









Lives on hold: understanding the consequences of waiting for social housing



Working together to end homelessness

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Key findings

- The chronic shortage and undersupply of social housing across the UK has serious consequences for the lives of people having to wait for a social home.
- As waiting lists continue to grow it means many individuals and families having to live in poor, and often costly, accommodation for considerable periods of time.
- Crisis, Lloyds and Simon Community set out with this new research to understand what the cost is for the lives of individuals and families forced to wait for social housing.
- The new survey of over 1000 UK adults on waiting lists and already in social housing reveals that waiting for social housing means lives are on hold and long-term planning is difficult. People can feel trapped and delay or put off big life decisions such as starting a family.
- To ensure financial security and maintain some sense of certainty in their lives, people remain in the same jobs and put off making career changes or gaining new skills/education.
- Furthermore, compared to those already in social housing, people on waiting lists often live in accommodation that is too small for their needs, affords them little space for their personal items and also the needs of their children.
- Where they are living is often far away from work, schools, services and friends and families. This means increased travel costs, less contact with friends and family and lack of easy access to outdoor spaces and the amenities they need.
- Compared to those already in social housing, people on waiting lists described variable standards and quality of accommodation they lived in. This could be a lack of outside space along with issues to do with accessibility. The presence of damp and mould or infestations of pests was also reported by those on waiting lists.
- Those stuck on waiting lists and had problems with their accommodation experienced more adverse consequences compared to those already in social housing.



Key findings

- The poor state of housing negatively affected people's physical health and could make existing health conditions worse. The mental health of those waiting also suffered with poor sleep, anxiety and difficulties with self-esteem being reported. Difficulty with maintaining relationships with friends and family was experienced more than for those already living in social housing.
- The research demonstrates that living on a waiting list can create problems for people, families and children by generating uncertainty about their housing circumstances and depriving them of proper place to call home.
- As such, research respondents had many hopes and aspirations attached to finally getting a social rented home because it was felt it would finally give them a secure basis upon which to plan their futures and lives.
- People spoke of being able to finally get different and better jobs, study again and be able to host celebrations and gatherings in their new homes. Finally, having a secure and affordable home would let them settle down, remove the guilt they felt at what their children had to go through and give them a better life now and improve their prospects.



1. Why social housing?

Affordable, sustainable, high-quality housing is the wfoundation of a healthy society and prosperous economy. Access to decent quality homes is a fundamental part of solving homelessness. Currently, in England over 8.5 million people cannot access the housing they need¹ and over 250,000 families and individuals across Great Britain are experiencing homelessness.² Recent rises in interest rates have only exacerbated a housing crisis that has seen increasing homelessness, ownership out of reach for many people, rental costs go up, and a decline in access to social housing. Making sure that everyone has a safe and affordable home benefits us all, creating a stronger, more productive society where everyone can play their part.

The UK is facing a chronic shortage of social and affordable homes. Over 1.5 million households across Great Britain (GB) are stuck on social housing waiting lists and record numbers of households are trapped in temporary accommodation. In England, there are now 1.4 million fewer households in social housing than there were in 1980 as social housing stock has diminished. This is because the number of homes for rent from councils or housing associations in the UK has decreased from a peak of around seven million in the early 1980s to just under five million now.³ Last year there was a loss of over 12,4000 social homes because of demolitions and sales.

There is a social and economic imperative to increase the number of social homes now, at a time when homelessness in the UK is estimated to cost the Government £6.5bn per year. Social homes improve:

- Societal health and wellbeing: Increasing the availability of affordable, high-quality, sustainable homes provides long-term health and wellbeing benefits to society. For every £1 spent on improving warmth in homes occupied by vulnerable households this yields £4 in health benefits. The annual cost to the NHS to treat people who are affected by poor housing is currently £1.4 billion in first-year treatment costs alone.
- Educational attainment: Increasing the availability of social homes would help address educational inequalities and improve longer-term outcomes for children. One-in four children in poor housing will fail to get any GCSEs, compared to one in 10 of those who are satisfactorily housed. Further, only 50% will go on to get five A* to C GCSEs compared to 71% of children in satisfactory housing.
- Employment outcomes: Stable, sustainable social housing supports long-term employment prospects, providing certainty and security for those entering the workforce. Providing homes for 30,000 homeless people could mean an extra 6,500 people in work, if the employment gap between homeless and housed were closed by half.
- The wider economy: The UK economy would see an increase in employment from construction. House building supports between 4.1 and 4.5 FTE jobs per house constructed.
- Public finances: More than half of any Government subsidy for social housing could be recovered through increased tax receipts from construction. In addition, Government would save £7,760 a year for each homeless household moving into social housing, as it would no longer have to subsidise temporary accommodation costs, and £1,250 a year in housing benefit for every household moving from the private rented sector to social housing.

1. <https://www.housing.org.uk/globalassets/files/long-term-plan/lets-fix-the-housing-crisis-delivering-a-long-term-plan-for-housing-nhf-2024.pdf>

2. https://www.crisis.org.uk/media/248457/the-homelessness-monitor-great-britain-2022_full-report_final.pdf

3. <https://www.gov.uk/government/statistics/announcements/update-of-live-table-1012-on-affordable-housing-supply--9>

2. What has happened to the delivery of social housing recently?

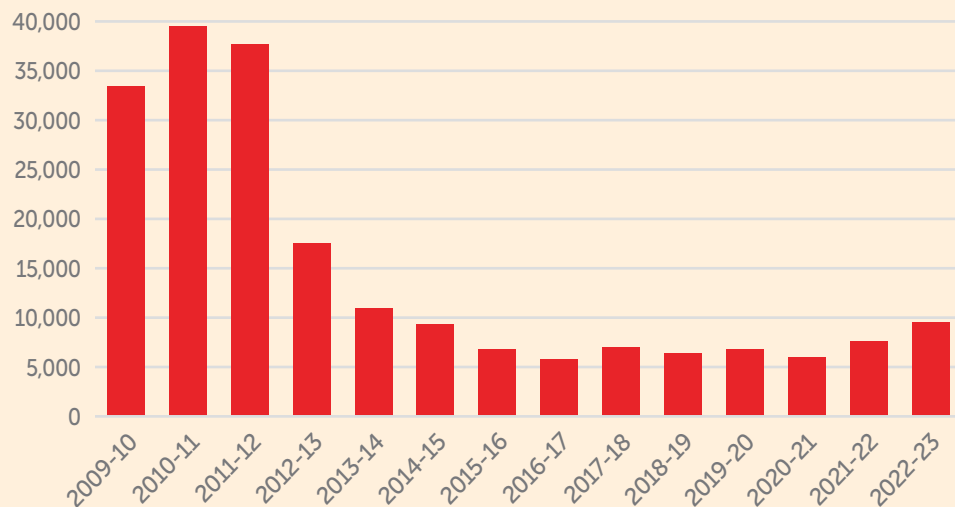
Across the UK the delivery of social housing presents a mixed story in terms of the provision of new social rented properties amidst the general decline of the number of people now living in social housing. The growth of the private rented sector has accompanied fewer people in social housing.

The result of this has been growing numbers of people on waiting lists and more people in temporary accommodation.

In England, annual delivery of new social housing has declined steeply from just under 40,000 new social homes per annum in 2010-11 to just under 10,000 in 2022/23 – a decline of 75%.

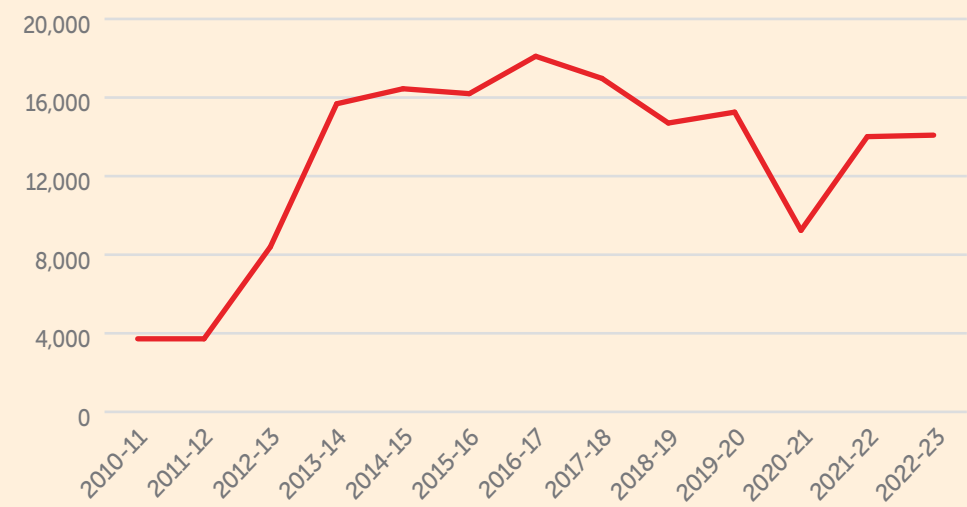
England has seen the biggest impact of the right-to-buy scheme across the four nations with an average of almost 13,000 social rented homes being taken out of allocation schemes across the country per annum since 2010/11.

