Ethnicity, health and the private rented sector

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1 There has been a marked increase in the actual and relative number of households living in the private rented sector

2 Poor housing conditions are more prevalent in the private rented sector compared to both the owner occupied and social rented sectors

3 Overall black and minority ethnic households and recent migrants are more likely to be living in the private rented sector and are more likely to be living in poor housing conditions

4 Poor housing contributes to a range of health and wellbeing impacts

5 There has been a range of responses to address the issue of poor standards in the private rented sector

Introduction

The link between poor housing and poor health is at once well documented and extremely complex. Historically, inadequate housing has been identified with poor health since the nineteenth century, with numerous confounding factors having direct and indirect impacts on both physical and mental health (World Health Organisation, 2011; 2012; Pevalin *et al.*, 2008). The presence of hazards within the home can lead to injury, while issues of overcrowding and neighbourhood quality can have negative consequences on the health and wellbeing of individuals and families (Pevalin *et al.*, 2008).

Evidence shows that homes in the private rented sector in England are in poorer physical condition compared to owner-occupied or social rented sector homes and may be more likely to experience problems associated with overcrowding (DCLG, 2014a). Furthermore, in recent years the recession and a changing policy context have led to rising levels of insecurity within the sector, which may also have an impact on the health of residents. While the likelihood of living in the private rented sector has grown for all demographic groups, black and minority ethnic households, younger people and recent migrants are over-represented both in the private rented sector and in homes which are in poor physical condition (Finney and Harries, 2013).

This paper looks at the relationship between poor housing and health for black and minority ethnic households in the private rental sector and also considers recent policy responses and practical developments.

1 **There has been a marked increase in the actual and relative number of households living in the private rented sector**

The private rented sector has grown rapidly over the past 25 to 30 years, from housing 1.7m households (9 per cent of all households in England) in 1992, to 3.9m households (18 per cent) in 2013 (DCLG, 2014a) (see Figure 1). There are now more than 9 million private renters in the England (Gousy, 2014). This growth has been particularly rapid since 2001, with the introduction of Buy to Let mortgage finance enabling prospective landlords to enter the market more easily. For the first time since the 1960s, the private rented sector is larger than the social rented sector (DCLG, 2013b). While the strongest areas of growth have been in London, rapid growth can be seen across the country in almost every local authority area in England (Pattison, 2013).

Figure 1: *Households in the private rented sector, England, 1988-2008*
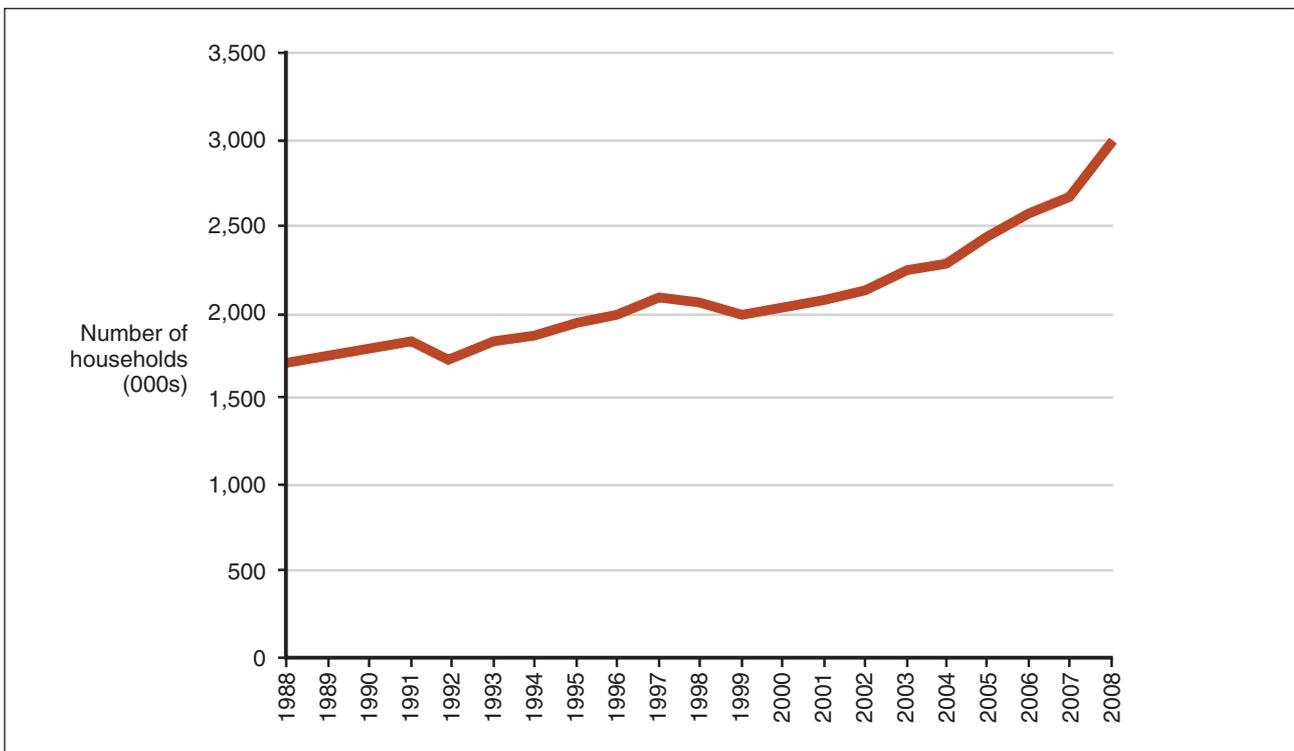
Source: DCLG, 2012a (from Pearce, 2013a)

