



Young people's future health and the private rented sector September 2019





About CIH

Chartered Institute of Housing (CIH) is the independent voice for housing and the home of professional standards. Our goal is simple - to provide housing professionals and their organisations with the advice, support and knowledge they need to be brilliant. CIH is a registered charity and a not-for-profit organisation. This means that the money we make is put back into the organisation and funds the activities we carry out to support the housing sector. We have a diverse membership of people who work in both the public and private sectors, in 20 countries on five continents across the world.

www.cih.org

About the Health Foundation

The Health Foundation is an independent charity committed to bringing about better health and health care for people in the UK.

Our aim is a healthier population, supported by high quality health care that can be equitably accessed. From giving grants to those working at the front line to carrying out research and policy analysis, we shine a light on how to make successful change happen. We use what we know works on the ground to inform effective policymaking and vice versa.

We believe good health and health care are key to a flourishing society. Through sharing what we learn, collaborating with others and building people's skills and knowledge, we aim to make a difference and contribute to a healthier population.

www.health.org.uk





Contents

Executive summary	4
Introduction	6
Methodology	7
The wider context	8
Young people's experiences of the private rented sector (PRS)	14
What needs to change?	21
Appendix	24





Executive summary

The Health Foundation's young people's future health inquiry is a research and engagement project that aims to build an understanding of the influences affecting the health of young people, and to explore whether they have the building blocks for a healthy future.

It explores the wider social determinants of health including finances, education, employment and housing, to understand how young people are affected. CIH was commissioned to investigate the impacts of living in the private rented sector (PRS) specifically, for young people aged 18-24, which is the focus of this report.

There have been significant structural changes to the UK's housing market over the last forty years, which have been explored in this report, including: the financialisation of housing; the impact of welfare cuts and households' ability to access and secure a decent home; and the growth and increasing diversity of the private rented sector itself.

While these changes have shaped the aspirations and expectations of young people to own their own home, they have also made it very unlikely that they will be able achieve it. Whereas in the past, the private rented sector has been seen as a positive short-term sector, now many young people are increasingly remaining in private rented housing for longer due to the lack of affordable alternatives.

The report therefore looks at the experiences of young people living in the private rented sector, which are mixed and often stressful, with growing evidence around the potential negative impacts for wellbeing and particularly mental health. Building on the existing evidence and engagement with young people, it considers their experiences in terms of key themes emerging, including:

 Access to private rented housing and the combination of factors that can cause difficulties in doing so

• • • • • •

 The quality - condition and management - of private rented housing that young people can access and afford

- The availability of help with housing costs
- Security the perception and experience of young people that they can remain in the home for long as they want
- The ability to be able to make the house a home
- The experience and difficulties of shared housing.

Our research reveals a relative lack of focus on young people by housing policy makers, and the limited choice and control that they have over their housing options, which has implications for their wellbeing and particularly mental health. To address this, we suggest an ambitious overarching objective for housing policy: to enable all young people to exercise choice and control over their housing situation.

We have also proposed the following recommendations to achieve that objective:

- Provide realistic help with housing costs for young people by:
 - removing the five-week wait for Universal Credit (UC)
 - o restoring Local Housing Allowance (LHA) to a level that enables people to afford housing within the cheapest 30 per cent in the local area
 - o abolishing the shared accommodation rate.
- 2. Support more young people to **access** the private rented sector and to sustain their tenancies by:
 - o providing basic information for young people on potential future housing options within colleges and schools
 - o working across local government and health to provide information and signposting to further help on housing options for all frontline staff including doctors' surgeries, accident and emergency departments, health visitors, child and adolescent mental health service (CAMHS) staff.





- providing funding (potentially to be administered by local councils) to support:
 - tenancy training to improve awareness of rights and responsibilities
 - help to rent/ access schemes
 - access to information, advice and advocacy services.
- o giving councils powers to regulate short-term lets (e.g. Airbnb) in their area.
- 3. Provide **more targeted support** to young people at risk of homelessness by:
 - o funding mediation services to prevent tenancy/ relationship breakdown and potentially as a stage one before a formal eviction process can begin, in some cases
 - ensuring that local authorities in England have adequate resources to implement their duties under the Homelessness Reduction Act effectively
 - o supporting local authorities to develop voluntary referral networks that reach beyond the existing statutory duty (in England) to refer that applies to public bodies (for example, to include housing associations, GPs etc).
- 4. Ensure the sector provides **good quality, well** managed homes by:
 - o developing a simple, single set of minimum standards for landlords
 - introducing mandatory landlord registration (already in place in Scotland and Wales)
 - o considering the introduction of a system of annual property MOTs
 - o increasing funding for local authority enforcement work

- o regulating letting agents and requiring them to obtain a relevant qualification (already in place in Scotland)
- o supporting and encouraging 'ethical lettings agencies'
- o further supporting/encouraging an expansion of 'built to rent', which can increase housing options for younger people with more stable employment/incomes.
- 5. **Improve security** for tenants and provide a greater sense of 'home' by:
 - o abolishing so called 'no fault' evictions, alongside wider reform of the appropriate court/tribunal system (already in place in Scotland).
- 6. **Improve the range of housing options** available to all younger people by:
 - o taking wider action to address the national housing crisis. Whilst beyond the scope of this report, the research did highlight the need for substantial investment in new social housing to address the lack of truly affordable homes
 - o considering the use of public sector land to develop supported housing for young people where gaps in local provision are identified
 - o setting rigorous quality standards for all new homes, including minimum space, accessibility and energy efficiency standards.





Introduction

CIH was commissioned by the Health Foundation to investigate the impacts of living in the private rented sector (PRS) on the longer-term health and wellbeing of young people. This report, which sets out our findings and recommendations, focuses specifically on those aged 18-24 (although it does use a wider age banding depending on the data available).

Although in some cases we have used statistics that relate to one part of the UK (e.g. England) to illustrate a point, we have attempted to consider the different markets and policy environments of England, Wales, Scotland and Northern Ireland throughout. Our overall conclusions and recommendations are intended to be UK-wide.

This report is part of The Health Foundation's 'Young people's future health inquiry'.

About the inquiry

The Health Foundation's 'Young people's future health inquiry' is a first-of-its-kind research and engagement project that aims to build an understanding of the influences affecting the future health of young people.

The two-year inquiry, which began in 2017 aims to discover:

- whether young people currently have the building blocks for a healthy future
- what support and opportunities young people need to secure them
- the main issues that young people face as they become adults
- what this means for their future health and for society more generally.

The Health Foundation commissioned CIH as part of the policy strand of this project. This, along with six other commissions, aims to understand some of the structural and policy issues facing young people.

Alongside this policy programme, the inquiry involved engagement work with young people, site visits in locations across the UK, as well as a research programme run by the Association for Young People's Health and the UCL Institute of Child Health. A findings report for the programme will be published in Autumn 2019.

More information about the inquiry as a whole, including further reports focused on other related policy areas is available on The Health Foundation website.

Young people, housing and health

Between the ages of 12 and 24, young people go through life-defining experiences and changes. During this time, most will aim to move through education into employment, become independent and leave home. This is also a time for forging key relationships and lifelong connections with friends, family and community.

These milestones have been largely the same across generations. But today's young people face opportunities and challenges that are very different to those experienced by their parents and carers, and from those they imagined themselves to be facing during their teenage years.

This report focuses on the PRS and how entering it, or not, can shape the long-term health of young people today. The data shows us that the type of housing young people are living in and expect to live in has shifted rapidly in a comparatively short space of time. Worryingly, it shows that young people are potentially more likely to be in housing situations which are not good for their long-term health or for their mental health for longer periods of time – poor quality housing, insecure housing and housing which doesn't meet their needs.





Quality and security of housing is not an isolated element of someone's life. Where someone can afford to live affects what jobs they are able to secure. It can affect their personal relationships with family and friends, and their relationship with their wider community.

This matters because these building blocks - a place to call home, secure and rewarding work, and supportive relationships with their friends, family and community - are the foundations of a healthy life. There is strong evidence that health inequalities are largely determined by inequalities in these areas - the social determinants of health. So, while young people are preparing for adult life, they are also building the foundations for their future health.

Young people's future health isn't simply their own concern, it is also one of society's most valuable assets. The housing that they live in therefore is of paramount importance.

Methodology

The research brief for this project was framed around several key questions:

- what is known about young people and their experience of the PRS? In particular, with reference to cost, co-habiting status, quality of housing, the ability to stay in their home as long as they wish, and how this relates to their short- and longer-term wellbeing and health
- what is known about the current context and factors that shape the use and experience of the PRS by young people?
- what are the current trends with respect to these issues and what are the likely implications of these trends? How do regional differences shape young people's experience of the PRS?
- how would the PRS need to change to support young people to make the transition to independence?
- what are the barriers to achieving this?

The work to develop our findings and recommendations was carried out in three stages.

1. Evidence review

Our research began with a review of existing literature carried out by Thomas Moore (University of Liverpool) and Ryan Powell (University of Sheffield). Their starting point was existing evidence reviews relating to young people, housing and health. These revealed a lack of coverage of housing within health intervention literature (McLean et al. 2017), so the review extended to primary searches on housing studies literature.

This set the context of what is known about, and trends within, young people's experience of the PRS and the wider housing market. We have summarised the key material from the evidence review within this report.

2. Development of initial recommendations
The findings of the evidence review were used to
identify areas of challenge for young people in
terms of their housing options, and to shape some
draft recommendations. At this stage we sought
input from CIH's own policy experts, drawn from
across the UK and from members of our regional
boards in England, to reflect the differences in
both the issues and policy responses across the
UK and refine the draft recommendations.