Chart 1. England additional social housing 2009/10 – 2022/23



Source: https://assets.publishing.service.gov.uk/media/6564ba90888c060013fa7da1/Live_Table_1000.ods and https://assets.publishing.service.gov.uk/media/65733c1f049516000d49bf14/LT600_accessible.ods

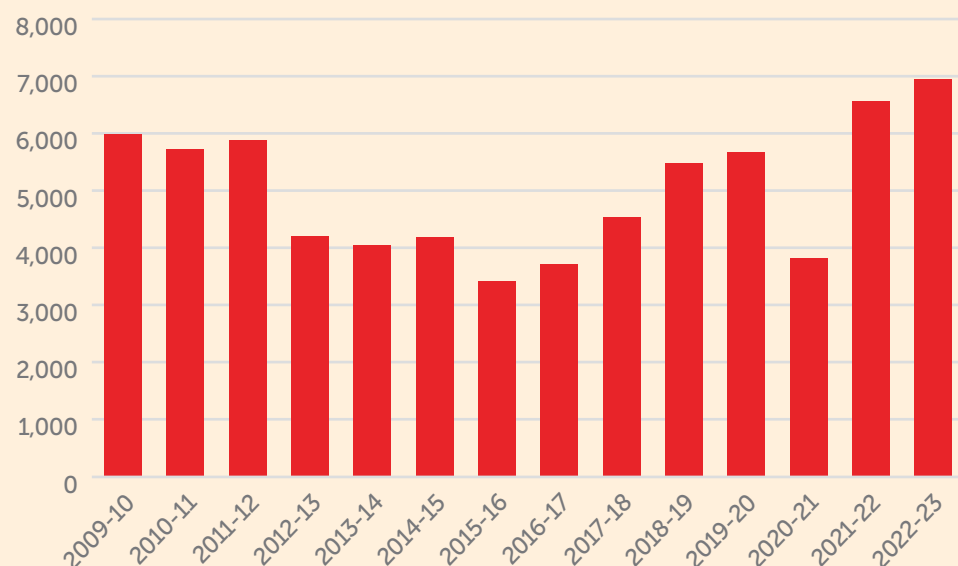
Chart 2. Right-to-buy social housing sales England



Source: https://assets.publishing.service.gov.uk/media/6492ebc55f7bb700127fae0b/LT_678.ods

In Scotland, the story is somewhat different over the decade with just under 7,000 new social homes being delivered and up from a low of just 3,500 new social homes delivered in 2015-16.

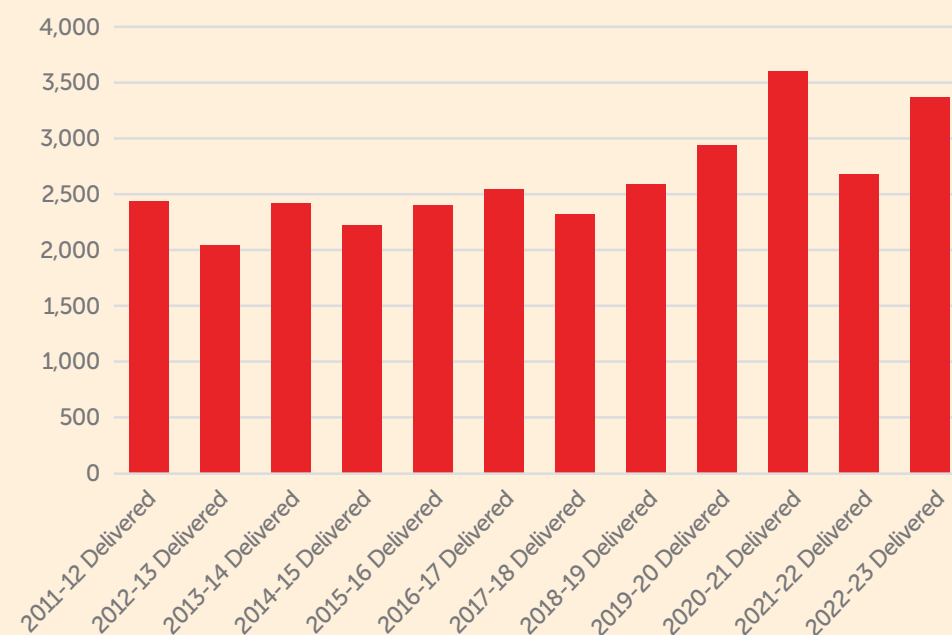
Chart 3. Scotland social housing delivery 2009/10 – 2022/23



Source: <https://www.gov.scot/publications/housing-statistics-for-scotland-new-house-building/> and <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2019/06/housing-statistics-for-scotland-new-house-building/documents/social-sector-starts-and-completions/social-sector-starts-and-completions/govscot%3Adocument/December%2B2023%2B-%2BSocial%2BSector%2BNew%2BBuild%2B-%2BWeb%2BTable.xlsx>

In Wales, social housing delivery has remained steady over the past ten years with, on average, just over 2,600 new social homes being delivery since 2012/23. However, delivery in recent years has increased. In 2022/23, 3,369 new social homes were added.

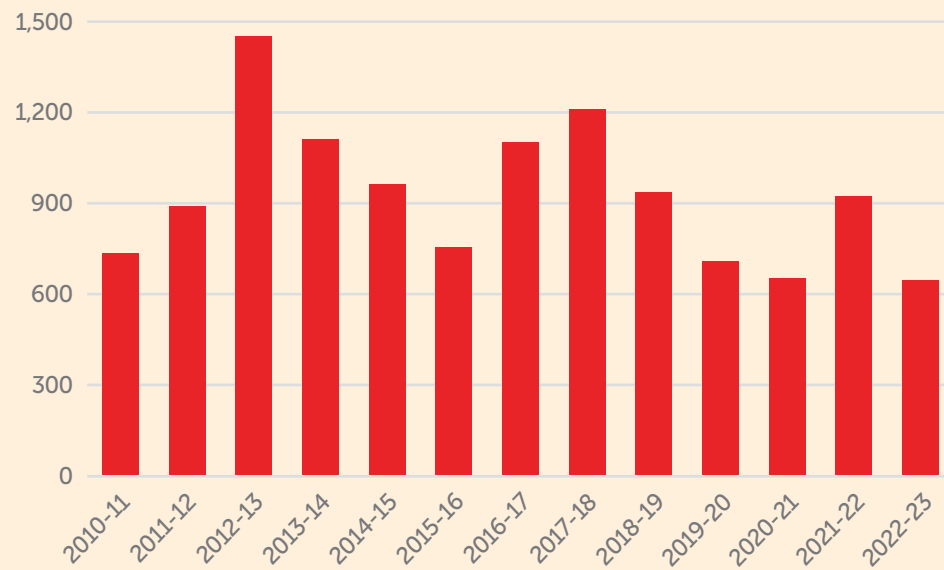
Chart 4. Wales social housing delivery 2011/12 – 2022/23



Source: <https://stats.wales.gov.wales/Catalogue/Housing/Affordable-Housing/Provision/additionalaffordablehousingprovision-by-location-year>

In Northern Ireland, in the same 10-year period delivery has been more inconsistent with delivery peaking in 2012/13 at 1,453 new social homes but this dropped to 647 social rented homes in 2022/23.

**Chart 5. Northern Ireland social housing delivery
2011/12 – 2022/23**



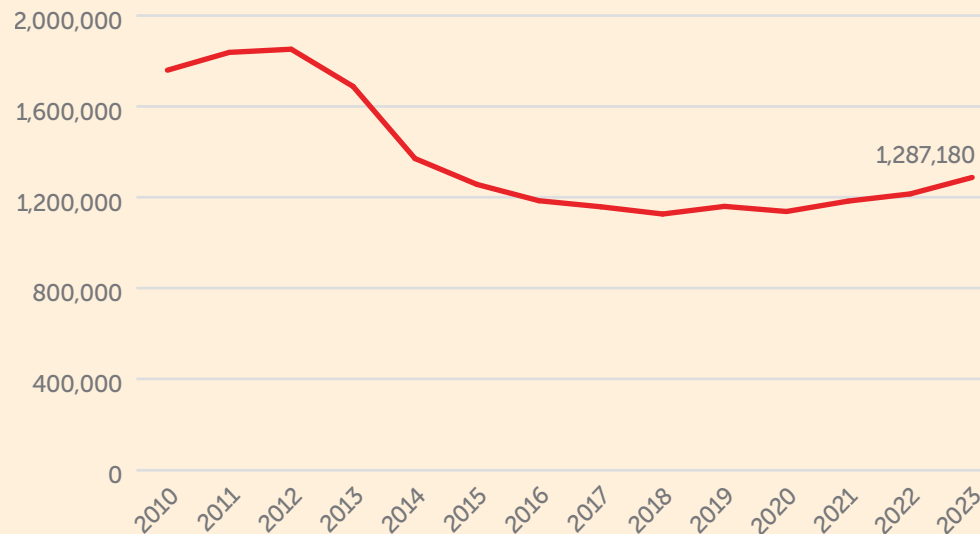
Source: <https://www.communities-ni.gov.uk/system/files/publications/communities/ni-housing-stats-22-23-tables1.ods>

Waiting lists and temporary accommodation

The result of the under-delivery of new social housing across the UK to meet demands has meant growing waiting lists and more people in temporary accommodation.

