwillingness to leave a home where they had lived for many years. Others were content to stay put, and some were relieved to have stayed put, particularly those in the private rented sector who had been concerned at first interview about unaffordable rent increases, or the termination of their tenancy. Here, their fears of insecurity had not been borne out, however they continued to feel under threat of a forced move.

Irrespective of house moves, most participants who took part in at least two interviews had experienced some change, whether to employment, benefits, housing costs, or changing household composition. Often people were being very resourceful in trying to get the best housing situation for themselves and wider family, for example by moving in with family and/or combining resources to deal with life events. Key life events such as divorce, ill-health, or caring and other complex family responsibilities heavily constrained future housing options.

Making and sustaining a home

High housing costs affect poverty (Tunstall et al, 2013), and many participants felt that they were only just managing on their current incomes. Daily life required careful balancing and juggling of money. Beyond regular rent or mortgage payments, housing costs related to moving, and making a house a home, stretched people's limited financial resources across all tenures. Entry costs were seen as

prohibitively high in the private rented and home-ownership sectors; the poor state of decoration on entry to the social rented sector made creating a decent, comfortable home difficult.

Tunstall et al (2013) and Stephens et al (2014) both documented some (weaker) links between poor housing conditions and poverty. In our study, few participants rated their housing conditions as 'poor', however there were examples of damp and cold housing and problems with keeping warm. Meeting energy costs were a concern across all tenures. For home-owners on low incomes maintenance, repairs and home insurance was a source of anxiety. Decent homes in the rental sectors reduced these costs for tenants.

'Keeping the place nice' over time – warm, comfortable, in good order, and repair – was not always possible on a low income. Some participants in the private rented sector were reluctant to ask their landlords for essential repairs and maintenance, as they were afraid of being seen as 'difficult' and being asked to leave, or pay more rent; some were unable to make changes to their homes due to the terms of their tenancy. In the social rented sector, people felt more secure in their homes, and were not afraid of complaining to their landlords, although requests for maintenance and repair were not always addressed.

Space was a major issue for a minority of households. Overcrowding was a long-term problem for some. On the other hand, available space in some homes meant participants could share accommodation (and therefore housing costs) or take in paying guests in a minority of cases. It also meant it was possible to offer a home to family members in need.

Life transitions and complexity

The study demonstrated the strong inter-relationships between life events, poverty, and housing also seen in quantitative studies (see Stephens et al, 2014). Key life events – divorce, separation, escape from a violent partner, the onset of chronic health problems, accident and injury, bereavement, job loss, the need to take up caring responsibilities for other family members both young and old – can disrupt people's lives, sometimes very suddenly, and for the most part with long-term consequences. Even more positive life events such as leaving the parental home and family formation were difficult transitions to achieve on low incomes. In line with wider demographic shifts, participants' stories demonstrated that the lifecourse for many does not follow a standard or predictable pathway.

Overall, our analysis found that the UK's housing systems poorly support key life transitions and life events (both expected and unexpected). People's lives had often changed quickly but most housing-related support didn't keep up. This slow response of the housing system meant that people's housing needs and what was available to them was often mismatched for some time. Supportive landlords could make the difference between being able to cope financially (and emotionally) at times of difficulty (for example, in finding other properties, not increasing rents, and by being patient and understanding about arrears).

In contrast, across the tenures, the response to people in financial difficulties who could not meet their housing costs was often much quicker and punitive in nature.¹⁴ Delays or mistakes in benefits payments had caused considerable hardship and uncertainty, and many had only resolved their problems with the support of advice services. Moving from one benefit to another was often a long process, including from Disability Living Allowance to Personal Independence Payments.¹⁵ Problems were often encountered at the point that children became adults and their benefit eligibility changed.

Participants' accounts, in line with other research (Tunstall et al, 2013), highlighted the major contribution of Housing Benefit to reducing housing-related poverty. However, Housing Benefit shortfalls were a significant financial issue, particularly in the private rented sector. To sustain a home over time, disability benefits and/or family assistance were being used to make up shortfalls where possible. Other aspects of recent welfare reform were also a feature of people's accounts, in particular the under-occupation penalty (referred to by participants as 'the Bedroom Tax') which many feared.

Altruism: care and support and social networks

A key finding was the central role played by extended family (and to a lesser extent, other wider social networks) in supporting people to make and keep a home. This was regardless of age or tenure. Help was offered at key points of difficulty or change, and also more sustained over time. This help was also mutual, with participants speaking about receiving **and** giving such support. Support could come in many forms and included: financial assistance; practical help with childcare, or small jobs in the home or garden; providing transport; gifts of furniture or white goods; and sometimes providing a home for individuals both in the short- and longer term. In addition, many people had spent time living with family or friends at points of crisis (for example, fleeing domestic violence or following relationship breakdown), or at points in their lives when they could not afford a home of their own. In short, the altruistic behaviour of others was supporting the housing system.