One of the main drivers of demand for private rented accommodation has been the increasing inaccessibility of both owner-occupied and social housing. Over the last 20 years, house prices and mortgage repayments have outstripped the rise in earnings, whereas rents have risen fairly consistently in line with them (Pattison, 2010). As home ownership becomes less affordable, people have been pushed into private renting.

While the choice and flexibility offered by private rented accommodation makes it appealing to some residents, the tenure insecurity, unpredictability of rent levels and condition of some of the available housing stock may have an adverse effect on many tenants (Pearce, 2013a).

2 Poor housing conditions are more prevalent in the private rented sector compared to both the owner occupied and social rented sectors

The annual English Housing Survey (EHS) uses the Housing Health and Safety Rating System (HHSRS) to identify the presence and extent of 29 health and safety hazards in housing. These hazards include damp and mould, excess cold, the presence of harmful chemicals, overcrowding, falls and structural deficiencies. More than three million homes in England fail to meet the HHSRS 'minimum standard' (DCLG, 2014a).

Differences also exist in the quality of housing by tenure, with private sector rental households often experiencing significantly poorer conditions than those in social housing. For example 33 per cent of homes in the private rented sector are classed as non-decent compared to 15 per cent of social rented homes and 20 per cent of owner occupied properties (DCLG, 2014a).

While the proportion of households living in poverty in the social rented sector declined substantially between 2001 and 2011, there was an increase in the proportion of households in poverty living in the private rented sector from 10 to 18 per cent (DCLG, 2013b). In London, this figure stands at 39 per cent of the private rented sector, a "larger share of people in poverty than either those in social rent or owner-occupier" (Aldridge *et al.*, 2013).

The "light-touch" approach to regulation in the private rental sector has been identified as a possible cause of these low standards (Bill *et al.*, 2008), along with the exemption of the private sector from some aspects of the regulatory framework, including the Decent Homes Standard. The Decent Homes Standard applies to all social housing in England and comprises the HHSRS, plus a need for reasonably modern facilities, efficient heating and insulation, and a reasonable state of repair. Private housing (both owner occupied and rented) is exempt from the Decent Homes Standard although private rented accommodation must comply with the HHSRS (Shelter, online).

Furthermore, as in much of Europe, the majority of private landlords in the UK are individuals responsible for one or a small number of properties (DCLG, 2010). Private landlordism is often a part-time activity, providing a supplementary investment and income, rather than a professional endeavour. A significant number of landlords are so-called "accidental landlords", unable to sell their property at the desired price, they let their property out until market conditions are more favourable (Gousy, 2014; Diacon *et al.*, 2012). In this context, many landlords may not be fully aware of their legal responsibilities or may not possess the skills or finances necessary to effectively manage and maintain a tenancy and property.

