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We need affordable homes for healthy, happy lives

The UK's housing crisis is robbing people of the foundations necessary for building healthy and happy lives, writes Anny Cullum

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The recent turmoil in UK politics has done little to ease the anxiety felt by many people who are struggling financially and running out of options as the cost of living crisis tightens its grip. The disastrous consequences of being unable to make mortgage and rent payments are all too real for many people right now. At ACORN, we're hearing from people whose home is at stake as the government is distracted by leadership contests, political reshuffles, and policy U turns.

Jamie Rodney is an ACORN organiser working in Bradford. Every day he knocks on doors in the city, talking to people about the problems they and their communities are facing.

"I recently spoke to someone who has had to take a third job. He barely sees his kids, and often goes a couple of days without sleeping more than a few hours because of a combination of stress and work," Rodney says. "Then there's a bigger category of people who are 'just about' pushing through, but for whom a new, sudden expense will tip them over the edge."

A decade of austerity, wage stagnation, and widening inequality means that many households are left with little money to fall back on. As energy and food prices soar, many are struggling to keep their heads above water and, if things continue, will find themselves without a roof over their heads.

ACORN is committed to supporting tenants and campaigning for better rights, conditions, and laws in the social and private rented sector. While the "cost of living crisis" is a phrase that has entered news bulletins this year, the "housing crisis" is something we have been acutely aware of for much longer. It's a term that encompasses the many problems faced by renters in the UK: poor quality, overcrowded, and unsafe homes; insecure tenancies; and increasingly unaffordable rents.

With UK house prices getting further out of reach and social housing stock dwindling over the past few decades,¹ renting has been the only option for millions of people, with the private rented sector growing from 2 million households in 2000 to 4.43 million in 2021.² This has meant more people competing for the same houses, and some landlords and agents have taken advantage of this situation to increase their rental yields.

A survey of tenants that we carried out in July 2022 found that half of respondents had seen their rent increase over the past year.³ The average rise was 10% but some people experienced rent increases as high as 67%. Around 15% of respondents had been encouraged to bid over the asking price to secure a

home and 10% were asked to pay several months' rent in advance. And this was before the massive rise in inflation we have seen in recent months.

This competitive rental market is making it harder and harder for lower income earners, family units, and other people with smaller disposable incomes to find anywhere suitable to live. Indeed, one in five respondents to our survey said they had moved away to a new town or city in the past year because they couldn't afford the going rents. The outcome of this isn't just the upheaval that comes with moving, but children being uprooted from school, the loss of support networks, and the fragmentation of communities—the loss, essentially, of basic foundations that are part of building a happy life.

This housing crisis isn't only breaking down the bedrock of a happy life, but also of a healthy life. Losing your home and having your life turned upside down from eviction can have a major impact on people's mental health. Even the prospect of these outcomes, or the realisation of being unable to afford a suitable home, can lead to stress and anxiety. Finally, there's the physical effects that living in damp, cold, and crowded housing can have, putting people at greater risk of respiratory infections and cardiovascular conditions. It is sometimes hard to believe that we are living in Britain in 2022.

The need for reform

Yet change is possible. In 2019, the government announced the introduction of the Renters Reform Bill. ACORN, along with other organisations making up the Renters Reform Coalition, have been campaigning to make sure this bill delivers the change that renters need. A draft of the bill released in June looks promising and, if introduced in its current form, will drive up standards, improve security, and give tenants better recourse to justice.

However, as long as we have a shortage of affordable homes, any progress made by these reforms will be limited. The government's mini budget announced in September 2022 was billed as a medium to long term strategy for economic growth. But households on the frontline of this crisis cannot wait to see if this kind of strategy works, they need immediate support and action to combat and reverse rising prices now.

We cannot expect landlords or letting agents to do this for us; they have invested to make a profit, and while some landlords will choose not to raise rents and to support their tenants, people shouldn't have to rely on the goodwill of others to keep a roof over their heads. We have already seen massive rent rises and some agents encouraging landlords that this is a great time to increase rents.⁴

This is an emergency and we need the government to act accordingly. Measures should be brought in to make sure the cost of rent is within reach of everyone; to start with, this should take the form of a cap on rent increases as we have seen in Scotland. Nobody should lose their home or be forced onto the streets this winter due to the cost of living crisis. Looking ahead, the government needs to reverse the decline in social homes and to deliver thousands of high quality, green, social homes, to ensure our dependence on an insecure and unsafe housing market for the most basic of human needs does not continue.

Ultimately, if we are to build a better, more equal society in which everyone can lead happy, healthy lives, and our communities can thrive, we need to make sure that everyone has access to a safe, decent, and affordable home.

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