Poor health and caring responsibilities were also key influences on people's housing pathways. Both being ill and caring for someone could continue for several years. It often meant limiting working hours at best, and/or a reliance on benefits, or the use of other assets.¹⁶ Illness, disability, and caring also increased the need for suitable (for example, with an accessible bathroom, or level access), warm, secure, housing, with adequate space to enable privacy. For those carers who were not co-resident, the need to be reasonably near the cared-for other/s was paramount, to be able to provide regular and timely care and support.

While the focus of this report is the role of housing and its potential to mitigate against the effects of poverty, the stories serve as a powerful reminder that a stable and affordable home also plays a role in sustaining crucial wider family networks and support, both in terms of enabling people to be near their supportive networks, but also when home becomes a resource that can be shared with others. This study highlighted the constant work and commitment of extended families to supporting better living conditions of their members.

Place and location

While this study was focused on the housing of low-income participants, everyone spoke about 'making a home', rather than 'accessing a property'. Within this narrative of home, place and location was an important consideration. Poor location/neighbourhood had a broader impact on people's financial situation in many ways, including opportunities for accessing and maintaining work, ease of access to health and education services, and the maintenance of family and social networks (as noted above). Better neighbourhoods were understandably preferred, but not always accessible to those on low incomes. Some participants traded a better neighbourhood for a poorer/ higher rent property in the private rented sector; poor neighbourhoods were a source of great anxiety for some social renters (and others).

At a national level, our study found more similarities than differences across the case study areas, with issues being more likely to be amplified in some areas, rather than different in nature. As widely documented, high housing costs were particularly problematic in London home-ownership and the private rented sector, with social rented making a very significant difference to people's financial situation (see also Rugg and Kellaher, 2016). On the other hand, the housing market recession in Northern Ireland had left some home-owners in negative equity.

The shortage of affordable housing was a feature across case studies. For example, in North Wales participants felt that house prices and rents were inflated by the demand for second homes and holiday lets, and in Fife the town's status as a satellite to Edinburgh and its rapidly increasing population meant increasing pressure on housing and other local services. High housing costs were also evident in Oxford. While some participants noted that home-ownership was more affordable in Hull than many other cities, even here people found it hard to enter the social rented sector or find good quality, affordable private rented sector homes.

The role of local communities and importance of accessible locations was also a dominant theme in discussions. Some participants felt isolated in rural communities poorly served by public transport, and with few services. Experience of sectarian violence in the past in Belfast left many participants unwilling to move any further than a few streets away from where they lived.

There was little discussion about the impact of national variations in social policies in the four nations of the UK, with the main difference noted being related to benefit changes. In particular, the role of the under-occupation penalty (often referred to as the 'Bedroom Tax') was mentioned, with considerable unrest about this issue even where people were not affected. More generally, wider changes to the welfare state were a concern, and more housing was seen as the over-riding policy imperative for the future.

Conclusion

The study has demonstrated that housing has a significant role to play in helping people to manage on low incomes, but that housing often falls short of its potential to mitigate poverty, and in some cases exacerbates poverty among households who are often also trying to cope with difficult life events. Good quality, affordable and stable social rented housing plays an important role in meeting changing needs and as a response to crisis life events. However, this role can be undermined by poor neighbourhoods, difficulties in 'making a home', and a general lack of supply that leads to people becoming stuck in inappropriate properties. The study supports the call for increasing the supply of social rented housing (JRF, 2014), rolling back time-limited tenancies as well as offering more support to tenants to make and sustain a home (Altair Consulting, 2018). Housing pathways dominated by the private rented sector are becoming increasingly common. For those on low incomes only able to access properties at the lower end of the sector, relatively high housing costs, poor quality housing and/or the precariousness of tenancies undermine the creation of a home. While good location and supportive landlords can make a substantial difference to people's experiences in this sector, many households require a more secure and affordable product. Settled home-ownership pathways are only achievable where adequate employment and family supports are available, and significant life events can threaten this pathway. Along with shared ownership, low-income home-owners, especially late convertors to this sector, need more attention.

The study concluded that present housing systems, and linked welfare systems, were poorly responding to life events such as relationship breakdown and the onset of poor health. Steady work, stable relationships, good health, in-work benefits such as sickness and redundancy pay, underpinned settled housing pathways. Other stories demonstrated very clearly how poor health, job insecurity, relationship breakdown, and caring responsibilities disrupt people's lives. Difficulties with benefits, including delays and shortfalls, featured in many stories, often resulting in hardship, uncertainty and considerable anxiety. Future housing and social security policy has to take much better account of the complex life events that people experience, and better support people's considerable individual and extended family efforts to cope with unplanned life events and make and sustain a home. Ultimately, policy-makers need to shift their focus from the provision of housing to the provision of homes that that can offer people certainty, control, and protection over the course of their life.