Engagement with young people and stakeholders

Finally, we sought feedback on our draft recommendations from a group of young people and sector experts across health and housing (including the PRS). We did this by:

- collecting qualitative feedback from a group of young people engaged with <u>Leaders</u>
 <u>Unlocked</u>. This group were asked about their current and previous housing experiences and the (positive or negative) impact that these had on them; some of their comments are included throughout the report to illustrate the issues
- holding a roundtable discussion with both sector experts and representatives from Leaders Unlocked.

We then revised our findings and recommendations considering these discussions, which form the detail of this report.





The wider context

This section details the wider structural changes and policy shifts which have driven the current housing crisis in the UK and channelled more and more young people towards the relative insecurity of private renting.

This is important as, over time, profound changes in the housing system have served to dampen the housing aspirations of young people and to induce anxiety and frustration (Heath and Calvert, 2013; Crawford and McKee, 2016; McKee and Soaita, 2018). The dissatisfaction of some young people with the PRS also relates to their inability to access homeownership and social housing. The relationship between tenures is therefore crucial to understanding the resurgence of the PRS and the increasing concentrations of young people within it.

This section also serves to highlight several key points:

- the relative neglect of young people by housing policy makers
- the gradual but successful moulding of young people's aspirations towards homeownership as the housing option of choice since the 1980s
- the unravelling of that promise of homeownership, particularly since 2008, and the potential impacts of this on emotional wellbeing
- the central role of housing in creating/ perpetuating young people's concerns about intergenerational inequality
- the stigmatisation of young people and the role of welfare cuts in worsening this.

The most compelling evidence that these changes are having an impact on young people's health prospects relates to the links between the PRS as a sub-optimum and/or sub-standard housing

situation and mental health and wellbeing. Although difficult to establish direct causal links, there is growing evidence that a combination of increasingly constrained housing choices, ongoing house price inflation, the inability of many young people realistically to buy a home, and costly, insecure PRS conditions are having significant impacts on youth wellbeing.

Young people's awareness of their contrasting housing fortunes, relative to older generations, can also be detrimental to their wellbeing. This was highlighted by the extensive engagement exercise with young people that informed the parameters of this inquiry. It is especially the case in the current context of austerity and welfare reforms, which impact disproportionately on disadvantaged young people, and the increasing prevalence of youth mental health problems (Law and Mooney, 2013; MacInnes et al. 2013; Bar et al. 2014; Polanczyk et al. 2015; Boardman, Dogra and Hinckley, 2015).

There is a sense that we are in the midst of a 'youth crisis' with fears of 'a lost generation' of urban youth recurrent since the global financial crisis of 2007/8. Housing, and particularly the PRS, is central to this.

Changes in the transition to adulthood

Over time the preparation of children for adult life has gradually become longer and more demanding (Arnett, 2000, 2004; Blatterer, 2007; Cole, 2014). This trend has accelerated in recent years as the transition to adulthood has become more complex, risky and problematic, with many young people now struggling to gain a foothold in increasingly precarious labour and housing markets (Goodwin and O'Connor, 2005; MacDonald, 2011; Thompson, 2011).





This change is evidenced by, for example:

- the raising of the school leaving age (twice since the 1970s)
- the expansion of higher education
- parental support (e.g. financial support) increasingly continuing well into adulthood
- longer stays in the parental home, with many young people now waiting longer to form households of their own
- growing numbers of younger households putting off starting families due to their unsatisfactory housing circumstances and delayed entry into homeownership.

In the 1970s two thirds of teenagers entered the workforce at age 16 (McDowell, 2002). However, as the road to employment has lengthened and become more complex, so has the associated route to a secure and independent housing situation.

Problems of employability and affordability often go hand-in-hand and since the late 1990s the UK has also experienced unprecedented house price inflation and a growing gap between wages and house prices. This has resulted in the spread of affordability issues to more young people, including those on higher incomes and in relatively more secure employment. 'Housing transitions' (the transition to an independent housing situation) have therefore become more complex and problematic over this period (Calvert, 2010; Clapham et al. 2014).

It is also important to recognise that a focus on the transition from the parental home to independent living does not reflect the experiences of all young people. It neglects those of many more marginalised and low-income young people (e.g. care leavers), who experience a very different transition with a different set of challenges.

Currently, policy makers tend to consider this issue in somewhat simplistic terms. There is often an assumption that parental assistance is always available, either in the form of financial support or in being able to stay in the parental home,

and that housing affordability is the only barrier to independent living. In reality, the situation is more complex than this. Housing transitions have long been problematic for some groups and it would be misleading to presume that they were universally straightforward in the past (Goodwin and O'Connor, 2005).

Yet there can be no doubt that over time the transition to adulthood has become less linear, more complex, risky and precarious and that access to secure, affordable, independent housing is increasingly unobtainable for many young people today. It contributes to the frustration and anxiety revealed in the recent evidence and reflected in the engagement with young people during the inquiry.

The 'financialisation' of housing

To understand the current context and the resurgence of the PRS since the 2000s, it is necessary to detail briefly some of the key changes to the UK housing system over the last four decades.

One key trend has been the 'financialisation' of the housing market in the UK since the 1980s (Aalbers, 2016; Rolnik, 2013). This has been characterised as a societal shift away from housing as a home, towards housing as an investment. That is, rather than being valued primarily for its use as a social good and as a base for familial and community relations, housing is now increasingly seen as a commodity (Aalbers, 2016; Madden and Marcuse, 2016; Silver, 2018).

Housing in the UK, and especially in London, is often seen as a 'safe bet' for investors, which drives house price inflation to the extent that in some areas, prices bear little relation to household incomes. This has had major implications both for young people's ability to transition successfully to adulthood and for their longer-term housing aspirations.





Figure 1 (below) is taken from a report produced by Shelter and provides a useful illustration of post-WWII housing trends. It shows trends in house building and house prices since the post-war period (y-axes) set against economic growth and the governing party in the UK (x-axes). The period from 1946 up to the early 1980s is one of relative housing stability, characterised by a cross-party consensus on the central role of government in the delivery of affordable housing and stable house prices. The transition to independent housing in this period was quicker, more straight-forward and aided by a relative abundance of employment opportunities (MacDonald and Shildrick, 2018).

\$200,000 450,000 HOUSE BUILDING HOUSE PRICES £175,000 400,000 £150,000 350,000 300,000 £125.00 per year 250,000 £100,000 200,000 £75,000 150,000 250,000 100,000 PRIVATE MARKET £25,000

Below trend growth

Figure 1: The UK housing crisis

50,000

ò

Source: KPMG/Shelter (2014) Building the Homes we need: A programme for the 2015 government.

Negative growth (Recession)

While very gradual house price inflation is evident in the 1970s, this accelerates markedly from the mid-1980s. House prices subsequently fell and then stalled in the period after the economic recession of the 1990s, but thereafter house price inflation proceed at an unprecedented rate up to the global financial crisis, leading to a crisis of housing affordability which particularly affects young people.

Economic growth

The mid-1980s marked a key shift in terms of the predominance and growth of homeownership enabled by new mortgages, relatively cheap finance and increased access to credit. 1980 also saw the introduction of the Right to Buy policy, whereby sitting council tenants were able to purchase their homes at heavily discounted rates.

This entailed the large-scale commodification of housing. Council housing that had previously functioned as a public good was transferred to the market enabling millions of tenants to enter homeownership (Ravetz, 2003).

Above trend growth (Boom)

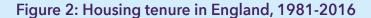
9010

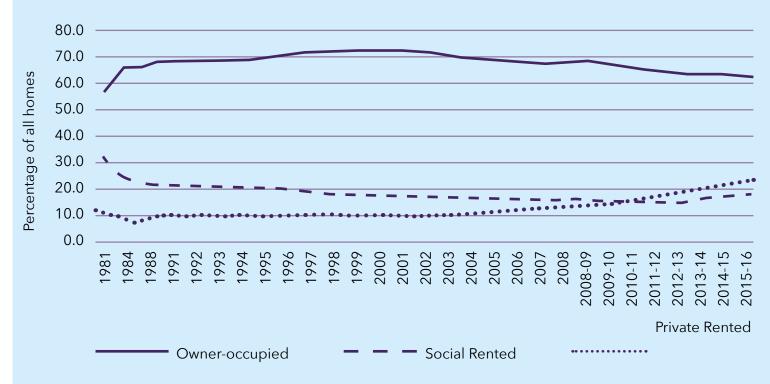
888

1980 therefore marks the start of a radical shift in UK housing policy. This focused on the privileging of homeownership over other housing options and resulted in the sale of two million social homes, bringing about major shifts in tenure. Crucially, the needs of young people were largely neglected by policymakers in this period, given assumptions that they would transition to homeownership and/or be able to draw on parental support.









Source: Ministry of Housing, Communities and Local Government (www.gov.uk/government/statistical-data-sets/tenure-trends-and-cross-tenure-analysis)

As Figure 2 (above) shows, from 1981 to the mid-2000s the decline in social housing, from 32 per cent of the overall housing stock to 18 per cent, is mirrored by an increase in owner-occupation - from 57 per cent to its peak of 71 per cent in 2003. Although these figures are focused on England, similar trends can be observed in other parts of the UK.