The increase in demand for private rented sector accommodation has also led to substantial increases in housing costs (Gousy, 2014). As demand for private tenancies continues to grow there appears to be an increasing power imbalance between tenants and landlords. For example, private renters have relatively short fixed-term contracts of between six and 12 months. Outside this time landlords can use a Section 21 notice to evict tenants without having to provide any grounds (Grousy, 2014). The power imbalance can also be evidenced by the increasingly poor conditions that renters find themselves in, as well as the problem of tenants gazumping each other to secure private rented properties (Cavaglieri, 2011). Further, the fear of retaliatory eviction means that "it is probable that those who feel most insecure and vulnerable … will not complain and so local housing authorities may not be dealing with the worst housing conditions" (Battersby, 2011). Shelter estimates that "one in eight renters have not asked for repairs to be carried out in their home or challenged a rent increase in the last year because they fear eviction" while "one in 33 renters have been evicted, served notice or threatened with eviction in the past five years because they complained to their local council or their landlord about a problem in their home" (Gousy, 2014). Shelter (2014) research also shows that retaliatory eviction and fear of retaliatory eviction is higher among black and minority ethnic households.

3 Black and minority ethnic households and recent migrants are more likely to be living in the private rented sector

According to the EHS, households with a household reference person (HRP) from an ethnic minority are "overrepresented in the private rented sector. In 2011, 31 per cent of ethnic minority households lived in privately rented accommodation compared with 15 per cent of households with a white HRP" (DCLG, 2013b). Research from the University of Manchester and the Joseph Rowntree Foundation shows that while all ethnic groups "saw an increase in the proportion of their population living in private rented housing, the proportional increase was greatest for the Indian, Pakistani and Black Caribbean populations". The increase was least for Black African and Chinese ethnic groups (Finney and Harries, 2013).

Analysis of the private rented sector by BSHF highlights the fact that the vast majority of recent migrants to the UK have also accessed accommodation in the private rented sector. It is typically the only accessible tenure for migrants, who may not be able to obtain a mortgage and will not be eligible for social housing (Pearce, 2013a). Indeed more than half of residents (56.5 per cent) who arrived in England and Wales between 2001 and 2011 were renting privately and "the ethnic category with the highest proportion of private renters is 'white:other' which includes people who were born in Eastern Europe, South Africa, Australasia and the USA" (Pattison, 2013).

Whilst it should be recognised that migrants are not a homogenous group, and comprise a variety of household types with a diverse range of incomes, many migrants are paid very low wages and live in poor housing conditions (Pearce, 2013b). Migrants, in particular, have been associated with the issue of 'beds in sheds' whereby garages and other outbuildings, either existing or newly created, are converted illegally for accommodation (Perry, 2012; Gentleman, 2012).

Given the poor quality within parts of the private rented sector, particularly in relation to health and safety, excess cold and limited security, it is of concern that certain ethnic groups and low income groups are over-represented in the sector.

4 Poor housing contributes to a range of health and wellbeing impacts

The EHS shows that households with a household reference person from an ethnic minority are "more likely to live in homes with problems related to damp and disrepair, to live in areas with problems in the local environment, and to live in overcrowded conditions than households with a white HRP" (DCLG, 2013b). Additionally, a Shelter survey of 4,300 people living in the private rented sector found that 10 per cent of tenants state that their health has been affected by the failure of their landlord to deal with repairs and poor conditions (Gousy, 2014).

Some of the specific ways which poor housing conditions are associated with poor health are explored below.

Overcrowding

When the number of bedrooms needed for a household exceeds the number of bedrooms available a household is classed as overcrowded. It is associated with a number of negative health and wellbeing effects (ODPM, 2004; DCLG, 2013c). These include depression, anxiety and isolation, along with social

deprivation for children, which can impact on their personal development (Harrison, 2013; Reynolds and Robinson, 2005; Shaw, 2004).

Overcrowding is also associated with a range of infectious diseases (BMA, 2003), including meningitis (Harker, 2006) and tuberculosis (TB) (University of Greenwich and the Chartered Institute of Environmental Health, 2014). Research from Archive showed that black and minority ethnic communities may be particularly susceptible to TB and in 2010 the rate of cases per 100,000 people was over 10 times higher amongst non-UK born residents compared to UK-born residents (Patel and Sharma, 2012).