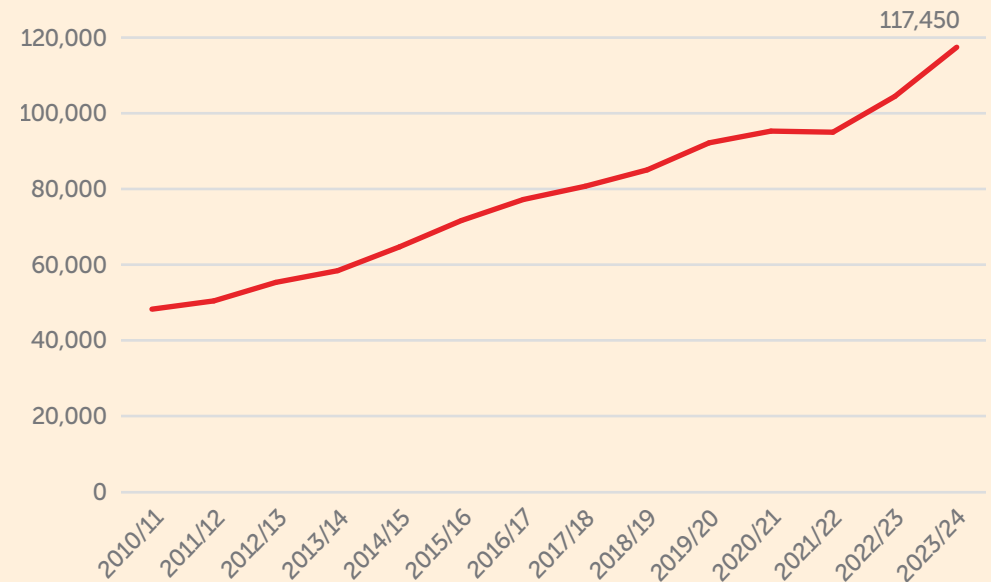
In England, almost 1.3 million people are waiting for a social rented home now while well over 100,000 households now reside in temporary accommodation – more than doubling in the last 10 years.

Chart 6. Households on social housing waiting lists England



Source: https://assets.publishing.service.gov.uk/media/65733c1f049516000d49bf14/LT600_accessible.ods

Chart 7. England households in temporary accommodation



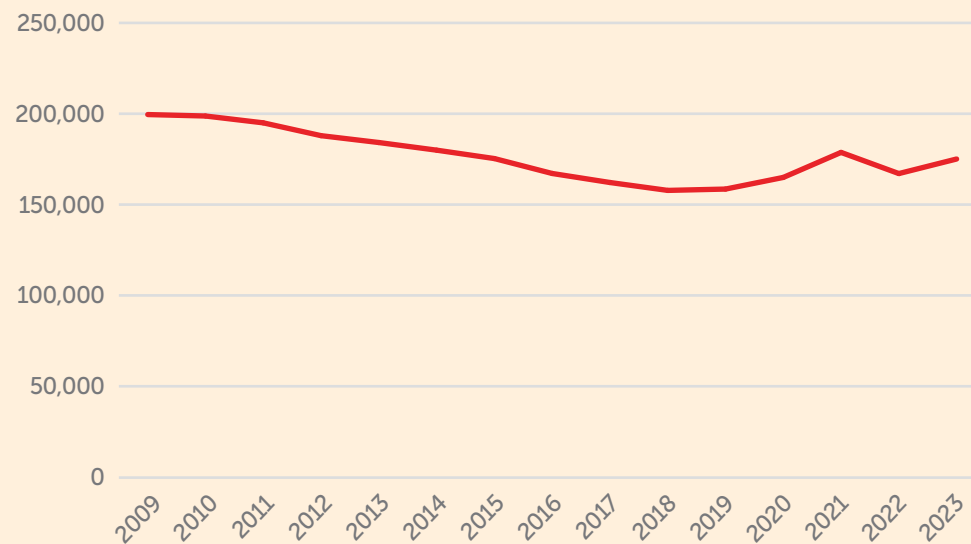
Source: <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-january-to-march-2024/statutory-homelessness-in-england-january-to-march-2024#temporary-accommodation>

Waiting lists and temporary accommodation

Continued

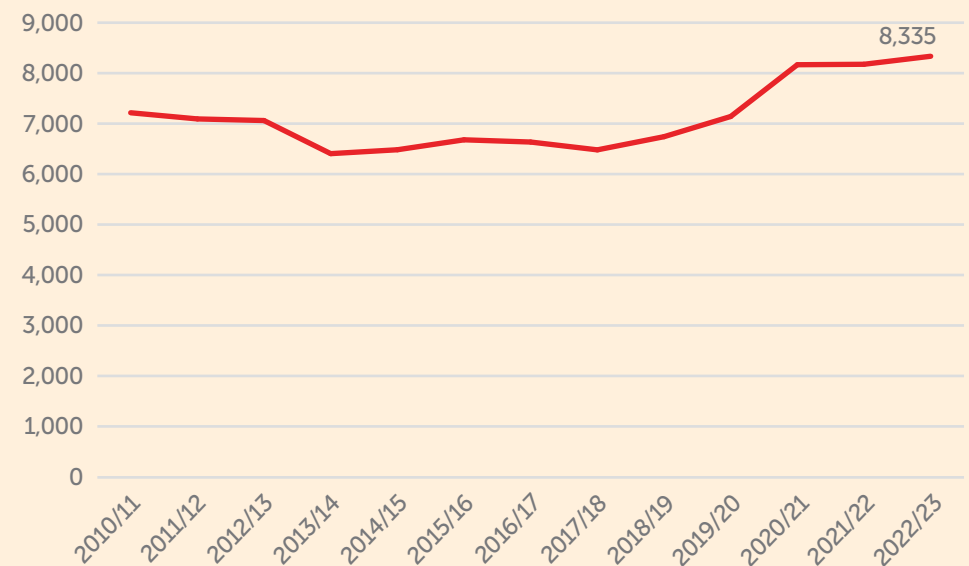
In Scotland, the waiting list sits at just over 175,000 households and there are over 8,000 households in temporary accommodation – the highest it has been for over 10 years.

Chart 8. Number of households on waiting list Scotland 2009-2023



Source: <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2018/09/housing-statistics-management-of-local-authority-housing/documents/housing-lists/housing-lists/govscot%3Adocument/Housing%2BLists%2B-%2B2023.xlsx>

Chart 9. Scotland households in temporary accommodation



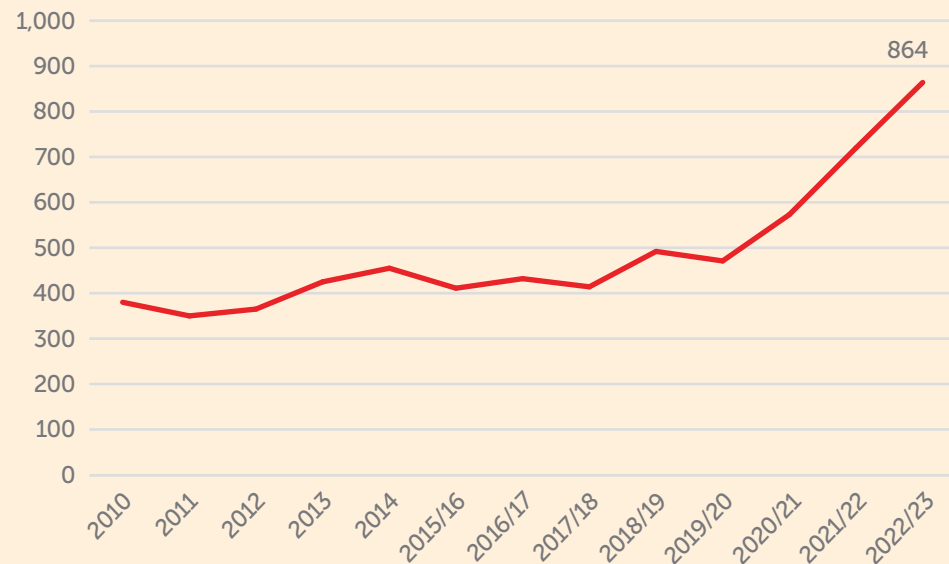
Source: <https://www.gov.scot/collections/homelessness-statistics/> and <https://www.gov.scot/publications/homelessness-in-scotland-2022-23/documents/>

Waiting lists and temporary accommodation

Continued

In Wales, the number of households waiting in temporary accommodation has grown since 2019/20 by 83%, with 864 households now in temporary accommodation.