Over the same period, homeownership also became normalised as the tenure of choice across the UK, tied to status and security, while social housing was stigmatised and increasingly seen as problematic (McKee, 2012; Ravetz, 2003). Given its relative scarcity, social housing was transformed into a tenure for serving those in the most acute housing need - an 'ambulance service', as opposed to the aspirational tenure for life it was in the 1960s and 1970s (Ravetz, 2003).

Owning one's own home became the dominant expectation for young people from the 1980s onwards, marking a generational shift in housing orientations, and aspirations. That is, for many people born in the UK since the 1980s, the ideology of homeownership has shaped their attitudes towards housing, creating a strong

expectation that they will one day own their own home. The recent unravelling of this has been shown to have significant impacts on housing aspirations and wellbeing (Crawford and McKee, 2016; Preece et al. 2019).

The growing and changing PRS

Policy interventions in the 1980s and 1990s sought to revive the PRS through the deregulation of rents and the weakening of security for tenants (Kemp, 2015). As Figure 2 shows, from 1981 to 2000, the PRS in England is fairly static, accounting for around 10 per cent of all homes. It then doubles in size to 20 per cent by 2016. Similar trends can be observed in other parts of the UK; in Scotland, the PRS grew from five per cent of the housing stock in





1999 to 15 per cent in 2017 (Scottish government, 2018) and in Wales it has grown to 13 per cent, the largest proportion since 1981 (Welsh government, 2018). In Northern Ireland, the PRS has grown from eight per cent of the housing stock in 2001 to 17 per cent in 2016 (Northern Ireland Housing Executive, 2016).

This was driven by 'deflected demand' from those priced out of ownership, a boom in the Buy-to-Let market and the long-term movement of many ex-council properties into the sector. For example, today around 40 per cent of all properties bought under the Right to Buy in London are let out in the PRS (Copley, 2014). In more recent years, there has also been increased institutional investment in the PRS and a spike in housing repossessions in the wake of the global financial crisis.

As the PRS has expanded, so too has the diversity of both tenants and landlords. Back in the 1980s, the PRS functioned primarily as a transitional tenure particularly for students, young professionals and migrant populations. These groups are still present and for some young people the PRS continues to be a good housing option. In particular, it provides a high degree of flexibility which is prized by some younger renters (e.g. economically mobile professionals who want the freedom to move about to pursue employment or education opportunities) and, at least for those on relatively high incomes, a greater degree of choice over locations and individual properties, particularly when compared to social renting.

Figures from the English Housing Survey (MHCLG, 2018a) show that 84 per cent of private tenants in England are satisfied with their accommodation and 68 per cent are satisfied with their current tenure (although the latter figure compares to 83 per cent of social renters and 98 per cent of owner occupiers).

However, today the sector accommodates a much more diverse range of households, given constrained access to other tenures (Coulter, 2017). In more buoyant housing markets, this means that young people face stiff competition for PRS properties while those who can gain access to the sector are typically remaining in it for much longer.

The label of 'Generation Rent' has been used to describe young people who, compared to previous generations, are spending longer periods of time in the PRS due to the unaffordability of homeownership. Statistics from the English Housing Survey (MHCLG) reinforces this label. In England, the number of private renters aged 16-24 has increased from 322,000 (46 per cent of all independent households in this age group) in 2003/04 to 537,000 (68 per cent) in 2017/18 - an increase of almost a quarter of million younger renters in just 14 years. This group are likely to remain renters for longer than previous generations. Over the same time period, the number of private renters aged 25-34 has also increased from 675,000 (21 per cent) to 1.4 million (44 per cent) and the number of 35-44 year olds from 368,000 (nine per cent) to 1.1 million (28 per cent).

The current housing context facing 18-24 year olds is therefore radically different to that which faced older generations. Given the longer-term shifts outlined above, and the neglect of youth housing issues and needs, it is perhaps unsurprising that the PRS is consistently flagged as an area of concern for young people's health. Although sometimes difficult to access, the PRS is now a long-term destination for a growing proportion of young people who find themselves excluded from social housing, priced out of homeownership and lacking parental support (either to remain in the family home or through financial support to help with housing costs).

The impact of welfare cuts

In 2010, the UK coalition government embarked on an unprecedented overhaul of the welfare state as part of a wide-ranging set of austerity measures. This included numerous cuts to help with housing costs through housing benefit (HB) (and later universal credit), premised on the notion that they would incentivise more people to work, reduce costs and make the system 'fairer'.





The most significant of these for private renters were changes to local housing allowance (LHA) rates, which determine the maximum amount of help with housing costs for which a private renter can qualify. This included:

- changing the basis for setting LHA rates from the median (50th) to the 30th percentile of local market rents. This means that, where previously HB/UC would cover the rent on half of all properties in an area, this was reduced to slightly under a third
- changing the method for increasing LHA rates so that they initially rose slower than inflation and were then frozen entirely for four years. In practice this means that the link between LHA rates and rents has now been broken entirely, leaving many households facing a growing shortfall between their benefit entitlement and their rent.

Under the LHA system (first introduced in 2008), single people aged under 25 were only ever entitled to a lower LHA rate equivalent to the cost of a room in a shared house and now known as the shared accommodation rate (SAR). However, from 2012 this was extended to single people under the age of 35 resulting in increased competition for shared accommodation.

Since the LHA cuts, many landlords have increased vetting procedures and put in place more stringent requirements around credit checks, rental deposits and guarantors (Beatty et al. 2014a; Shelter, 2017). In higher priced, higher demand rental markets, landlords can also be more selective about who they let to, with young, single HB/UC claimants invariably toward the back of the queue (Powell, 2015).

In a largescale survey undertaken in 2013 (Beatty et al. 2014b) as part of the national evaluation of LHA, nearly a third of landlords with properties in inner London (and 17 per cent overall) said

they no longer let to under 35-year olds. Similarly research by the housing charity Crisis (2012) found that less than two per cent of rooms in shared houses were available, as well as affordable, to those on the SAR. In practice this means that a smaller and smaller proportion of the PRS is actually available to single 18-24 year olds in receipt of housing support, where it is available, given that it is a limited resource and geographically unevenly spread.

The final report on the evaluation of LHA changes was published in 2014 (Beatty et al.) and notes how some impacts - particularly displacement, eviction, and homelessness - were only just beginning to filter through the system as tenants accumulated arrears and landlords altered their letting strategies. Given the subsequent freeze on LHA rates, it is likely that these impacts have worsened since 2014. Indeed in 2012, the ending of a short-term (generally six or 12 months) tenancy became the most common cause of homelessness for the first time since records began.

Considering the prevalence of negative attitudes towards younger tenants, it is also likely that those in the 18-24 age group will have been disproportionately affected by any increase in eviction and homelessness. For example, a guide for councils on the impact of homelessness on health (Leng, 2017) highlighted a 40 per cent increase in young people rough sleeping in London between 2011/12 and 2015/16. The uncertainty and risk of homelessness leads to stress and anxiety which can also impact on other areas of a young person's life, including employment and education, whilst even a short period of homelessness can increase the risk of long-term health issues. Young people who are homeless experience high levels of self-reported mental health issues, self-harm and drug and alcohol use.





Young people's experiences of the PRS

This section presents significant findings from the evidence review and subsequent discussions with experts and young people on the relationship between 18-24 year olds, the PRS and health. It is organised thematically under the most prominent themes to emerge from the literature and our discussions in terms of impacts on health.

These are:

- access to the sector
- housing quality
- quality of housing management
- housing costs and help with payment through the welfare system
- security
- making a house a home
- shared housing.

Access to the sector

A combination of factors including widespread discriminatory lettings practices, difficulty finding a home that will be affordable and a lack of available support and advice often combine to make it difficult for some young people to gain access to the PRS in the first place.

As previously noted, in many parts of the country young people now face stiff competition for available properties (Cole et al. 2016). However, this can be a far from level playing field given many landlords'/ letting agents' attitudes towards younger tenants, especially those in receipt of HB or UC.

These attitudes arise from preconceived ideas about the behaviour of young people and/or welfare recipients, particularly relating to the likelihood of anti-social behaviour and rent arrears. In England, MHCLG's recent survey of landlords (MHCLG, 2019a) revealed that 52 per cent refuse to let to households receiving HB and 47 per cent to those receiving UC. There is evidence that some landlords are no longer letting to younger tenants because of concerns about the SAR and the shortfall between this and the rent (Pattison, 2017).

Young people engaged in our discussions also reported a lack of awareness about what renting would entail, how to secure a property and how to claim relevant benefits. While some young people can draw on support and advice from family, friends or their wider community, this is informal rather than professional advice and even so, may not always be available for everyone.

Much of the wider statutory support provided to vulnerable young people (e.g. care leavers) is withdrawn at the age of 18, whilst local authority housing advice services are often focused narrowly on those directly experiencing (or at risk of) homelessness and have historically only provided meaningful support to those who are deemed to be in 'priority need'. In England, new requirements have been introduced by the Homelessness Reduction Act, which should help to address the issue of 'less vulnerable' households, including many younger single people, simply being turned away by councils. Similar legislation is already in place in Wales and in Scotland, the concept of priority need has been removed, meaning that local authorities have a duty to support a wider group of people at risk of homelessness.

However, currently in England, the funding available is not adequate to enable all councils to support everyone properly who needs help. In addition, a wide range of charities and agencies, beyond the scope of the current duty to refer, may be better placed to support young people to seek help when at risk of homelessness. Some local areas are seeking to develop partnerships across these organisations.