There has been a substantial increase in both the actual and relative number of overcrowded households from 1995-1996 to 2011-2012 (DCLG, 2013c). Between 2011 and 2012 approximately 643,000 households in England were overcrowded (3 per cent), with 6 per cent of private renters living in overcrowded conditions (compared to 7 per cent of social renters and 1 per cent of owner-occupiers).

In 2005, Shelter reported that "black and minority ethnic (BME) households are more than six times more likely to be overcrowded than white households", with Bangladeshi and Black African households particularly likely to be affected by overcrowding (Reynolds and Robinson, 2005). Jones' research into the Somali community in Birmingham (2007) showed that a limited range of housing options combined with larger family size meant that families were often concentrated in overcrowded homes in the social housing or private sectors.

Cold and damp homes

The Marmot Review (2010) states that "cold housing is a health risk", and cold housing and fuel poverty (previously described as spending more than 10 per cent of income on heating costs although the government released a new definition in 2013; DECC, 2013) impact health both directly and indirectly. In England, an average of 26,700 "annual excess winter deaths" occur between December and March compared with other months (Age UK, 2012), mostly amongst older people, although children and individuals with long-term illnesses are also at an increased risk. More recently estimates indicate that 31,100 excess winter deaths occurred in England and Wales in 2012/13 – a 29 per cent increase on the previous year (ONS, 2013). Cardiovascular conditions (such as heart attacks and stroke), and respiratory diseases (including influenza, bronchitis and pneumonia) account for the majority of these deaths, although the risk of falls and accidents also increases in cold homes (Marmot Review Team, 2011; Mason and Roys, 2011). Other health impacts include mental health problems, including depression and anxiety, and conditions such as arthritis and rheumatism (Marmot Review Team, 2011).

Recent research from BRE showed that 4 per cent of black and minority ethnic households (around 78,000) experienced Category 1 excess cold, compared with 6 per cent of white households. This lower rate is due to the concentration of minority ethnic families in flats and in the social rented sector where energy efficiency is generally better. However, using the Hills definition of fuel poverty (which takes into account housing costs and the 'fuel poverty gap' i.e. the difference between a household's required fuel costs and what these costs would need to be for them not to be in fuel poverty) 16 per cent (around 370,000) of minority ethnic households were in fuel poverty compared with 10 per cent of white households (Garrett *et al.*, 2014).

Beds in sheds

'Beds in sheds' refers to a variety of outhouses or other structures, including garages and sheds, which are illegally rented out for accommodation. The issue has been linked to the national shortage of affordable homes and seems to be "particularly prevalent in places where low-paid jobs are available but there is not enough low-cost living accommodation" (Migrants Rights Network, 2013).

These structures will usually fail to meet health and safety standards and often lack electricity, running water and fire precautions, such as fire doors and smoke alarms. In London alone, in the last five years the

London Fire Brigade has attended 438 fires in buildings that should not have been occupied as a residence, resulting in 69 serious injuries and the deaths of 13 individuals and 69 serious injuries. When fire safety officers locate people living in unsuitable accommodation, the Brigade takes formal enforcement action against the landlords under fire safety law. So far they have taken action on around 200 occasions (London Fire Brigade, 2014).

As well as residents in poor housing experiencing personal health risks, there are also broader social issues which can impact local neighbourhoods. For example, tenants who are highly mobile or living in poorly managed houses with multiple occupancy may have a detrimental impact on neighbourhood tensions. Changes to the local housing market, if not monitored or managed properly by the local authorities, can lead to resentment between new communities and long-term residents (Perry, 2012).

Homelessness

In recent years, homelessness levels (both rough sleeping and statutory homelessness) have increased. The loss of private rented sector tenancies represents a growing number of homelessness cases, with an increase of 75 per cent in the North of England and up to 316 per cent in London. In addition, more than one fifth of homelessness acceptances are now due to the loss of an Assured Shorthold Tenancy (Fitzpatrick *et al.*, 2013). Broader economic factors, including the recession, are likely to have an impact on specific areas of housing need, however, the Crisis Homelessness Monitor identifies particular policy factors such as the national caps on Local Housing Allowance and the bedroom tax (spare-room subsidy) as having a "more direct bearing on levels of homelessness" (Fitzpatrick *et al.*, 2013).