Chart 10. Wales households in temporary accommodation



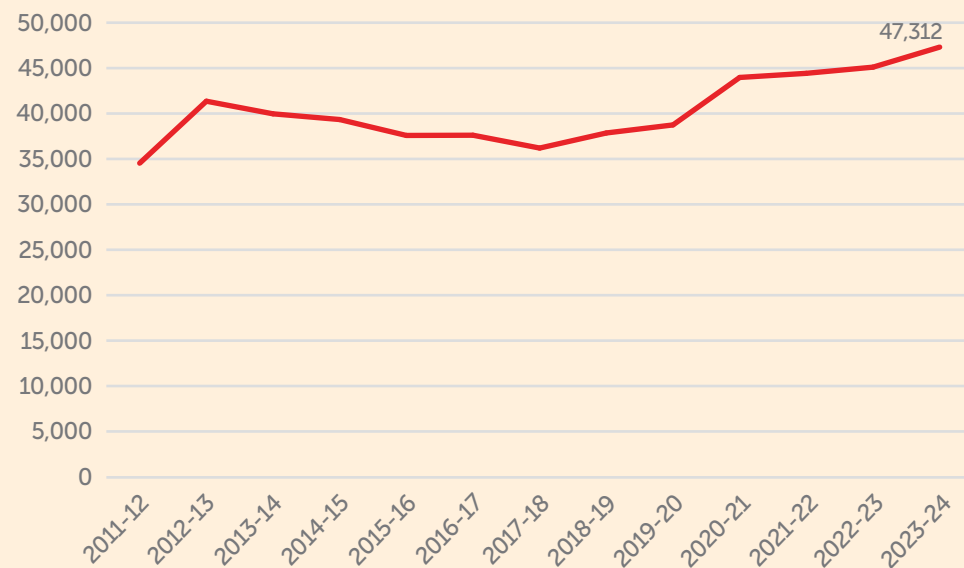
Source: <https://statswales.gov.wales/Catalogue/Housing/Homelessness/Temporary-Accommodation/householdsaccommodatedtemporarily-by-accommodationtype-householdtype>

Waiting lists and temporary accommodation

Continued

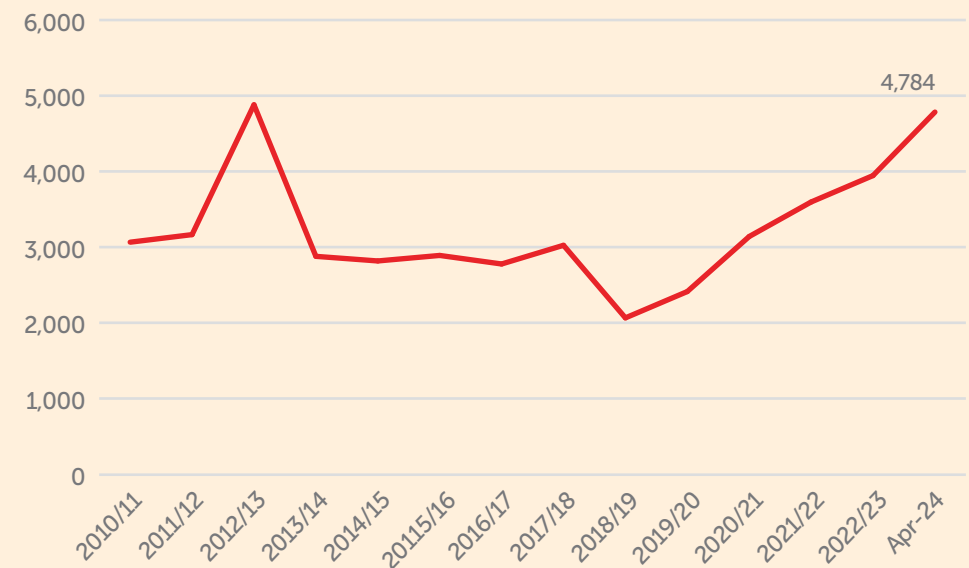
In Northern Ireland, the number of households on a waiting list has remained consistently over 40,000 for the last few years, with 47,312 households in 2023/24 on a list. By the end of April 2024 over 4,500 households were in temporary accommodation.

Chart 11. Households on social housing waiting lists NI



Source: <https://www.communities-ni.gov.uk/system/files/publications/communities/ni-housing-bulletin-apr-jun24-tables.xlsx>

Chart 12. Households in temporary accommodation Northern Ireland



Source: <https://www.communities-ni.gov.uk/system/files/publications/communities/ni-homelessness-bulletin-oct-mar-2024-tables.ods>

3. Understanding the cost of the shortage of social housing

Those waiting for social housing can be living and waiting in a variety of housing situations. Some will be homeless households who are in temporary accommodation. Previous research by Shelter into what life is like living in temporary accommodation shows that it can mean being stuck for long periods of time in poor and dangerous conditions.¹ It is uncertain and unstable with regular moves to different accommodation common and often away from support networks. It can entrench poverty and leave people feeling powerless. While the impact on people's health and well-being is negative, the consequences for the life-chances of children trapped in temporary accommodation are sadly profound. It negatively affects a child's education and their general mental and physical growth.

For others, they might be waiting in the PRS. Recently attention has focused on the poor conditions and standards of properties in the PRS. The English Housing Survey² found that 23% of PRS homes did not meet the Decent Home Standard – around 1 million homes. This compares with 13% of owner-occupied and 10% of social-rented homes. A recent PRS tenants survey found that 60% of tenants' complaints are due to the condition of the property and lack of repairs, with a quarter (24%) saying they were dissatisfied with repairs once done.³



3. Understanding the cost of the shortage of social housing

At the start of 2022, one in four private renters in England (1.2 million households) were reliant on housing benefit to keep a roof over their heads. By contrast, analysis of Zoopla listings data⁴ found that fewer than one in eight properties available for rent last year were affordable to those in receipt of housing benefit, leaving tens of thousands facing shortfalls in rent amidst a cost-of-living crisis. Moreover, those in the PRS have seen average monthly rental prices that are now 12% higher than they were before the pandemic.⁵

While living in temporary accommodation can be hard and people face affordability issues and poor conditions in the PRS, being on the waiting list also means having to wait a long time. The reality of the paucity of social housing means suitable properties for people are increasingly rare and being successful in bidding means lengthy waits.⁶

Across nine local authorities in England in 2022, data showed 32,471 people had been on a waiting list for housing for at least 10 years. More than 100,000 people across the same nine councils had waited for a home for two years or longer.⁷

Data from the English Housing Survey also shows that 28% of private renters on the social housing waiting list have waited for between 3 and 10 years before successfully being allocated a social rented home. 14% have waited more than 10 years.⁸ For those in Scotland, 45% of those on the waiting list wait between 1 and 5 years – with 17% waiting between 3 and 5 years. 16% of Scottish private renters have to wait between 3 and 5 years for a social home.⁹

It is these households – and the adults and children within them – for whom lives are beset by insecurity as they wait to acquire a social rented home, opening a new chapter in their lives.

1. https://assets.ctfassets.net/6sxvmndhpn0s/3sMXwT7ruuGfQFipElRyYn/185b9d87080a10dee48942c4bfc04ae2/Still_Living_in_limbo_Exec_Summary.pdf

2. <https://commonslibrary.parliament.uk/research-briefings/cbp-7328/>

3. https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/briefing_poor_quality_conditions_and_disrepair_in_private_rented_sector_housing

4. https://www.crisis.org.uk/media/248340/zoopla_briefingv8-1.pdf

5. <https://www.crisis.org.uk/get-involved/corporate-partnerships/crisis-and-zoopla-partnership/>

6. <https://www.theguardian.com/society/2023/nov/21/i-was-like-500th-on-the-list-life-inside-britain-affordable-housing-crisis>

7. <https://www.bigissue.com/news/housing/social-housing-30000-people-have-waited-10-years-for-a-home/>

8. English Housing Survey 2022/23 Table 3.14 https://assets.publishing.service.gov.uk/media/669688b80808eaf43b50d074/Chapter_3_Annex_Tables.ods

9. <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2023/12/scottish-household-survey-2022-key-findings/documents/shs-2022-annual-report-tables-1-housing/shs-2022-annual-report-tables-1-housing/govscot%3Adocument/SHS%2B2022%2B-%2BAnnual%2BReport%2B-%2BTables%2B-%2B1%2BHousing.ods> Table 1.57 and 1.58

4. New research

The shortage of social housing can mean long periods of time spent in unsuitable accommodation. This can be in poor condition and, if in the PRS, also expensive. What is less understood is what the personal and social cost of all of this is.

Crisis, Lloyds and Simon Community set out with new research to further understand this: what is the cost for the lives of individuals and families of having to wait so long for a social rented home?

The issues and themes explored below are from the findings of a survey of over a 1000 households – 619 living in social housing and 389 waiting for a social rented home.

Further insights came from in-depth interviews with 10 households on waiting lists to explore their experiences.

What has happened to the delivery of social housing, explored earlier in this report, was drawn from analysis of statutory housing datasets across the UK.¹

1. For full details of the research please see the discussion in the appendix.



5. Findings

The research explored a range of issues related to what it was like for people to be waiting for social housing: where people were living while waiting, the standard and location of this accommodation, what impact waiting had on health and well-being. Finally, what consequences it had for the overall plans and hopes people in waiting households had for their lives and futures. It is these findings that are explored first.

A. Lives on hold, futures compromised

Key findings

- **Waiting for social housing makes people feel like their lives are on hold as their uncertain housing situations makes long-term plans difficult, with many feeling trapped**
- **People delay or put off starting a family or having more children**
- **To ensure financial security and maintain some sense of certainty in their lives, people remain in the same jobs and put off making career changes or gaining new skills/education**

Waiting for social housing can make people feel like their lives are on hold, with over half of respondents (55%) feeling like this. This compares to under a third (29%) of those already in social housing. A similar proportion (51%/94) felt unable to move on with their lives or plan for the future. Again, under a third (29%) of those in social housing felt like this.

I don't really plan, because I'm now at the point I'm like I don't know when I'm going to get offered. I don't know when I'm going to get a new house. I don't actually know when I'll even get a move. I'm just, I'm not very hopeful anymore. I think I've waited that long. I'm just like: is it ever going to happen now? Am I going to be here for another two years? Am I actually going to get moved? I'm not very hopeful, to be fair. Now I feel like I've just gave up the full situation. I feel like I've tried so hard and we're still at the same place.

This means people waiting said they would or had delayed starting a family or having further children – something just under half (46%/84) said had happened, compared to only 14% already in social housing.