Notes

1. This study reported on evidence collected on different definitions of poverty, however the most common definition was people living in households with income less than 60% of the median.
2. The project used two main definitions of poverty – people living in households with income less than 60% of the median and people in households with income less than that indicated by the imputed poverty lines derived from deprivation indicators.
3. This has since risen to an additional 3.6 million households living in poverty after housing costs, a total of 14, 000,000 households (McGuinness, 2017).
4. Chronic poverty was defined as people experiencing at least two spells of poverty that persist for at least three consecutive years.
5. Temporary poverty was defined as when people experience fewer than three spells of poverty lasting one or two years.
6. www.gov.uk/government/news/government-supports-new-measures-to-improve-the-safety-of-tenants (accessed 15 January 2018).
7. www.localgov.co.uk/Javid-launches-social-housing-green-paper/43836 (accessed 15 January 2018).
8. For further information about MIS, and how it is developed see: www.jrf.org.uk/report/minimum-income-standard-uk-2017 (accessed 15 January 2018).
9. www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/disability/articles/disabilityine nglandandwales/2013-01-30 (accessed 15 January 2018).
www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/compendium/opinionsandlifestylesurvey/2015-03-19/adulthealthgreatbritain2013 (accessed 15 January 2018).
10. Participants received a £25 shopping voucher for each face-to-face interview, and £10 for a telephone interview. The project was approved by the University of York's Department of Social Policy and Social Work Ethics Committee.
11. As expected, we interviewed more mid and older owners, and more younger people in the private rented sector, reflecting the relative importance of these tenures for different age groups.
12. The Localism Act 2011 introduced a power for local authorities to offer 'flexible tenancies' to new social tenants after 1 April 2012. Flexible tenancies are secure fixed-term tenancies with a minimum term of two years. The Housing and Planning Act 2016 introduced the phasing out of lifetime tenancies for new council tenants: in most circumstances, local authorities in England will not be able to offer secure tenancies for life.
13. These interviews were undertaken in 2015 and early 2016, before Theresa May referred to the 'just about managing' in her first speech as Prime Minister on 13 July 2016, www.gov.uk/government/speeches/statement-from-the-new-prime-minister-theresa-may
14. It is to be noted that none of the participants in this study were receipt of Universal Credit at the time fieldwork was conducted.
15. In January 2018, the Government announced a review of all PIP decisions: www.bbc.co.uk/news/uk-42862904.

16. See: See Aldridge and Hughes, 2016. Informal Carers and Poverty in the UK: an analysis of the Family Resources Survey. London: NPI.

References

- Altair Consulting (2018) Housing and life experiences: policy development component. York: Joseph Rowntree Foundation.
- Clapham, D. (2002) Housing pathways: a post-modern analytical framework. *Housing, Theory & Society*, 19(2) pp. 57–68.
- Clapham, D., Mackie, P., Orford, S., Thomas, I. and Buckley, K. (2014) 'The housing pathways of young people in the UK', *Environment and Planning A*, 46(8), pp. 2016–2031.
- Croucher, K., Quilgars, D., Baxter, D., and Dyke, A. (2017) Housing and life experiences: first interviews with a qualitative longitudinal panel of low income households. Second interim report to the Joseph Rowntree Foundation. York: Centre for Housing Policy, University of York. Available at: www.york.ac.uk/chp/expertise/housing-life-experiences (accessed 2 February 2018).
- Davis, A., Hirsch, D., Smith, N., Beckheling, J. and Padley, M. (2012) A Minimum Income Standard for the UK in 2012: Keeping up in hard times. York: Joseph Rowntree Foundation.
- Department for Communities and Local Government (2017) Fixing our broken housing market. London: DCLG.
- Department for Work and Pensions (2012) Households below average income. London: DWP.
- Dorling, D. (2015) All that is solid: how the great housing disaster defines our times, and what we can do about it. London: Penguin.
- Joseph Rowntree Foundation (2016) UK poverty: causes, costs and solutions. York: Joseph Rowntree Foundation.
- Kendig, H.L. (1984) 'Housing careers, life cycle and residential mobility: implications for the housing market', *Urban Studies*, 21(3) pp. 271–283.
- Lewis, J. (2007) 'Analysing qualitative longitudinal research in evaluations', *Social Policy and Society*, 6(4) pp. 545–556.
- MacInnes, T., Tinson, A., Hughes, C., Born, T.B., and Aldridge, H. (2015) Monitoring poverty and social exclusion 2015. York: Joseph Rowntree Foundation.
- McGuinness, F. (2017) Poverty in the UK: statistics. House of Commons Library Briefing Paper 7096. London: House of Commons. Available at: <http://researchbriefings.files.parliament.uk/documents/SN07096/SN07096.pdf> (accessed 2 February 2018).
- Miller, T. (2015) 'Going back: stalking, talking and researcher responsibilities in qualitative longitudinal research', *International Journal of Social Research Methodology*, 18(3) pp. 293–205.
- Neale, B. (2018) What is qualitative longitudinal research? London: Bloomsbury Academic.
- Padley, M. and Hirsch, D. (2017) A Minimum Income Standard for the UK 2017. York: Joseph Rowntree Foundation. Available at: www.jrf.org.uk/report/minimum-income-standard-uk-2017 (accessed 2 February 2018).
- Policy in Practice (2017) The cumulative impacts of welfare reform: A national picture. London: Policy in Practice.
- Rugg, J. and Kellaher, L. (2016) Social housing tenants and household economics: three years in the lives of g15 tenants. London: Real London Lives/g15.