Although data on the number of black and minority ethnic people who have become homeless as a result of loss of private sector tenancies is not available, research shows that, more generally, people from black and minority ethnic backgrounds are more likely to become homeless and are more likely to be affected by "hidden homelessness (Netto and Gavrielides, 2010). Although homelessness rates vary substantially between ethnic groups, migrants, refugees and asylum seekers may be particularly at risk due to a lack of support networks, limited familiarity with benefits systems and a lack of entitlement to benefits and services. Homelessness data from CHAIN suggests that in 2013-14, 54 per cent of rough sleepers in London were non-UK nationals, a slight increase from 2012/13 and 2011/12 (53 per cent). In 2013-14, 31 per cent of rough sleepers were from Central and Eastern European countries (an increase from 28 per cent). There were also high numbers of rough sleepers from non-CEE European countries, with the highest numbers from the Republic of Ireland, Portugal and Italy. African rough sleepers made up 7 per cent of the total and 5 per cent were of Asian origin (CHAIN, 2014).

5   **There has been a range of responses to address the issue of poor standards in the private rented sector**

Given the increasing significance of the private rented sector and the poor standards associated with the tenure, it is unsurprising that there has been a range of responses to these issues. Along with private renters becoming more organised at a grassroots level, the issue has risen up the political agenda. The government is currently undertaking a review of property conditions in the private rented sector and last year a number of proposals were announced with the intention of protecting tenants from 'rogue landlords'. This included a £3 million fund for English councils to tackle issues relating to the private rented sector, such as illegally rented outhouses (DCLG, 2013d). Prior to this, a national taskforce was set up specifically to address the issue of 'beds in sheds' and in August 2012, a guide to dealing with 'rogue landlords' was published.

While tackling this issue is a positive step for those most at risk of such illegal housing options, the taskforce was made up of police, local councils, the UK Border Agency and HM Revenue and Customs (DCLG, 2012b). This has raised concerns from groups working with migrants that the principal stimulus for the strategy is to remove undocumented immigrants from the country (Migrants Rights Network, 2013). Recent requirements on private landlords obliging them to check the immigration status of new tenants also play into these reservations (Home Office, 2014).

Other government proposals include specific protections against retaliatory evictions, and the right to reclaim rent using Rent Repayment Orders in certain circumstances along with a Tenants' Charter to give those in the private rented sector "a better understanding of what they can expect and, if something goes wrong, where to go for help" (DCLG, 2014b). It would seem from the proposals that the government "has made a premature decision to dismiss consideration of comprehensive regulation" of the private rented sector (BSHF, 2014). The government is also currently assessing responses to its consultation on energy efficiency in the private rented sector. Policy proposals focused on strengthening tenants' rights to access finance for energy improvements similar to the Green Deal model (DCLG 2014c).

Labour plans focus on promoting stability within the sector through the standardisation of three-year tenancies and controlled rent increases (Labour Party website, 2014).

Local authorities are using a variety of practices to tackle the issue, with some councils taking a very proactive position. Examples of landlords taking steps to address the situation can be found in a briefing paper on beds in sheds and 'rogue landlords' by the Migrants' Rights Network (2013). Selective licensing is another option open to local authorities to improve standards. The London Borough of Newham introduced such a policy in January 2013 and a number of other authorities are considering similar approaches (House of Commons Library, 2014). It may also be a route to more easily identify poor housing and allow councils to focus resources on those landlords who have not registered for a licence and are otherwise identifiable through council tax records or other indicators. There have also been calls to describe landlords acting illegally as 'criminal' rather than 'rogue', as this emphasises more clearly the rights and responsibilities of landlords in the private sector (BSHF, 2014). This is particularly the case when practices include severe overcrowding and renting 'beds in sheds' or even 'houseboat slums' (Forbes, 2014).

At the community and grassroots level, there are also a number of support organisations for private renters which act as information services, private tenant advocates or campaigning organisations:

• Hackney Renters
• Islington Private Tenants
• Haringey Private Tenants Action Group
• Edinburgh Private Tenants Action Group

Both Shelter and Generation Rent (formerly National Private Tenants Organisation) provide similar services at the national level.