Furthermore, two fifths of those on waiting lists (42%) had not changed jobs for fear of unsettling their current housing situation. For a similar proportion (44%), this means remaining in unhappy work situations because of the financial security it afforded them and their family. Only around a quarter of those in social housing are likely to feel like this (24% and 25% respectively).

A. Lives on hold, futures compromised Continued

Not feeling like they could change jobs or staying in the same job meant that half (51%/93) feared that their financial situation would worsen while on the waiting list. Only a quarter (24%/35) in social housing felt their financial situation would get worse.

I've got some ideas that things I want to do in my life that I can't do at the moment because I'm in limbo, but I have got plans. I've got plans to take my dog – and there's an emotional support dog – to old aged people's homes and I will start that up when I'm in my forever home and I'm stable.

Another indicator of feeling stuck was that almost half (45%) on waiting lists say they want to study again but have not (less than a quarter – 23% – feel like this in social housing).

Consequently, these findings help to provide context and understanding for the half of those on waiting lists (50%) who felt like they were trapped in their housing situation. Only a third (33%) already in social housing felt like this.

Chart 13. To what extent do you agree with... (% net agree)



B. Size and location of accommodation while waiting

Key findings

- **The size of accommodation people wait in is generally too small for their needs and affords them little space for their personal items and the needs of their children**
- **Where they are living while waiting is often far away from work, schools, services and friends and families**
- **The impact of poor location is increased travel costs, less contact with friends and family and lack of easy access to outdoor spaces and the amenities they need.**

The research showed that those waiting for social housing experienced issues with the standards of the accommodation they were living in. This was especially in terms of the size of properties and lack of space this meant. Where they were living while waiting also generated issues.

For 3 out of 10 (30%) of those on a waiting list, their accommodation did not afford them time and space to be themselves compared to a fifth (18%) of these in social housing. Similarly, 30% of those waiting lacked space in their accommodation for their children to play – this compared to just 17% of those already in social housing. This lack of space meant almost a quarter (23%) of those on a waiting list reported their children not having enough space to do homework – almost double the proportion of those in social housing (13%) who experienced this.

Further issues around space and size of accommodation were also experienced. Over a third (34%) of those waiting struggled to have enough space for belongings, not a dissimilar proportion to those in social housing (29%). The lack of space and size of accommodation also impacted on the social wellbeing of households, with a third (33%) saying they do not feel comfortable to invite friends and family round. A quarter (25%) of people in social housing felt that same.



Case study 1 – PRS eviction

Denise is from Northern Ireland and had been living in a private rented house with her two daughters. She had been renting the house for 11 years but had to leave after the landlord refused to make necessary repairs to the house to make it safe and secure.

Rents had gone up locally over the time and she struggled to find anywhere new to rent. She applied for housing executive housing and registered herself on the local waiting list. However, she was told that unless she declared herself homeless, she would receive low prioritization and face a long wait for a social home.

I had sent off the application, I think – and they came back to me and just basically said: you don't have enough points, you're just not, you need to have. For example, say, I had 600 points, I was going to need eight and a half hundred before I was even kind of in the ballpark.

Eventually Denise found a new rental house for herself and daughters and continued to bid on social housing properties. However, being stuck on waiting list and renting again brought problems. Where they were now living was further away from everyday amenities.

I can't walk to the shops, I can't walk to any. Yeah, whereas before we could. You know we have there's a cinema close by, there was shops and cafes and stuff, and there's nothing here. It's all you have to go by car... I think it makes us feel a little bit more out of the way and a bit less a part of things in some ways.

They were also now living in an unfamiliar place and uncertainty this generated.

We've moved a couple of miles from where we lived before, so they [children] had to leave friends and just general familiarity and safety and, um, you know, kind of the unknown, yeah, the unknown... and the just getting used to different, a different life, really, a different thing, it's just all different.

Denise also explained that renting again left her feeling insecure. Despite saying her landlord was 'good' she was very aware that her housing situation could quickly change.

Being a renter is very insecure... my landlord is a nice person, but you, I have no idea what his circumstances will be in a year or two or five, and I don't want to be constantly in fear that I'm going to be booted out.

This desire for security and having a proper place to invest in and call home – somewhere you could decorate and spend time cultivating your own garden – was what was driving Denise's desire, and continued wait, for social housing.

I feel insecure really. At least, if you have a local authority house, it's yours until you die, and I don't. I don't have that security and that does make me feel anxious. So I want to feel secure that when my children have gone, I have my own home and nobody has to worry about me.

B. Size and location of accommodation while waiting Continued

Location

While the size of accommodation was problematic for some of those waiting for a social rented home, the location of accommodation they were waiting in proved difficult for some too.

Overall, the proportion of those reporting the location of where they were living as poor was generally low (11% of those on waiting lists and 7% in social housing). But for those that did report issues, there were problems with closeness to work, affordability and access to local services and amenities.

For a third of those (33%) who felt their waiting list accommodation was poorly located, this was because there were limited work or job opportunities (a fifth – 20% – of those in social housing also felt this). Where they lived was too far from work for the same proportion (33%) of those waiting, compared to around 1 in 10 (13%) of those in social housing already.

People waiting in unsuitable accommodation made clear what it was like to live in a property that was unfit for their needs.

Even getting from the kitchen into the living room is ridiculous. There [are] so many things in the way. We can't really reduce any of our stuff anymore than we have. We haven't got much furniture. We've got rid of loads of toys, but there's not much more we can do. So, yeah, it's difficult but it's just one of those situations. It is what it is, you've got to live with it.

The impact of poor location on social life and children could be particularly acute,

I couldn't think about having a wee kids party for my kid's birthday in the house... I've not got the space for it. Even some Christmas days, it's like not having to buy as [many] toys because I've not got the room for them. So, my daughter's missing out and things like that also.

Chart 14 . Thinking about the people who currently live in your main home, is there enough space for the following? Answer: net NO (%)



B. Size and location of accommodation while waiting Continued

Housing costs and rent were felt to be worse for almost two-fifths (37%) of those on waiting lists. Almost a quarter (23%) of those waiting for a social rented home faced longer trips to buy food as they had none close by.

In terms of poor access to healthcare, almost two-fifths (37%) of those on waiting lists said this was an issue. This is even more of an issue given that 42% of respondents on social housing waiting lists reported that someone in their household has a long term physical or mental impairment.

When I lived closer, my friends would be up for dinner, come over for lunch or I'd be able to go down and see them. But now I've moved away more... none of that happens. It's like you've got nobody, it's like everything's forgotten about. So it has really distanced me a lot, I don't have much family support or nothing anymore, or it's just me really.

Other issues with location were noted, with a third (33%) of those on waiting lists saying they lived too far from local amenities such as parks and recreation grounds. Another child-related problem was that for where some of those on waiting lists (26%) lived, it was too far from their children's school.

As was made clear from speaking further to those with such experience, this meant relying on private transport and incurring fuel costs.

I'm spending more money on petrol having to do the school run, whereas before I was literally around the corner, I could walk to the school. So, that and obviously the fact that if I'm wanting to go out anywhere, I don't hang about in my normal area, so I'd have to travel.

Chart 15. Location is poor because... (% saying YES)



C. Living in poor condition accommodation

Key findings

- The standard and quality of accommodation people were living in while waiting varied
- Lack of outside space along with issues to do with accessibility was problematic for those with mobility issues
- The presence of damp and mould or infestations of pests were reported by some in their accommodation.

Almost a fifth (17%) on waiting lists stated that they had limited or no access to outdoor space in the accommodation they lived. This was the case for 13% of social renters. The impact of this lack of, or limited access, to outdoor space was considered severe by 79% of those on the waiting list, compared to 59% already in social housing.

They're [my children] always bored because I can't let them out. I can't let them go outside in the garden because I can't see them from where my flat is. On top of that, the street we're in, they can't even play out on the front because people drive around the street at stupid speeds and I'm just scared.

Not feeling safe and a lack of security in where they lived was felt to be a problem for 17% of those waiting compared to only 8% in social housing.

I live in an alleyway and it's very central. A lot of people pass by it, in other words. One night I was out, and my neighbour had phoned me to say that there [were] drunken people passing by and throwing something at the windows and smashed all our windows. I had to come home to this and report a crime, get a crime number and all that.

It's not a safe environment. I can't let my daughter go out to play there.

As already noted, two-fifths (42%) of those surveyed on waiting lists had a long-term physical or mental health issue. Many of those with physical health issues would likely have mobility issues, so it is troublesome that 1 in 10 (11%) of those waiting for a social home stated that their accommodation was inaccessible and did not accommodate their mobility needs, compared to 3% in social housing. 8 out of 10 (81%) of those waiting who reported this said the impact was 'severe'.

Moreover, of those reporting damp or mould in their waiting list accommodation (29%), 67% said the impact was severe compared to 53% in social housing.

It is a quite small flat, but apart from that it's just really, really small. In my bedroom, all I can fit is our drawers [and] a double bed, so I can't even fit a cot up for my wee boy, so he needs to come in beside me. But that's just really bad with dampness and how small it is. I can't even fit my pram up my stairs because [of] how narrow they are. And two of my prams have actually been wrecked with dampness from the cold. There was blue mould all over them and stuff, so I had to bring them in by another pram.

For those that had the problem of pests and infestations in waiting list accommodation (12%), almost three-quarters (73%) reported it to have been 'severe' in its impact.