Good practice example

West Midlands Combined Authority (WMCA) homelessness task force

Partnership working to develop a voluntary commitment to collaborate to tackle homelessness

The WMCA Homelessness taskforce has set the ambition to design out homelessness by bringing public services together to address the structural and systemic issues that can cause it.

Supported by CIH and Crisis, it has brought together partners in the region across health, criminal justice services and the Department for Work and Pensions (DWP) to look at how their services might be used, improved and aligned to identify and support people at risk of homelessness more quickly and effectively. Work has begun through a series of roundtables at which the partners explore how their services might be harnessed to have a greater impact and provide better outcomes. They use a well-established model developed to address youth homelessness as a catalyst for discussion. The task force hope that this will build on the voluntary commitment to collaborate that has already been established across housing providers in the region.

Furthermore, there remains a lack of more generally available information and support to assist young people before they reach a crisis point.

A more recent and growing trend in short-term lettings, for example through Airbnb, is increasing the issue of availability of, and access to, properties. Analysis for the UK Housing Review 2019 (Stephens et al. 2019), identified this as a significant problem for particular locations; over 77,000 homes across parts of London, about 10,000 homes in Edinburgh and even rural areas affected, for example, one in every 10 homes on the Isle of Skye are used for short term lettings through a single provider.

This trend impacts on homes available for all private renters, but it is an additional factor increasing the difficulty for younger, lower income households to access decent housing. It contributes to anxiety and increases the likelihood of being housed in unsuitable housing in poorer conditions.

Housing quality

The quality and condition of housing in the PRS is poorer than in other tenures. While both the English Housing Survey and the Welsh Housing Condition Survey report improvements since the mid 2000s, both also show that the tenure

performs poorly in relation to energy efficiency, damp and compliance with minimum decency standards compared to other housing tenures (MHCLG, 2018a, Welsh government, 2018).

There are a number of different ways to measure housing standards. 15 per cent of PRS properties in England have a category one hazard which is the most serious category under the local authorities' risk assessment process, compared to six per cent of social rented homes. The absolute number of homes that fail the Decent Homes Standard (measuring the state and age of key facilities such as kitchens and bathrooms) has risen since 2006. Analysis for the Joseph Rowntree Foundation also found that, across the UK, 20 per cent of private renters live in fuel poverty, which was found to be related more to the condition and age of properties than it was to the cost of heating homes (Tinson et al. 2016).

While the prevalence of disrepair in the PRS is sometimes attributed to the older age of its stock compared to other tenures (MHCLG, 2018), evidence on the impact of this is mixed with the 2018 Rugg Review concluding that in England there is no clear correlation between decency and the median year of property construction (Rugg and Rhodes, 2018). This suggests that the causes of poor housing quality in the PRS are likely to be more complex than this.





An implication is that private renters commonly experience problems with the quality of their housing, often provoked or exacerbated by a lack of maintenance and repair (McKee and Soaita, 2018). There is evidence to suggest that concerns may relate to the willingness of landlords to invest in property improvements (Eadson et al. 2013; Moore and Dunning, 2017), either because it is unnecessary to do so to let the home (in high demand areas), or because the rent levels are low and make it difficult to afford improvements. Evidence on the impacts of cuts to LHA rates also suggests that where landlords have sought to keep rents down, they have often offset that by cutting back on maintenance costs (Beatty et al, 2014a; Powell, 2015).

The links between poor quality housing and mental health are complex and causality is very difficult to attribute. However, there are a range of studies that identify negative relationships between mental health, including anxiety and depression, and problems with fuel payment difficulties (Gilbertson et al. 2012; Curl and Kearns, 2017; Preece and Bimpson, 2019). Qualitative studies with young adults in the UK have also found evidence of stress and anxiety, as well as physical health impacts, related to the poor quality of their housing (Green and McCarthy, 2015; McKee and Soaita, 2018).

There is a very limited understanding of the direct relationships between the PRS and physical health. However, there is an emerging body of literature that has identified the links between poor quality housing and health problems more generally. In particular, there are clear relationships between cold, energy inefficient housing and poor health outcomes for children, older people, and some adults, particularly vulnerable groups and those with existing health conditions. Furthermore, analysis published by BRE estimates that the cost of poor-quality housing to the NHS is £1.4bn per year (Nicol et al. 2015), while recent work has also argued that the housing sector (albeit largely social housing providers) are key to improving health outcomes. This includes strengthening prevention to improving mental health and supporting timely and successful discharges from hospitals.

While poor conditions in the PRS do not exclusively affect young people, labour market, financial and welfare insecurities may push younger households into lower cost and poorer quality accommodation (Lister, 2006; Hoolachan et al. 2017). This is particularly the case for those on lower incomes and those in receipt of HB/UC, whose options are severely constrained (Crisis, 2012). Analysis undertaken for Shelter (2017) identified that inadequate LHA rates are pushing those on the lowest incomes into unsuitable accommodation with disrepair issues.

Experience of the PRS is also affected by other demographic issues. For instance, research has shown that migrants may be less aware of their rights in relation to the management and quality of their homes (Smith 2015). A recent study by the Equalities & Human Rights Commission (2018) found that a staggering one in three disabled people in the PRS live in unsuitable accommodation. It also found that private landlords are regularly unwilling to adapt homes, even though there is evidence that shows disabled people feel safer, more in control, and report health and wellbeing benefits when their housing requirements are met (Habinteg and Papworth Trust, 2016). While not exclusive to younger renters, these issues will clearly affect some people in the 18-24 year-old age group. A lack of awareness of help with the cost adaptations (in the form of disabled facilities grants) amongst private renters and landlords is likely to contribute to the very low level of grants for adaptations to private rented housing.

Quality of housing management

As well as property standards, standards of housing management are also highly variable. Most landlords operate on a very small scale, with MHCLG's survey of landlords (2019) revealing that in England 45 per cent of landlords own only one property with a further 38 per cent owning between two and four. Most are therefore not full time, 'professional' landlords and it is widely acknowledged that many do not fully understand all their legal obligations, including maintaining the condition of the property. Young tenants





may be unaware of their rights and reluctant to approach their landlord, given the difficulty of securing alternative housing.

"I'd be quite nervous and wary. From the experience of friends and family who have rented from a private landlord, it's easy for a young person to be manipulated in terms of not getting deposits back... low levels of maintenance etc."

18-year old from Lisburn

In England, landlord licensing schemes exist but are not universal; where they apply these are used to target property types or geographical areas where there are specific problems. However, in Wales and Scotland, landlord registration schemes are universal, and there are requirements for landlords to undertake basic training, and a fit and proper person test.

Letting agents can also provide a valuable service to support small scale landlords to deliver a professional, high quality service to their tenants. However, in England, the sector is largely unregulated, standards are highly variable and examples of poor practice are common. 'Ethical letting agents', often focused on providing good quality, professionally managed homes to low income households (who many high street agents would not let to), do exist in some areas but comprise a relatively small section of the market.

In recent years, there has been an influx of purpose-built rented homes in some parts of the country via the government's Build to Rent scheme. This provides incentives for large scale, institutional investors (e.g. pension and insurance providers) to provide new homes in the PRS. Often managed by social landlords, these can provide good quality homes that are professionally managed and often provide a greater degree of security than would typically be offered by a small-scale landlord. However, this also comprises a relatively small proportion of the market and in many cases these homes are unaffordable to those on lower incomes.

Good practice examples

The Ethical Lettings Agency is a social enterprise which was established in 2015. It manages around 150 homes across three boroughs in the Teesside area on behalf of private landlords. It was established to help alleviate concerns about homelessness in the local area. There are growing numbers of vulnerable households who are often unable to access social housing and who are routinely turned away by traditional high street agents.

The agency operates on the principle that there are no blanket exclusions and that prospective tenants who receive benefits are welcome. They carry out a rent affordability assessment for each prospective tenant, to make sure that they are not placing them in a home that they will not be able to afford, but each letting decision is made on a case-by-case basis. In addition, they also provide a free housing advice service to anyone affected by or at risk of homelessness.

Currently around 70 per cent of the Ethical Lettings Agency's tenants are in receipt of either housing benefit or universal credit and roughly a third were previously homeless or at risk of homelessness.

Stockport Homes is an Arms Length Management Organisation (ALMO) established in 2005 to manage homes on behalf of the local council. In 2012 it established a social letting lettings agency, which now manages around 150 properties on behalf of private landlords in the local area.

They made the decision to establish a social lettings agency in order to open their housing offer up to a wider group of people, and to ease pressure on the local housing register and on local homelessness services. With most high street letting agents in the area routinely refusing to let to households in receipt of housing benefit, there was a clear need to help more of these households to access the private rented sector.

There are no blanket exclusions, for example for those receiving HB or UC, and prospective tenants are routinely referred to the agency by the council's homelessness, housing advice and social care teams, as well as local charities.





Housing costs

Although letting agent fees have been banned in Scotland since 2012 and in England since June 2019, private tenants still face high upfront costs when moving into a new home. These typically include rent in advance and a security deposit, as well as the costs associated with furnishing a new home. For many, these costs can be a barrier which prevents access to the sector, increasing the risk of homelessness.

While, in many areas, 'help to rent' schemes support prospective tenants to overcome these barriers, they often operate on a relatively small scale and many young people are unlikely to be aware of them.

Good practice examples

Nomad Opening Doors has operated in Sheffield for 30 years, providing housing and support to homeless people in Sheffield and South Yorkshire. Their Smart Steps programme works with single homeless people to help them find and sustain shared housing in the PRS.