- Soldana, J. (2003) *Qualitative longitudinal research: analysing change through time*. Lanham, MD: AltaMira Press.
- Stephens, M., Leishman, C., Bramley, G., Ferrari, E. and Rae, A. (2014) *What will the housing market look like in 2014?* York: Joseph Rowntree Foundation. Available at: www.jrf.org.uk/report/what-will-housing-market-look-2040 (accessed 2 February 2018).
- Thomson, R. (2007) 'The qualitative longitudinal case history: practical, methodological and ethical reflections', *Social Policy and Society*, 6(4) pp. 571–582.
- Thomson, R. and McLeod, J. (2015) 'New frontiers in qualitative longitudinal research: An agenda for research', *International Journal of Social Research Methodology*, 18(3) pp. 243–250.
- Thomson, R., Bell, R., Holland, J., Henderson, S., McGrellis, S. and Sharpe, S. (2002) 'Critical moments: Choice, chance and opportunity in young people's narratives of transition', *Sociology*, 36(2), pp. 335–354.
- Tunstall, R., Bevan, M., Bradshaw, J., Croucher, K., Duffy, S., Hunter, C., Jones, A., Rugg, J., Wallace, A., and Wilcox, S. (2013) *The links between housing and poverty*. York: Joseph Rowntree Foundation.
- Weekes-Bernard, D. (2017) *Poverty and ethnicity in the labour market*. York: Joseph Rowntree Foundation.

About the authors

Karen Croucher joined the Centre for Housing Policy (CHP) in 2000 and has continued to develop one of CHP's major research themes – housing and later life, as well as drawing on her previous experience of health research to explore the links between health, housing, and neighbourhood. She has worked with a range of research funders, including: JRF, ESRC, Age UK, DCLG, Scottish Government, NIHR, National End of Life Care Programme, RICS, and others. Currently her work addresses: wellbeing, mobility, and lifecourse transitions; housing and poverty over the lifecourse.

Deborah Quilgars is a Senior Research Fellow at the Centre for Housing Policy at the University of York with more than 25 years housing research experience. Deborah is an expert on homelessness and housing and support for vulnerable groups, and has a particular interest in young people. She is a qualitative researcher and also has considerable experience of conducting evaluations of new initiatives. Deborah is a member of the Women's Homelessness in Europe Network (WHEN).

Alison Dykes joined the Stockholm Environment Institute in 2011 following more than 10 years as an independent research and policy consultant working in the fields of community woodlands and wild harvests. Alison works on nature–society relations, particularly to interactions between humans and trees, biosecurity, plant health and wild harvests, together with sustainability behaviours in relation to housing and community. Alison has a particular interest in public engagement and citizen science.

The Joseph Rowntree Foundation has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the author[s] and not necessarily those of JRF.

A pdf version of this publication is available from the JRF website (www.jrf.org.uk). Further copies of this report, or any other JRF publication, can be obtained from the JRF website (www.jrf.org.uk/publications) or by emailing info@jrf.org.uk

A CIP catalogue record for this report is available from the British Library.

All rights reserved. Reproduction of this report by photocopying or electronic means for non-commercial purposes is permitted. Otherwise, no part of this report may be reproduced, adapted, stored in a retrieval system or transmitted by any means, electronic, mechanical, photocopying, or otherwise without the prior written permission of the Joseph Rowntree Foundation.

© The University of York 2018

Views expressed in this report are not necessarily those of the University of York, the responsibility for any errors lies with the authors.

First published April 2018 by the Joseph Rowntree Foundation

PDF ISBN 978 1 911581 31 4

Cover image: SolStock (from iStock)

Joseph Rowntree Foundation

The Homestead

40 Water End

York YO30 6WP

www.jrf.org.uk

Ref 3286



Inspiring Social Change