When I first moved into this house, I was seven months pregnant, single mother moved in and the house was infested by fleas. It was obviously not picked up on. So, they must not have been bad. So, when I moved in, obviously, I didn't move in for a couple of weeks, but I started putting certain things and getting things delivered and I just noticed like what I thought was flies. And it turns out they were actually fleas.

D. Impact

Key findings

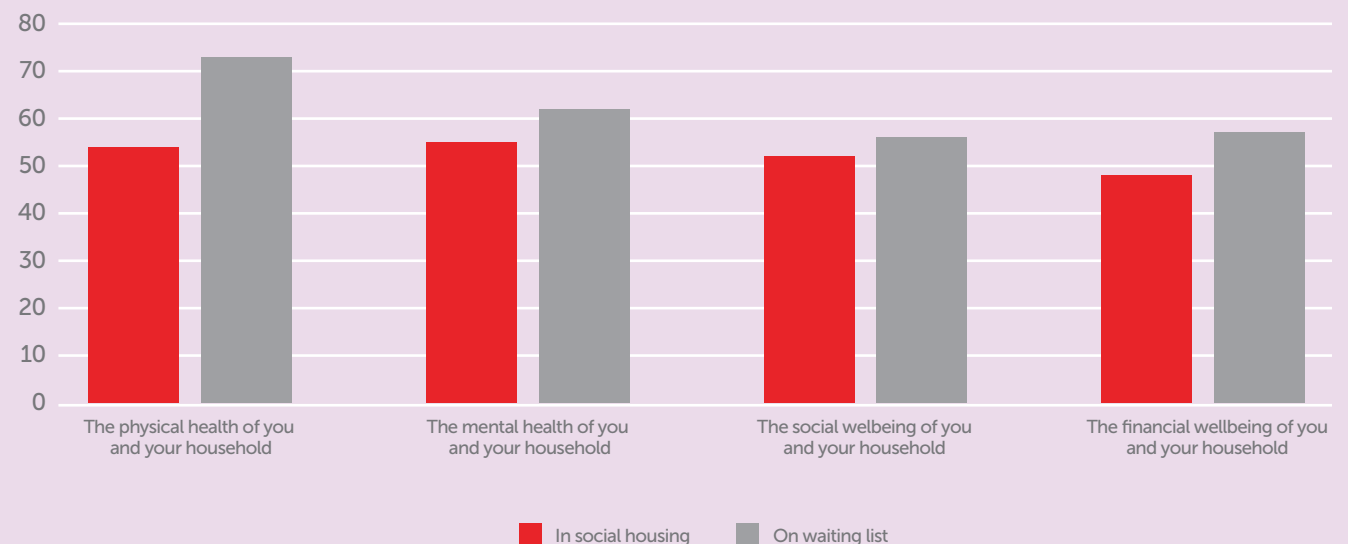
- **Households on a waiting list that have problems with their accommodation experience more negative impacts compared to those already in social housing**
- **The poor state of housing people waited in negatively affected their physical health and could make existing health conditions worse**
- **Mental health was also made worse by waiting for social housing: poor sleep and anxiety were some issues reported, while difficulty with maintaining relationships with friends and family were also reported.**

Almost 9 out of ten (87%) respondents on a waiting list reported an issue with the condition of their accommodation. Of those having issues, almost three-quarters (73%) said that the impact of these issues with the condition of their property had had a negative impact on their physical health and those in their household. It was just over half (54%) for those living already in social housing. This finding is even more concerning given that two-fifths (42%) of those the waiting list declared

a long term physical or mental impairment. Moreover, of those with existing long-term health conditions, over half (53%) reported them getting worse.

Further to physical health implications, was that 62% of those waiting reported an issue with their accommodation said it has had a negative impact on their mental health (55% for those in social housing said the same).

Chart 16. How much of an impact have these issues had on the following?
Answer = NET negative (%)



D. Impact Continued

These mental health impacts took the form of poor sleep (37% reporting), decreasing self-esteem (36%) and feeling guilty at the situation they are in with their children.

My family and my friends compared to where I'm maybe about a half an hour walk or something from my friends now and my family because I'm not driving at the moment. So apart from that it gives me bad anxiety like because I don't really have much support because I'm not, so I don't really go out my house much or just kind of stay in the house. So it kind of impacts my mental health that way.

Almost a fifth (23%/47) sought counselling or saw a psychologist as they struggled with living conditions on the waiting list. This compares to 11% of those already in social housing.

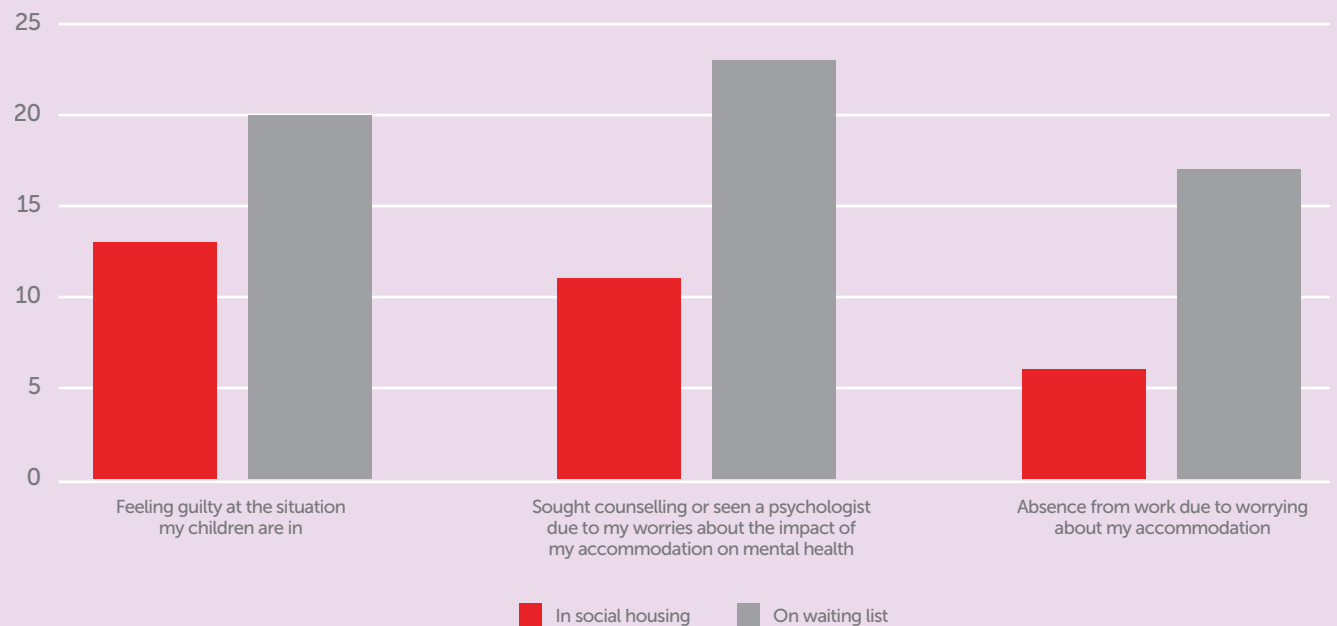
The wider impact of poor housing conditions while on waiting list is revealed by the levels of work absence respondents reported. Almost a fifth (17%) of those waiting explained that they had been absent from work because of worrying about their accommodation. Just 6% of those in social housing reported this.

I had to go on long-term sick for a while due to it. I've been going through adult mental health teams and things like that over the years as well. So it's been very challenging.

From this flat I would say my anxiety and depression has gone up big. I've been speaking to psychiatrists and counsellors. My doctor referred me to them. But with medication and stuff I do feel alright. But it's not ideal. I have good days and I have bad days.

In terms of wider impacts, it was clear the issues with housing while waiting for a social home could affect the wider well-being of individuals and households.

Chart 17: Mental health impact (%)



Case study 2 – Waiting in the PRS

David lives with his partner and young daughter. They are renting from a private landlord and have been doing so for almost 2.5 years. They have been on the waiting list for 4 years. Prior to private renting they had been in temporary accommodation because they were accepted as homeless but left because where they were housed was too dangerous.

As a result of now being in the PRS they have moved down the priority list for social housing locally but are still bidding for properties. However, are not hopeful of getting social housing anytime soon knowing that some people locally have had to wait 10 years before getting somewhere.

Consequently, they are having to make do as best they can in the house they rent which is too small for their needs. Despite not having much furniture they struggle with what they have and it creates difficult living conditions.

It's annoying, it's stressful, um, if I had more space, I'd have more space to put things where they're meant to go. So I guess it's just one of those situations where you've got to live with it. So it's just all jumbled around really, um, we've moved this living room around countless times since we've been here and, no matter what we do it, it still doesn't open up any space because we're just moving around the same objects and the same items and doing that. So it just doesn't work.

David has concerns about the impact this is having on his daughter because of the lack of space for her to do normal childhood activities such as playing with toys and painting.

Even though we've got toys here, she just never plays them. We're never in because of how small it is. We're just never in. We're always doing other things. It's embarrassing to live in the fact that you haven't got enough space for your child to play and mess around and you haven't really got a space for them to play, draw paint. I don't know it's, it's not nice to talk about, but it is what it is. Hopefully, in a year we'd be in a better place.

He also explains that because of the lack of space they very rarely host friends or family opting instead to connect online.

My friends and his partner go online and play games together. We'd like to do it that way, so then no one has to come here and see how small it is.