It involves working with private landlords to encourage and support them to let their properties to people who have experienced homelessness, most of whom are in receipt of benefits. They provide pre-tenancy training, followed by three months of resettlement support. This provides reassurance for landlords that letting to people on benefits, or who have experienced homelessness, doesn't need to be risky.

Over the past year they have built close relationships with a local letting agency and with four landlords, which have enabled them to secure housing in the PRS for 40 people. However, they receive no statutory funding and are funded entirely through a combination of grants, fundraising and earned income.

Worcester CAB & WHABAC provide PRS access schemes aimed at preventing homelessness amongst single people and childless couples, including those under 25. These services are centred on the "SmartMove" deposit guarantee scheme and "SmartLets" social lettings agency.

The main focus of the work is in Worcester city but it also supports single homeless people in other locations in Worcestershire.

These schemes provide practical assistance and ongoing support to those who are homeless or at risk of homelessness, helping them to overcome the barriers that stop people getting access to or sustaining a private tenancy. The services also provide reassurance for landlords that tenants will be supported to sustain a tenancy, and therefore help attract landlords who might otherwise be concerned about the risks of letting to people with experience of homelessness and those receiving UC.

In 2018/19, the PRS access schemes had 318 applicants, 52 of whom were under 25. All received advice and assistance with housing, and 132 households were helped to secure and settle into a private tenancy. 94 per cent of applicants have support needs in addition to a risk of homelessness, including a history of homelessness, offending, mental ill health, drug and/or alcohol problems or poor physical health. At the end of March 2019, the SmartLets agency had 64 properties providing 102 homes and in total, there were 191 tenancies where Worcester CAB & WHABAC had either provided a deposit guarantee bond to the landlord or was directly managing the property.

Evidence from the English Housing Survey also shows that on average, the youngest households in the PRS spend the greatest proportion of their household income on their housing costs. In 2016-17, private renters aged 16-24 spent 48 per cent of their household income (including HB/UC) on rent (MHCLG, 2018a).

Recent analysis by the National Housing
Federation (2019) highlights the significant
impact of higher rents in the PRS on poverty, as
the number of private renters in England classed
as being in relative poverty more than doubles
when housing costs are taken into account.
While youth unemployment is low by historical
standards (House of Commons, 2019), studies
have identified a growth in precarious forms of
labour, particularly for young people, that lack





security and stability (Standing, 2011; Hardgrove et al. 2015) and which in turn impact on many young people's ability to meet the cost of housing. This is significant as there are strong links between poverty and poor health.

There are local variations to this, for instance, young people in rural areas often have distinctive experiences of housing, which are closely connected to their isolation from labour markets and educational opportunities. In addition, while rents are rising in many parts of the country relative to wages, shortfalls between frozen LHA rates and rents are particularly pronounced in higher cost areas like London (Powell, 2015; Cole et al. 2016).

The expense of private renting has been found to hinder young people's ability to save for a deposit and to access homeownership, resulting in longer-term renting and longer periods of insecurity. Emerging evidence suggests that young people experience frustration at struggling to achieve their housing aspirations and anxiety and stress regarding both their current and future housing situations (Heath and Calvert, 2013; McKee and Soaita, 2018).

"It is difficult to get a mortgage at our age and then for social or private landlords due to the housing benefit policies it is hard to get a foothold" 23-year old from North Ayrshire

It is difficult to identify specific links between housing costs and poor health outcomes for young people, though studies in recent years have identified associations between austerity and welfare reform in the PRS and homelessness, helplessness and stress provoked by financial hardship (Cole et al. 2016). There is also some evidence from the social rented sector that highlights relationships between financial hardship caused by welfare reform and extreme levels of worsening mental health, wellbeing, fear and hopelessness (Leeds and West Yorkshire Housing Association, 2015; Moffatt et al. 2016).

Security

As the PRS has begun to house more and more people for long periods of their lives, much attention has been paid to the issue of security. 80 per cent of PRS tenancies in England are granted for an initial fixed-term of six to 12 months (MHCLG, 2018c), which is a relatively short time compared to many European countries (Moore, 2017). This lack of security has been found to have negative impacts on wellbeing, as tenants can be evicted after the initial fixed term for no reason through a so called 'no fault' eviction. This creates anxiety and uncertainty for tenants, as well as concerns over additional costs of finding new accommodation (McKee et al. 2017a; Moore and Dunning, 2017; McKee and Soaita, 2018; Preece and Bimpson, 2019).

It should be noted though that the Scottish government has already acted to address this - in Scotland tenancies are now 'open ended' and can only be terminated by a landlord for one of a specified number of reasons. In England, government has recently consulted on introducing similar measures (MHCLG, 2019b) and a consultation on notice provisions was also undertaken in Wales (Welsh government 2019). However, this is not a policy concern in Northern Ireland, where the power imbalance between landlords and tenants is not so acute.

While much of the debate around security focuses on appropriate minimum terms and legally enforceable rights (of which in many parts of the UK there are currently few for tenants), it is also important to consider tenants' perceptions of security - i.e. the security seen and experienced by renters, whether they have legal rights or not (Hulse and Milligan, 2014). That is, longer tenancy terms and stronger rights do not necessarily (on their own) impact on tenants' experiences, because of a wider power imbalance between tenants and landlords. Studies have shown that many tenants are either unaware of their rights or are reluctant to enforce them for fear of tenancy termination (regardless of the legality of this), disruptions to life as a result of eviction, and difficulties in finding new accommodation (Lister, 2006; Moore and Dunning, 2017; Chisholm et al. in press).

"From what I see, there are a lot of landlords who don't fulfil their basic duties. A friend of mine was kicked out unlawfully... I don't think I could really trust a landlord." 23-year old from Bradford





Making a house a home

Struggles with housing costs and a lack of security can also negatively impact on feelings of 'home', wellbeing and identity amongst young people. While a house is a physical, material structure, a 'home' offers social, psychological and cultural security, and ensures that occupants have a high degree of control over their experiences (Mallett, 2004).

There is evidence to suggest that there are positive benefits from secure and suitable housing for psychological wellbeing (Kearns et al. 2000), and that those who prize the emotional attributes of home (rather than, for instance, regarding it primarily as a financial asset) may report higher levels of wellbeing (Searle et al. 2009). The dynamics of high cost and insecurity in the PRS can make it difficult for tenants to accrue these.

Furthermore, while fears of eviction or concerns over affordability may cause stress and uncertainty, the very nature of living in a private rented property may also contribute. Common restrictions on decorating and/or owning pets, or the experience of living in a property that has had little investment but with no scope (or no incentive) for tenants to improve it, can also lessen their sense of 'home', causing frustration and unhappiness amongst young adults (McKee and Soaita, 2018).

Shared housing

Shared housing can take a number of forms, from informal lodging arrangements to groups of people sharing a whole house. Shared housing can be a good option for some young people. As well as reducing costs, it can have positive social benefits - helping young people to form new networks and relationships (Clarke et al. 2018). However, for some sharing is a necessity rather than a choice. This is particularly the case for those under 35 and in receipt of HB/UC, as they can usually only afford a room in a shared house (Brewer et al. 2014).

Furthermore, young people who are forced to share are often pushed into a property at the bottom end of the market. This is often where the poorest conditions are to be found. In particular, there are concerns about overcrowding as a small

• • • • •

minority of unscrupulous landlords will sometimes seek to maximise their profits by fitting more people into their property.

Some shared housing is in houses in multiple occupation (HMOs) which is defined as a property with five or more occupants from two or more separate households sharing facilities. While all HMOs in England must be licensed with the local authority, in practice the extent to which this requirement is enforced varies. Many councils simply lack the resources to do this proactively and so are reliant on complaints raised by tenants to identify unlicensed/ unsuitable HMOs. This means that in some areas, poor quality HMOs and/ or significant overcrowding may go undetected.

Unfortunately, only limited research has been carried out focusing on young people who are forced to share within the bottom end of the PRS (Kemp and Rugg, 1998; Rugg et al. 2011; Kemp 2011; Unison, 2014). However, there is some evidence suggesting that they face a number of additional constraints in 'homemaking', including a lack of physical space and storage, an inability to personalise space and a lack of privacy and control (Barratt and Green, 2018; Soaita and McKee, in press). These issues can also be of concern within higher quality shared housing, as evidenced by the wider qualitative engagement work with young people by the Health Foundation as part of their inquiry (Kane and Bibby, 2018).

There are also more specific concerns about the suitability of shared housing for some particular groups of young people. For example; for those who are parents with non-resident children, concerns about child safety and the relative lack of privacy can restrict visitation rights and/or may prevent them from building close intimate relationships with their children (Barrett et al. 2012; Unison, 2014). Shared housing may also be unsuitable for many other groups, such as women fleeing domestic violence, ex-offenders and people with mental health or drug and alcohol problems (Unison, 2014; Work and Pensions select committee, 2014). Many may end up being placed in an unstable or insecure environment where they feel at risk, jeopardising their health or rehabilitation (Cole et al. 2016).

In some cases, therefore, shared housing may pose a greater threat to the mental health of residents because of greater levels of insecurity, a loss of control, and poorer social networks (Barratt, 2011).





What needs to change?

Setting an ambitious vision for housing for young people

Young people are not a homogenous group. They have varied housing needs and differing experiences of the housing market currently. However, despite this, it is clear from our research that young people often have limited choice and control over their housing situations. Social housing can be hard to access and, even over the longer-term, many young people do not see any realistic prospect of achieving home ownership in the future. Many are largely dependent on family and friends for support and help, while those who don't have access to this are particularly vulnerable to homelessness, or to being exposed to the worst housing conditions.