Conclusion

The relationship between ethnicity, health and the private rented sector is clearly complex. Black and minority ethnic households are more likely to be living in the private sector, which is the tenure most associated with a range of poor housing conditions. Poor housing conditions in turn have a range of health and wellbeing impacts for tenants and residents. While these circumstances are a cause for concern, there has also more recently been a recognition of the limitations of the private rented sector in delivering good quality housing to an increasing number of tenants. A groundswell of organisations is offering practical advice to tenants who are affected by poor conditions in the sector. At the same time political parties have developed a range of policy proposals to tackle the same issues. The impact of any future changes in legislation will need to be carefully monitored with particular regard to their impact on those most at risk of poor housing conditions.

Resources

There are a number of practical resources and examples of positive practice listed below.

The Migrants Rights Network
is a national NGO focused on campaigning in support of migrants in the UK. They have a range of publications including the briefing paper, Beds in sheds and rogue landlords (2013). This document discusses in more detail the evidence surrounding this issue, central and local government policy, and provides signposting to additional resources for those working in and affected by this field.
www.migrantsrights.org.uk/files/publications/MRN-briefing-Beds-and-sheds-Oct-2013.pdf

London Fire Brigade
have launched an 'unsuitable housing' toolkit aimed at "helping those working in communities across London, including firefighters, council workers, homeless charities and the police, to identify unsuitable accommodation, and those living in it, who are often the most vulnerable people in society" (London Fire Brigade, 2014).

Shelter
have produced a report entitled *What works? Tackling rogue landlords and improving the private rented sector* (2013). This considers emerging good practice and details case studies from a number of local authorities dealing with challenges in the managements of properties in the private rented sector.
http://england.shelter.org.uk/__data/assets/pdf_file/0003/703740/Emerging_Good_Practice_Report_v2.pdf

Resources (continued)

HealthHabitat (2012) *Housing for Health: the guide,*
Housing for Health: the guide (2012) is intended as a directory to support improvements in environment-related health issues. It provides detailed guidance on designing, building and maintaining the living environment to improve safety and health. The guide was developed from an Australian project working with the living environments and health of Indigenous Australians in urban, suburban, rural and remote areas. The project has been active for more than 20 years and the principles have been applied in other locations. It is an interactive tool for professionals which will develop over time.
www.housingforhealth.com

Liverpool's Healthy Homes project
has been assisting tenants with a wide range of housing issues since 2009. BRE had estimated that poor housing caused up to 500 deaths and around 5,000 illnesses each year in Liverpool, with a high number of Category 1 hazards in rented accommodation and some of the worst rates of fuel poverty in the country (Liverpool City Council, online). Healthy Homes 'advocates' promote their work within communities and carry out visits to properties. The project has a wide range of partners including the Citizens Advice Bureau, the fire service, and energy efficiency programmes. They also accept referrals onto the scheme from health practitioners who are concerned about patients' living conditions. The project focuses on the private rented sector and has resulted in "2,700 category 1 hazards being identified and removed and over £4m in investment by private sector landlords"(Watson *et al.*, 2013).
http://liverpool.gov.uk/council/strategies-plans-and-policies/housing/healthy-homes-programme

Architecture for Health in Vulnerable Environments (ARCHIVE UK)
highlights the shortcomings of addressing TB through purely medical treatment. ARCHIVE UK identifies TB as being more prevalent among minority ethnic groups. Therefore, "creating local awareness within black minority ethnic population must therefore be one of the first steps in reducing the spread of TB" (Patel and Sharma, 2012). Best practice examples of tackling the spread of TB are those which involve strong partnership work between public health services and service providers. Raising community awareness and educating health professionals to be able to diagnose quickly are also vital.
http://archiveglobal.org

One approach incorporating these elements has proven to be effective in the **London Borough of Newham** (Harrison, 2013). In this case the local authority took the lead in a partnership approach that included environmental health, housing and policy officers as well as TB nurses, social workers and pharmacists. Outreach work took place in bed and breakfast hostels as well as in mosques, temples and other faith organisations (Harrison, 2013).

The Chartered Institute of Environmental Health
is a professional membership organisation representing environmental health practitioners and campaigning on environmental and public health policy in the UK. Part of their work is to improve conditions in the private rented sector. They have a range of online resources including a policy briefing on the HHSRS and a report on *Effective Strategies and Interventions: environmental health and the private housing sector*.
www.cieh.org

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We welcome feedback on this paper and on all aspects of our work. Please email *briefings@racefound.org.uk*

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