Without a clear timeframe for when they might be able to move into a social rented home David explains that their lives are beset by uncertainty which is hard to live with.

That's pretty difficult. It's just the fear of the unknown. You don't know what's going to happen.

Furthermore, this generates financial worries about not knowing what the future holds and the relative insecurity of their renting situation. This means that they are cautious with money and are careful with it.

It's just made everyone a bit more cautious of money and a bit more stressed about money. That's why we save so much, because we're just trying to get ourselves out of this situation, um, so I guess it's just the stress with money and and obviously the the awkwardness about how small this place is.

What is not in doubt though is the difference being able to move into social housing would make for David and his family. It would transform their living circumstances, providing much welcome stability and enabling them to start living their lives more as they wish to.

Oh, massive, we wouldn't, we wouldn't go out as much, we'd spend family time in the house, we'd be able to connect more as a family, we'd be able to do daily tasks, better cleaning, or even wash washing the dishes and stuff, or we just feel more comfortable, more stable, we'd have a place of our own.

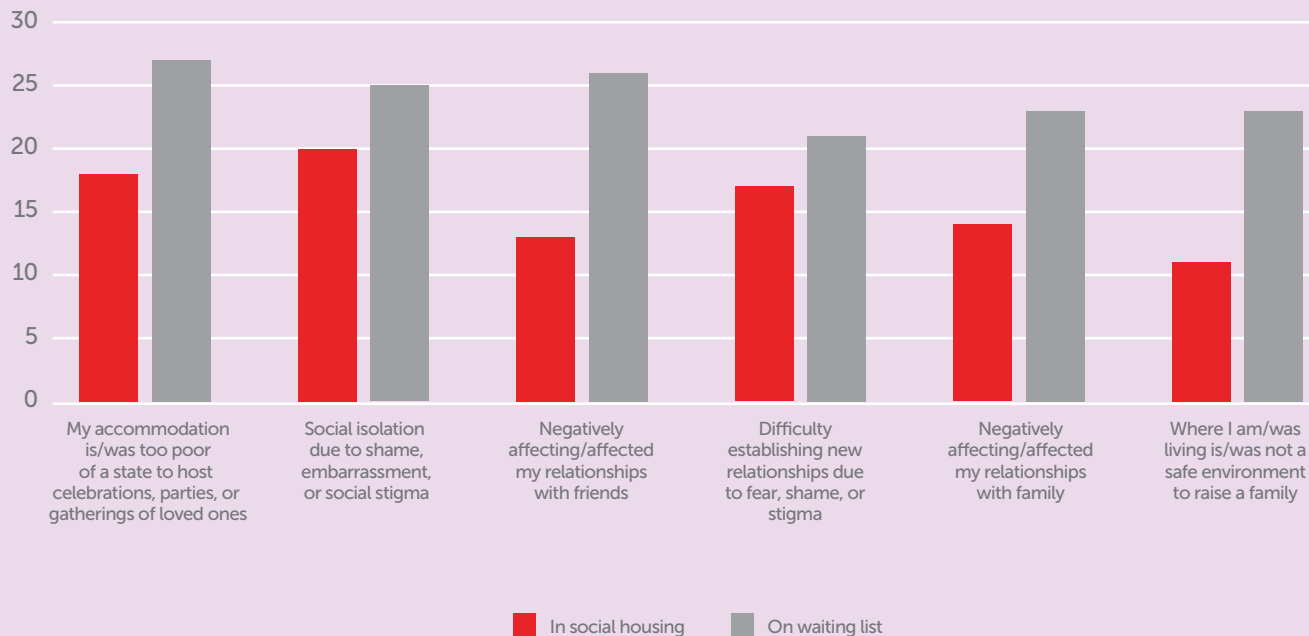
D. Impact Continued

A quarter (26%) reported it negatively impacted relationships with friends compared to 13% of those in social housing. Around the same proportion (23%) said that issues with their accommodation negatively affected their relationship with their immediate family.

Similar proportions (27%) of those on a waiting list said that their accommodation was not in a good enough state to host celebrations compared to less than a fifth (18%) of those in social housing. Like this, a quarter (25%) of those on waiting lists reported feeling a sense of shame at their circumstances.

My family and my friends compared to where I'm maybe about a half an hour walk or something from my friends now and my family because I'm not driving at the moment. So apart from that it gives me bad anxiety like because I don't really have much support because I'm not, so I don't really go out my house much or just kind of stay in the house. So it kind of impacts my mental health that way.

Chart 18. Negative impact on social well-being



Alongside some of the social well-being impacts, those on waiting lists also encountered the financial implications. Almost 6 out of 10 (57%) said issues with their accommodation had a negative financial impact on them compared to under half of those respondents already living in social housing (48%). Interview respondents spoke of having to pay for remedial works and trying to repair problems with their housing.

So financially, like it says, just my, I'm living off just my one wage. Um, so, financially, like I said, yeah, that has impacted me. And again, yeah, so if I want social housing, yes, I'd be paying again, solely I'd be responsible for everything, but social housing is a lot cheaper than privately renting.

D. Impact Continued

I went and bought actually proper paint for dampness and it was £50 for a tub, which is quite expensive for a single mum. And I said to the counsellor, I showed them the paint, I showed them the spray as well I got. And all they kept saying was just keep doing that, keep doing that. And it's just coming back even worse. And I said that I mean, I can't afford to keep paying £50 or keeping afford to wallpaper my wall. And it's just too much money. It's too much expense. It's just wrecking.

A quarter (25%) of those on waiting lists reported increases in travels costs to get to work or school, compared to 11% of those in social housing, making their financial situation more precarious.

I'm not gonna lie. It's giving me anxiety because I'm I'm just like you know, I've. It's so much money is going on fuel. I'm struggling. I've had to start going food banks since I've been here and I go down to the local church every Wednesday um.

Birthdays and stuff, like. I probably couldn't afford a party for my children if I was to try and do it outside, which I feel a bit guilty of because, as you know, obviously primary school kids and nursery kids are all having birthday parties, they're all throwing parties for their friends. And they do ask me, but I don't have the cash there, just extra cash there to be able to do that.



E. Hopes and aspirations: the difference a social rented home could make

Key findings

- A lack of a secure and affordable home creates a range of problematic impacts for people, families and children by generating uncertainty about the future and their housing circumstances
- Hopes and life aspirations were attached to getting a social rented home by those waiting for social housing, as it would give them a secure basis upon which to plan their futures
- People spoke of hoping to get different and better jobs, be able to host celebrations and gatherings in their new homes and provide a better experience for their children growing up.

Compared to those already living in social housing, for households who are still waiting for a social home there are a range of issues that negatively affect them. As outlined above, the condition and size, alongside the location, of housing people are living in while waiting brings several unwanted consequences for health, social-mental and financial well-being. Furthermore, it was clear the negative consequences this presented for children and their development. Parents were acutely aware of the impact a lack of space, access to outside space and poor living standards were having on their children. This became apparent through speaking further to families and people on the waiting list.

I can't even fit a cot up for my wee boy, so he needs to come in beside me. But that's just really bad with dampness and how small it is. I can't even fit my pram up my close stairs because how narrow they are. And two of my prams have actually been wrecked with dampness from the close. There was blue mould all over them and stuff, so I had to bring them in by another pram.

I just feel like my wee boy should, by now, have his own room. He should be able to be settled in his own bed. He should be able to have that time away from me as well. I just feel like as the wait's getting longer, my wee boy's got really bad separation issues. So I feel like as the wait's getting, it's just getting a lot worse with separation issues.

I don't like the area I live in. The crime rates and things like that, it's just ridiculous. Like, I just don't think it's, I don't like any of the schools or the high schools that the kids like that I went to. I don't want to send my kids to any of them. It's just, I get you get these problems everywhere, but there's certain places that are not as bad as others.

While the impacts encountered and endured by households and children were generated by the material and physical inadequacies of the housing and areas they were living in, it was clear that there were also psychological implications which generated existential questions about their lives.

Like I wouldn't have these mental health issues or like I've never had them before in my life and it's only started recently. I feel like it's a lot of stress on a person to not know where they're going to be placed or whether it's somewhere that they're going to live permanently. Just like the main issues are basically just my children. I don't know how to even be able to answer them half the time.

The lives of people waiting for social housing, it became clear from the research, was underpinned by insecurity and uncertainty. This was often the result of ambiguity and a precarity about the future in terms of where they would be living and what the accommodation might be like.

Case study 3 – waiting in an overcrowded house

Ellen is a young mother living with seven other family members in a four bedroom house. She has been on her local housing waiting list for a year and cannot afford to move out as private rents are too much.

The market right now is expensive for like normal private renting, like the other day I did get a bit frustrated and I had a look on the private renting, but it's just, the prices are ridiculous and obviously social housing is more affordable

Despite being a young mother and living in overcrowded conditions, she explains that she has low priority on the waiting list and is getting frustrated with the allocation system. She receives little support to help bid and instead has to remember to log on every week at the time new properties become available – something which is not always easy with a young daughter.

I'm at the point where I'm still like even today I forgot to log in at 12am too but I feel like I'm losing the will to like to keep consistently logging on and trying to bid, I'm losing hope as well, I'm just thinking will I ever get a house.

Living with seven others means the house is cluttered and she struggles with storage and space for the things she needs for her daughter.