For many young people, private renting is a positive experience. However, renting is also highly stigmatised and there is a strong perception among many young people that they ought to be home owners, or on a path to future home ownership. There are also several specific issues, identified in the course of our research, which can impact negatively on some young people's experiences of renting privately.

To address this, we believe that a fundamental change is required in the way that policy makers consider housing options for young people. We suggest an ambitious vision, which we believe ought to act as an overarching objective for policy makers in this area. This is to enable all young people to exercise choice and control over their housing situation. The evidence suggests that this would lead to improved health outcomes for many young people, over the longer-term.

Achieving this means supporting young people to access a wider range of housing options within the PRS and, recognising that private renting will be a good option for some but not for all young people, also making it easier for them to access other tenures. It also means reforming the PRS so that those young people who do rent have more rights, are better informed about their rights and are better able to exercise their rights. Finally, it means greatly increasing the provision of support

and advice for young people, particularly for those who currently have the fewest housing options and the least control over their housing situation.

The recommendations set out below are intended to achieve this change.

Suggested specific policy responses

Achieving our vision requires action by both the UK government and national governments across each of its constituent parts. This is necessary to create a policy and legislative framework that supports more proactive interventions at a more local level, and which will also require adequate resources.

Local government, working with its partners including local health bodies, should ensure that they consider the health and housing needs for young people in all relevant local assessments and strategies, to steer interventions to support young people to be housed safely and well in their areas (including joint strategic needs assessments, housing needs assessments, health and wellbeing strategies and the local plan).

Our specific recommendations to achieve these are set out below. They aim to address the specific concerns identified in our research and range from short-term actions (which can be achieved relatively quickly by implementing straight-forward policy changes and by supporting the spread of existing positive practice) to much longer-term structural changes to the housing market overall. The recommendations are clustered to address the key themes that emerged from our research including affordability, access, quality, security and sense of home.

- 1. Provide realistic **help with housing costs** for young people by:
 - o removing the five-week wait for UC
 - o restoring LHA to a level that enables people to afford housing within the cheapest 30 per cent in the local area
 - abolishing the shared accommodation rate.





- 2. Support more young people to **access** the PRS and to sustain their tenancies by:
 - o providing basic information for young people on potential future housing options within colleges and schools
 - o working across local government and health to provide information and signposting to further help on housing options for all frontline staff including doctors' surgeries, accident and emergency departments, health visitors, child and adolescent mental health service (CAMHS) staff.
 - providing funding (potentially to be administered by local councils) to support:
 - tenancy training to improve awareness of rights and responsibilities
 - help to rent/ access schemes
 - access to information, advice and advocacy services.
 - o giving councils powers to regulate short-term lets (e.g. Airbnb) in their area.
- 3. Provide **more targeted support** to young people at risk of homelessness by:
 - o funding mediation services to prevent tenancy/ relationship breakdown and potentially as a stage one before a formal eviction process can begin, in some cases
 - ensuring that local authorities in England have adequate resources to implement their duties under the Homelessness Reduction Act effectively
 - supporting local authorities to develop voluntary referral networks that reach
 beyond the existing statutory duty (in England) to refer that applies to public
 bodies (for example, to include, housing associations, GPs etc).

- 4. Ensure the sector provides **good quality, well** managed homes by:
 - o developing a simple, single set of minimum standards for landlords
 - o introducing mandatory landlord registration (already in place in Scotland and Wales)
 - o considering the introduction of a system of annual property MOTs
 - o increasing funding for local authority enforcement work
 - o regulating letting agents and requiring them to obtain a relevant qualification (already in place in Scotland)
 - o supporting and encouraging 'ethical lettings agencies'
 - o further supporting/encouraging an expansion of 'built to rent', which can increase housing options for younger people with more stable employment/incomes.
- 5. **Improve security** for tenants and provide a greater **sense of 'home'** by:
 - o abolishing so called 'no fault' evictions, alongside wider reform of the appropriate court/tribunal system (already in place in Scotland).
- 6. Improve the **range of housing options** available to all younger people by:
 - o taking wider action to address the national housing crisis. Whilst beyond the scope of this report, the research did highlight the need for substantial investment in new social housing to address the lack of truly affordable homes
 - o considering the use of public sector land to develop supported housing for young people where gaps in local provision are identified
 - o setting rigorous quality standards for all new homes, including minimum space, accessibility and energy efficiency standards.





If implemented, these recommendations would improve young people's long-term health prospects by:

- improving the range of different housing options available to many young people, giving them a greater sense of choice and control over their housing situation. This has been shown to reduce stress and anxiety and to have a positive impact on wellbeing
- providing more young people with a feeling of security and a sense of 'home', which has also been shown to have a positive impact on wellbeing
- reducing rates of poverty and homelessness among vulnerable and/or low income younger people, protecting them from the often serious health consequences associated with these problems
- smoothing the transition to adulthood for more young people by making it easier to achieve full independence (for those who want to). This would lessen concerns about unfavourable comparisons with previous generations, or about a failure to meet societal expectations, which have been shown to be a significant cause of anxiety and frustration
- protecting more young people from poor quality housing and housing management, which can impact negatively on both mental and physical health.





Appendix

Aalbers, M. (2016) The Financialization of Housing. London: Routledge.

Ambrose, A. (2015) Improving energy efficiency in private rented housing: Why don't landlords act? Indoor and Built Environment, 24(7): 913-924.

Arnett, J. J. (2000). Emerging adulthood: A theory of development from the late teens through the twenties. American psychologist, 55(5), 469.

Arnett, J. J. (2004) Emerging Adulthood: The Winding Road from the Late Teens through the Twenties, New York: Oxford University Press.

Arundel, R. and Doling, J. (2017) The end of mass homeownership? Changes in labour markets and housing tenure opportunities across Europe, Journal of Housing and the Built Environment, 32(4): 649-672.

Atkinson, R. (2019). Necrotecture: Lifeless Dwellings and London's Super-Rich. International Journal of Urban and Regional Research, 43(1), 2-13.

Ball, M. (2013) Why governments should not enforce long-term contracts in the UK's private rented sector. A report for the Residential Landlords' Association. Available online: https://research.rla.org.uk/wp-content/uploads/Why-governments-should-not-enforce-long-term-contracts-in-the-UKs-private-rented-sector.pdf (Accessed 5 June 2019).

Ball E, Batty E & Flint J (2016) Intensive Family Intervention and the Problem Figuration of 'Troubled Families'. Social Policy and Society, 15(2), 263-274

Barratt, C. (2011) Sharing and Sanity: How Houses in Multiple Occupation may threaten the Mental Health of Residents. Paper presented at Housing Studies Association Conference, University of York, April 2011.

Barratt, C. and Green, G. (2017) Making a House in Multiple Occupation a Home: Using Visual Ethnography to Explore Issues of Identity and Well-Being in the Experience of Creating a Home Amongst HMO Tenants, Sociological Research Online, 22(1), 9.

Barratt, C., Kitcher, C. and Stewart, J. (2012) Beyond Safety to Wellbeing: How Local Authorities can Mitigate the Mental Health Risks of Living in Houses in Multiple Occupation. Journal of Environmental Health Research, 12 (1), pp. 39-50.

Beatty, C., Fothergill, S. and Powell, R. (with Scott, S.) (2011) The Caravan Communities of the Lincolnshire Coast. Sheffield: SHU.

Beatty, C., Cole, I., Powell, R., Kemp, P., Brewer, M., Browne, J., Emerson, C., Hood, A. and Joyce, R. (2014a) The Impact of Recent Reforms to Local Housing Allowance: Summary of Key Findings. London: DWP.

Beatty, C., Cole, I., Powell, R., Sanderson, E. (2014b) Monitoring the impact of recent measures affecting Housing Benefit and Local Housing Allowances in the private rented sector: The response of landlords (Research Report No. 870). London: Department for Work and Pensions.





Bone, J. (2014) 'Neoliberal nomads: Housing insecurity and the revival of private renting in the UK', Sociological Research Online, 19(4) (online journal).

Bengtsson-Tops, A. and Hansson, L. (2014) Landlords' Experiences of Housing Tenants Suffering From Severe Mental Illness: A Swedish Empirical Study, Community Mental Healthy Journal, 50(1): 111-119.

Blatterer, H. (2007). Contemporary adulthood: Reconceptualizing an uncontested category. Current sociology, 55(6), 771-792.

Blunt, A and Dowling, R. (2006) Home. Routledge: Abington.

Boardman J, Dogra N and Hindley P (2015) Mental health and poverty in the UK: Time for change? British Journal of Psychology International 12: 27-28.

Bor, W., Dean, A., Najman, J. (2014). Are child and adolescent mental health problems increasing in the 21st Century? A systematic review. Australian and New Zealand Journal of Psychiatry, 48(7), 606-616

Brewer, M, Emmerson, C, Hood, A and Joyce, R. (2014) Econometric Analysis of the Impacts of LHA reforms on Existing Claimants, DWP Research Report 871. London: Department for Work and Pensions.

Buck, D. and Gregory, S. (2018) Housing and health: Opportunities for sustainability and transformation partnerships. Available online: www.kingsfund.org.uk/sites/default/files/2018-03/Housing_and_health_final.pdf. (Accessed 25 July 2019)

Calvert, E. (2010) Young people's housing transitions in context. ESRC Centre for Population Change Working Paper Number 8. Available online: https://eprints.soton.ac.uk/354954/1/2010 WP8 Young Peoples Housing Transitions in Context Calvert et al.pdf (Accessed 5 June 2019)

Centrepoint. (2018) Ready to Move On: Barriers to homeless young people accessing longer-term accommodation. Available online: https://centrepoint.org.uk/media/3048/ready-to-move-on.pdf (Accessed 6 June 2019)

Chartered Institute of Housing (2018) Missing the target? Is targeted affordability doing its job? Available online: www.cih.org/resources/PDF/Policy%20free%20download%20pdfs/Missing%20the%20target%20final.pdf (Accessed 4 June 2019)

Chisolm, E, Howden-Chapman, P and Fougere, G. (In Press) Tenants' Responses to Substandard Housing: Hidden and Invisible Power and the Failure of Rental Regulation, Housing, Theory and Society.

Citizens Advice Bureau (2018) Complain and you're out: Research confirms link between tenant complaints and revenge eviction. Available online: www.citizensadvice.org.uk/about-us/how-citizens-advice-works/media/press-releases/complain-and-youre-out-research-confirms-link-between-tenant-complaints-and-revenge-eviction/ (Accessed 5 June 2019)

Clapham, D., Mackie, P., Orford, S., Thomas, I., & Buckley, K. (2014). The housing pathways of young people in the UK. Environment and Planning A, 46(8), 2016-2031.





Clark, V, Tuffin, K, Bowker, N and Frewin, K. (2018) A fine balance: A review of shared housing amongst young adults, Social and Personality Psychology Compass, 12(10).

Clarke, A., Hamilton, C., Heywood, A., and Udagawa, C. (2015). Research on the effect of rent stabilisation measures in London. Cambridge: Cambridge Centre for Housing & Planning Research

Clarke, J. (2008). What's the Problem? Precarious Youth: Marginalisation, Criminalisation and Racialisation. Social Work & Society, 6(2), 306-314.

Cole, I, Powell, R and Sanderson, E. (2016) Putting the Squeeze on 'Generation Rent': Housing Benefit Claimants in the Private Rented Sector - Transitions, Marginality and Stigmatisation, Sociological Research Online, 21, 2.

Copley, T. (2014) From right to buy to buy to let. Greater London Authority/London Assembly Labour.

Coulter, R. (2017) Social Disparities in Private Renting Amongst Young families in England and Wales, 2001-2011, Housing, Theory and Society, 34(3): 297-322.

Cote, J. E. (2014) Towards a political economy of youth. Journal of Youth Studies 17 (4): 527-43.

Crawford, J. and McKee, K. (2016) 'Hysteresis: understanding the housing aspirations gap', Sociology, pp.1-16. Advance online publication. DOI: 10.1177/0038038516661263.

Crisis (2012) No Room Available: Study of the Availability of Shared Accommodation. London: Crisis.

Crisp, R. and Powell, R. (2017a) 'Young people and UK labour market policy: a critique of "employability" as a tool for understanding youth unemployment', Urban Studies.

Crisp, R. and Powell, R. (2017) 'Youth unemployment, interdependence and power: tensions and resistance within an alternative, "co-produced" employment programme' in Bevir, M., McKee, K. and Matthews, P. (eds) Decentring Urban Governance: Narratives, Resistance and Contestation, pp.38-63. London: Routledge

Crook, T., and P. A. Kemp (2014) "England." In Private Rental Housing: Comparative Perspectives, edited by T. Crook and P. A. Kemp, 174–197. Cheltenham: Edward Elgar.

Curl, A. & Kearns, A. 2017. Housing improvements, fuel payment difficulties and mental health in deprived communities, International Journal of Housing Policy, 17, 417-443.

Diggle, J, Butler, H, Musgrove, M and Ward, R. (2017) Brick by Brick: A review of mental health and housing. London: Mind. Available online: www.mind.org.uk/media/26223865/brick-by-brick-a-review-of-mental-health-and-housing.pdf (Accessed 5 June 2019)

Dogra N, Parkin A, Gale F & Frake C (2017) A multidisciplinary handbook of child and adolescent mental
 health for front-line professionals. 3rd edition Jessica Kingsley Publishers, London

Eadson, W, Gilberton, J and Walshaw, A (2013) Attitudes and perceptions of the Green Deal amongst private sector landlords in Rotherham. Sheffield: Centre for Regional Economic and Social Research





Equalities and Human Rights Commission. (2018) Housing and disabled people: Britain's hidden crisis. Available online: www.equalityhumanrights.com/sites/default/files/housing-and-disabled-people-britains-hidden-crisis-main-report_0.pdf (Accessed 5 June 2019)

Furlong A and Cartmel F (2007) Young People and Social Change: New Perspectives. Milton Keynes: Open University Press.

Gilbertson, J., Grimsley, M. and Green, G. (2012). Psychosocial routes from housing investment to health: Evidence from England's home energy efficiency scheme. Energy Policy, 49, 122-133.

Goodwin J and O'Connor H (2005) Exploring complex transitions: Looking back at the "Golden Age" of from school to work. Sociology 39: 201-220

Green, S. & McCarthy, L. (2015) Is sharing the solution? Exploring the opportunities and challenges of privately rented shared accommodation for single people in housing need. People, Place and Policy, 9, 159-176.

Habinteg and the Papworth Trust. (2016) The Hidden Housing Market. Available online: www.habinteg.org.uk/download.cfm?doc=docm93jijm4n1527.pdf&ver=1820 (Accessed 4 June 2019)

Haffner, M, Elsinga, M and Hoekstra, J. (2008) Rent Regulation: The Balance between Private Landlords and Tenants in Six European Countries, European Journal of Housing Policy 8(2): 217-233.

Hardgrove, A, Rootham, E and McDowell, L. (2015) Possible selves in a precarious labour market: Youth, imagined futures, and transitions to work in the UK, Geoforum, 60: 163-171.

Hayden, A., Gray, P., McAnulty, U., O'Malley, C., & Jordan, B. (2010). The private rented sectors in Northern Ireland and the Republic of Ireland: A case study in convergence analysis. International Journal of Housing Policy, 10(4), 421-441

Heath, S. (2008) Housing Choices and Issues for Young people. York: JRF.

Heath, S. and Calvert, E. (2013) Gifts, loans and intergenerational support for young adults, Sociology, 47(6): 1120-1135.

Heath, S. and Kenyon, E. (2001) Single Young Professionals and Shared Household Living. Journal of Youth Studies, 4 (1), pp. 83-100.

Holton, M. (2016) Living together in student accommodation: performances, boundaries and homemaking, Area, 48, 57-63

Hoolachan, J, McKee, K, Moore, T and Soaita, A. (2017) 'Generation rent' and the ability to 'settle down': economic and geographical variation in young people's housing transitions, Journal of Youth Studies, 20(1): 63-78.

Houston, D., and P. Sissons. 2012. "The Changing Geography of Privately Rented Housing in England and Wales." Urban Studies 49 (4): 795-819

House of Commons. (2019) Youth unemployment statistics. Available online: https://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN05871#fullreport (Accessed 6 June 2019)





Howker, E. and Malik, S. (2013) Jilted generation: How Britain has Bankrupted its Youth. London: Icon Books.

Hulse, K and Milligan, V. (2014) Secure Occupancy: A New Framework for Analysing Security in Rental Housing, Housing Studies, 29(4): 638-656.

Kane, M and Bibby, J (2018), Listening to our future, The Health foundation. Available online: www.health.org.uk/sites/default/files/Listening%20to%20our%20future.pdf

Kearns, A, Hiscock R, Ellaway A and Macintyre S (2000) 'Beyond Four Walls'. The Psycho-social Benefits of Home: Evidence from West Central Scotland. Housing Studies, 15(3): 387-410.

Kemp, P.A. (2011) Low-Income Tenants in the Private Rented Housing Market. Housing Studies, 26 (7-8), pp. 1019-1034.

Kemp, P. A. (2015) 'Private renting after the global financial crisis,' Housing Studies 30 (4): 601-620.

Kemp, P.A. and Rugg, J. (1998) The Impact of Housing Benefit Restrictions on Young Single People Living in Privately Rented Accommodation. York: Joseph Rowntree Foundation.

Kenyon, E. and Heath, S. (2001) Choosing this life: Narratives of choice amongst house sharers, Housing Studies, 16(5): 619-638.

Law, A. and Mooney, G. (2013) The decivilizing process and urban working-class youth in Scotland. Social Justice, 38(4): 106-126.

Leeds and West Yorkshire Housing Association (2015). Real Life Reform - report 6.

Leng, Gill (2017) The impact of homelessness on health: a guide for local authorities, LGA (available online: www.local.gov.uk/sites/default/files/documents/22.7%20health%20and%20homelessness_v08_web_0.pdf)

Lister, D. (2006) Unlawful or just awful? Young people's experiences of living in the private rented sector in England, Young: Nordic Journal of Youth Research, 14(2): 141-155.

Lombard, M. (2019, forthcoming) Informality as structure or agency? Exploring shed housing in the UK as informal practice. International Journal of Urban and Regional Research.

MacDonald, R. (2011) Youth transitions, unemployment and underemployment: Plus ça change, plus c'est la même chose? Journal of Sociology, 47 (4): 427-44.

MacDonald, R., and Shildrick, T. (2018) 'Biography, History and Place: Understanding Youth Transitions in Teesside', In: Irwin S; Nilsen A, ed. Transitions to Adulthood Through Recession: Youth and Inequality in a European Comparative Perspective. London, UK: Routledge, pp.74-96.