It's a bit cluttered, so I feel like not much storage, not much space to be honest. Honestly, so with the baby I feel like there's not much space for her to actually have her own things and her own place.

Living on top of one another can also generate tension in the household between one another.

You're arguing about, like obviously you do certain things, you like things a certain way, and obviously you can't really control a house full of seven, so definitely effects of relationships and stuff as well.

Ellen is concerned that not having her own space and enough room for her daughter – they share a bedroom – causes them both stress and feels it is important that they can both have their own space, especially as her daughter grows up.

It does cause you a lot of stress, so I feel like I'd be in a better mental space if I had my own space, and my daughter had her own space, to just separate the two.

Having a home of her own, Ellen would be able to control her environment more would help her daughter's development. She also hopes that once she is successful in getting a social rented home that she will be able to get out into the community and meet up with other parents and children.

Mentally I'd be better, obviously socially as well if I'm able to be in a better area I think I'd probably be more inclined to going out to like baby clubs in my area, stuff like that.

Currently, she explained that as someone from a minority background she did not feel comfortable in the community and did not go out much.

A social home for Ellen would therefore not only provide secure and affordable accommodation for her and her daughter going forward but also off the opportunity for Ellen to get out into the community once again.

E. Hopes and aspirations: the difference a social rented home could make

Continued

Because [X] was one at the time when we was in and out of hotels, I felt so guilty. But I'd have felt even worse if me and him was in like a family shelter or something, you know, you get all different kinds of people and I just would have felt it wasn't safe. And how do I make it normal for him? It was already bad enough with the situation we was in and sometimes in the car and trying to get washing done and things like that.

I just feel like it's not very settling, not even for adults, but more for the kids. I feel bad for them because they asked me, Mum, can we put this up in our room? Or Mum, can we get bunk beds? And I didn't really give them an answer, to be fair. I'm like, no, you can't.

You know, every area of our life would improve, but more so the children. You know, it's not really fair to the children. And we haven't created this situation. You know, it's just a series of circumstances, accidents, illness. You know, we didn't put ourselves in this situation. We were firmly put in this situation by a landlady, unfortunately. But you have to move on and be positive. And I don't know what the answer is.

It was clear from speaking to people that there were many hopes and aspirations attached to finally getting a social rented home and that it would help provide stability and a sense of

permanence, whereby they could begin to put roots down and connect to others around them. Addressing and improving social well-being would help ease mental health pressures.

I feel like my mental health would become a bit better because I would know, right, okay, I'm in a house now, or I'm in a place where, okay, I know where I'm going to live. I feel like maybe people might want to come over to my home more. Maybe not feel as excluded for or embarrassed to even invite people up. And I feel like I can make it more of a home because I know it's permanent.

Having a social rented home and security about one's future would contrast with waiting, whereby many felt no point in investing in their accommodation.

You know, even putting plants in the garden, I sort of think, well, I don't want to spend a fortune, it's not my garden, so I just think it gives it, doesn't give you that feeling of permanence, so you sort of then you maybe don't invest as much in the home as you could.

Instead, people explained that having somewhere to call home would mean being able to be a family again and have their lives and circumstances no longer undermined by a constant sense of insecurity.

To have that security within social housing would just be so beneficial for the children and for myself, and it'd be like a forever home really, because I only ever – I've only ever – had that once, but I didn't realise as babies. So to experience that family home that can't be taken away from me.

We wouldn't go out as much, we'd spend family time in the house, we'd be able to connect more as a family, we'd be able to do daily tasks, better cleaning, or even wash washing the dishes and stuff, or we just feel more comfortable, more stable, we'd have a place of our own.

Many explained that finally getting a social rented home would provide a secure platform that they needed to base their lives around.

... getting a new home. It would make us feel great. I mean just in terms with my daughter's mental health and mind, it would make us feel a lot more happier, get us to do more things, spend Christmases normally, get the things, everything that my daughter asked for, having the room for her to play with her toys, like not be stressed out, you know, just being able to relax... no problems and no worries and just know that you don't need to go anywhere in a couple of years time.

E. Hopes and aspirations: the difference a social rented home could make

Continued



It was also very clear the benefits parents felt it would bring their children: access to a garden and more outdoor space, alongside having more actual space within their homes for children to play independently and have space to grow. Parents placed great significance on the potential a proper home would have for their children's well-being and psychological development.

We're never in because of how small it is. We're just never in. We're always doing other things. It's embarrassing to live in the fact that you haven't got enough space for your child to play and mess around and you haven't really got a space for them to play, draw paint. I don't know it's, it's not nice to talk about, but it is what it is. Hopefully, in a year we'd be in a better place.

I feel like mentally I would be better, more space, I feel like even with developing I feel like my daughter would have more space to like actually explore as well, like obviously in a house full of seven people you'd have to like make sure that their house is baby proofed, obviously it's harder when there's like sharp things here, there's cupboards here, there's like different things around, like you have to keep watching her so most of the time she's not even on the floor like that... Probably her development, probably emotional too, like obviously if I'm not in a good space as well I feel like it's easy not to give your 100% to your child and being overstimulated that's one thing, being overstimulated because of the house, like this time right now is like the time where it's the quietest because everyone's at work, school, only person that's in the house is me, my mum and my daughter, so this is the only time you get to actually just be just us, so it's good, yeah I think it does affect her emotionally and developmentally.

6. Conclusion

The shortage and continuing undersupply of social housing has serious consequences for individuals and families. The research lays bare that – compared to people already in social housing – those who are waiting are much worse off across a range of factors and indicators of well-being.

It reveals that without secure and affordable housing people feel their lives are on hold and are unable to plan for their future. This can mean – among other things – not starting a family or starting a new career. As a result, people can feel trapped.

Being on the waiting list for social housing can mean having to live in accommodation that is too small for people's needs, with children not having space to do homework and play. Family gatherings were also compromised.

Where people lived while waiting could also mean being far away from work or schools resulting in higher travel costs. It could also mean having to live in expensive areas, away from family and friends and lacking easy access to outdoor spaces and the amenities people and families need.

Accommodation people lived in while waiting could also be poor and left them unsatisfied compared to those already in social housing. The lack of outdoor space and not feeling safe in their communities was reported as problems especially for those with children. As was the presence of damp, mold and pests in some of the housing people had to live in.

Unsurprisingly, those waiting for social housing experiencing problems with their accommodation had more negative impacts than those in social housing already. The poor state of housing they lived in could make existing health conditions worse and people's mental health was also negatively affected. Poor sleep and decreasing self-esteem were reported. Those on waiting lists also were more likely to be absent from work compared to those already living in social housing.

Social and financial well-being of those waiting was also compromised further with people seeing family and friends less because of being ashamed of their situation, lacking space to host or being too far away. Paying for repairs to accommodation or meeting high rental costs made managing finances harder compared to more affordable social rents.

This research shows the clear positive difference social housing makes to people's lives. Those surveyed on waiting lists knew this: hopes and aspirations for their own and children's lives were attached to finally getting a social home. They hoped for a time when their children would have space to play and do their homework, more room to breathe for all household members and to be able to host celebrations and gatherings.

Having a proper home would give them the chance to put down roots and move on with their lives – new jobs, starting a family or further studying – without having to live any longer with uncertainty and troubles of insecure and poor accommodation.

Appendix 1

The research

Three areas of interest drove the research:

- To understand the experiences and consequences of waiting for social housing in terms of personal, social, households' well-being alongside the financial implications
- To gain insight into what positive impact having a social rented home can have on people's lives and wellbeing
- Understand what has happened to the delivery of social housing across the UK.

To explore these areas, between 4 and 13 March 2024 Opinium conducted a survey of 1,008 UK adults on behalf of Crisis and Lloyds banking group to understand the experience and impact of waiting for social housing.

619 people on the sample were currently living in social housing and 389 were on a waiting list for a social rented home. 216 of those in social housing were also on a waiting list as they looked to move from their existing social rented home.

The analysis and discussion in this briefing compares only those in social rented accommodation and not on a waiting list (n. = 619) and those on a waiting list and not already in a social rented home (n. = 389). Those on the waiting list had been waiting for an average of 2.6 years when they completed the survey.

The demographics of the sample were:

- 847 respondents were from England, 93 from Scotland, 51 from Wales and 17 from Northern Ireland.
- 42% of the sample were aged 18-34, 44% aged 35-54 and 14% over 55.
- 45% lived with a partner/spouse, 52% of the households in the sample had children in.
- 35% of the sample had experienced homelessness within the last 2 years (60% had not experienced any form of homelessness within the last 2 years).
- 73% of respondents were in receipt of benefits. 48% were working fulltime, 19% parttime.
- 40% identified themselves as key workers during the COVID pandemic.
- Just under three-quarters of the sample (73%/739) were in receipts of benefits of some kind.

Interviews

Complementing the analysis of social housing statistics was a series of qualitative in-depth interviews that explored the consequences and interviews to understand the human cost of this: the consequences of the lack of social housing delivery and what it means for people's well-being, life-prospects, and relationships. In total 10 interviews were conducted across England, Scotland, Wales and Northern Ireland. A range of household types were represented.

Statistics

Statutory datasets detailing the recent delivery of social housing and demand for it was also examined. Data explored show trends over time across the UK for:

- Additional social housing delivered
- Loss of social housing as a result of Right-to-Buy
- Number of households on waiting lists for social rented homes
- Number of households in temporary accommodation
- New social rented lets and social rented lets to homeless households.



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