MacInnes, T., Aldridge, H., Bushe, S., Kenway, P. and Tinson, A. (2013) Monitoring poverty and Social
 Exclusion. York: Joseph Rowntree Foundation.

Marmot Review Team. (2011) The health impacts of cold homes and fuel poverty. Available online: www.instituteofhealthequity.org/resources-reports/the-health-impacts-of-cold-homes-and-fuel-poverty/the-health-impacts-of-cold-homes-and-fuel-poverty.pdf





McDowell, L. (2002) Transitions to work: masculine identities, youth inequality and labour market change. Gender, Place and Culture 9(1): 39-59.

Madden, D. and P. Marcuse (2016) In Defense of Housing. London: Verso.

Mackie, P. (2012) Housing Pathways of Disabled Young People: Evidence for Policy and Practice, Housing Studies, 27(6): 805-821.

Mallett, S. (2004) Understanding home: a critical review of the literature, The Sociological Review, 52(1): 62-89.

McKee, K. (2012) Young People, Homeownership and Future Welfare, Housing Studies, 27(6): 853-862.

McKee, K, Moore, T, Soaita, A and Crawford, J. (2017a) 'Generation Rent' and the Fallacy of Choice, International Journal of Urban and Regional Research, 41(2): 318-333.

McKee, Hoolachan, J and Moore, T. (2017b) The Precarity of Young People's Housing Experiences in a Rural Context, Scottish Geographical Journal, 133(2): 115-129.

McKee, K. and Soaita, A. (2018) The 'frustrated' housing aspirations of generation rent. UK Collaborative Centre for Housing Evidence. Available online: http://eprints.gla.ac.uk/169206/1/169206.pdf (Accessed 5 June 2019)

McLean, J., Campbell, P., Macintyre, A., Williams, J., Torrens, C., Maxwell, M., Biggs, H.,

Pollock, A. and Woodhouse, A. (2017) Health, Happiness and Wellbeing in the Transition from Adolescence to Adulthood. Mental Health Foundation.

Ministry of Housing, Communities and Local Government (2018a) English Housing Survey: Private Rented Sector, 2016-17. Available online: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/723880/Private_rented_sector_report.pdf (Accessed 5 June 2019)

Ministry of Housing, Communities and Local Government (2018b) English Housing Survey: Headline Report, 2017-18. Available online: www.gov.uk/government/statistics/english-housing-survey-2017-to-2018-headline-report (Accessed 5th June 2019)

Ministry of Housing, Communities and Local Government (2018c) Overcoming the barriers to longer tenancies in the private rented sector. Available online: www.gov.uk/government/consultations/ overcoming-the-barriers-to-longer-tenancies-in-the-private-rented-sector (Accessed 5 June 2019)

Ministry of Housing, Communities and Local Government (2019a) English private landlord survey 2018: main report. Available online: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/775002/EPLS_main_report.pdf

Ministry of Housing, Communities and Local Government (2019b), A new deal for renting: resetting the balance of rights and responsibilities between landlords and tenants. Available online: www.gov.uk/government/consultations/a-new-deal-for-renting-resetting-the-balance-of-rights-and-responsibilities-between-landlords-and-tenants





Ministry of Housing, Communities and Local Government, English housing Survey collection, www.gov.uk/government/collections/english-housing-survey

Moffatt, S, Lawson, S, Patterson, R, Holding, E, Dennison, A, Sowden, S and Brown, J. (2016) A qualitative study of the impact of the UK 'bedroom tax'. Journal of Public Health, 38, 197-205

Moore, T. (2017) The convergence, divergence and changing geography of regulation in the UK's private rented sector, International Journal of Housing Policy, 17(3): 444-456.

Moore, T. and Dunning, R. (2017) Regulation of the private rented sector in England using lessons from Ireland. JRF: York. Available online: www.jrf.org.uk/report/regulation-private-rented-sector-england-using-lessons-ireland (Accessed 6 June 2019)

National Housing Federation. (2019) Poverty and housing in the private rented sector. Available online: www.housing.org.uk/resource-library/browse/poverty-and-housing-in-the-private-rented-sector/ (Accessed 6 June 2019)

Nicol, S, Roys, M, Garrett, H, BRE. (2015) The cost of poor housing to the NHS. Available online: www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf (Accessed 25 July 2019)

Northern Ireland housing Executive (2016), House condition survey main report (www.nihe.gov.uk/ Documents/Research/HCS-Main-Reports-2016/HCS-Main-Reports-2016/HCS-Main-Reports-2016/ASpx)

Patterson, B (2017), Access to homes for under 35s: the impact of welfare reform on private renting, RLA. Available online: https://research.rla.org.uk/blog/access-homes-under-35s/

Powell, R. (2015) Housing Benefit reform and the Private Rented Sector in the UK: On the Deleterious Effects of Short-term, Ideological 'Knowledge', Housing Theory and Society, 32(3): 320-345.

Powell, R., Bashir, N., Crisp, R. and Parr, S. (2015) Talent Match Case Study Report: Mental Health and Wellbeing. Sheffield: SHU

Preece, J. and Bimpson, E. (2019) Housing insecurity and mental health in Wales. UK Collaborative Centre for Housing Evidence. Available online: https://housingevidence.ac.uk/wp-content/uploads/2019/03/190327-Housing-insecurity-and-mental-health-in-Wales_final.pdf (Accessed 5 June 2019)

Preece, J., Crawford, J., McKee, K., Flint, J., & Robinson, D. (2019, forthcoming). Understanding changing housing aspirations: a review of the evidence. Housing Studies, 1-20.

Ravetz, A. (2003) Council Housing and Culture: the History of a Social Experiment. London: Routledge

Reeve, K, Cole I, Batty, E, Foden, M, Green, S and Pattison, B. (2016) Home. No Less Will Do: Homeless
People's Access to the Private Rented Sector. London: Crisis.

RLA (Residential Landlords Association) (2018) Longer term tenancies in the private rented sector. Available online: https://research.rla.org.uk/report/longer-term-tenancies-in-the-private-rented-sector/ (Accessed 6 June 2019)





Roberts, S. (2011) Beyond "NEET" and "tidy" pathways: considering the "missing middle" of youth transition studies. Journal of Youth Studies 14 (1): 21-39.

Roberts, S. (2013) 'Youth studies, housing transitions and the "missing middle": Time for a rethink?', Sociological Research Online, 18(3) (online journal).

Rolnik, R. (2013). Late neoliberalism: the financialization of homeownership and housing rights. International journal of urban and regional research, 37(3), 1058-1066.

Ronald, R. (2008). The ideology of home ownership: Homeowner societies and the role of housing. Springer.

Ronald, R. (2018) 'Generation Rent' and Intergenerational Relations in the Era of Housing Financialiastion, Critical Housing Analysis, 5(2): 14-26.

Rugg, J. and Rhodes, D. (2018) The Evolving Private Rented Sector: Its Contribution and Potential. Centre for Housing Policy: University of York. Available online: www.nationwidefoundation.org.uk/wp-content/uploads/2018/09/Private-Rented-Sector-report.pdf (accessed 4 June 2019)

Scottish Government Housing and Social Justice Directorate (2018), Scottish household survey 2017: annual report (https://www.gov.scot/publications/scotlands-people-annual-report-results-2017-scottish-household-survey/pages/2/)

Searle, B, Smith, S and Cook, N. (2009) From housing wealth to well-being? Sociology of Health and Illness, 31: 112-127.

Shelter (2017) Shut out: The barriers low-income households face in private renting. Available online: https://england.shelter.org.uk/ data/assets/pdf_file/0004/1391701/2017_06 - Shut out the barriers low income households face in pivate renting.pdf (Accessed 4 June 2019)

Shelter (2018) Flatlining wages, surging rents and a national affordability crisis. Available online: https://blog.shelter.org.uk/2018/08/flatlining-wages-surging-rents-and-a-national-affordability-crisis/ (Accessed 4 June 2019)

Shildrick T, MacDonald R, Furlong A. (2016) 'Not single spies but in battalions: a critical, sociological engagement with the idea of so-called "Troubled Families", The Sociological Review, 64(4), 821-836.

Stephens, M, Perry, J, Williams, P and Young, G (2019) UK Housing Review, CIH. Article available online: www.cih.org/news-article/display/vpathDCR/templatedata/cih/news-article/data/Regulate_short-term_lets_or_risk_displacing_long-term_residents_new_CIH_study

The Children's Society (2018) The Good Childhood Report 2018. London.

Thompson, R. (2011) 'Individualisation and social exclusion: the case of young people not in education, employment or training', Oxford Review of Education, 37(6), pp.785-802.





Sissons, P. and Houston, D. (2019) Changes in transitions from private renting to homeownership in the context of rapidly rising house prices, Housing Studies, 34(1): 49-65.

Smith, A. (2015) Immediate and short-term housing experiences and situations of Polish newcomers to Dublin, Ireland, Journal of Housing and the Built Environment, 30(1): 125-139.

Soaita, A. and McKee, K. (In Press) Assembling a 'kind of' home in the UK private renting sector, Geoforum

Standing, G. (2011) The Precariat: The New Dangerous Class. London: Bloomsbury.

Tinson, A, Ayrton, C, Barker, K, Barry Born, T, Aldridge, H and Kenway, P (2016) Monitoring Poverty and Social Exclusion 2016. York: JRF

Unison (2014). A New Housing Benefit Deal for Young People. London: Unison

Vickery, L. and Mole, V. (2007) Shared Living in Supported Housing - Client Responses and Business Decisions. Housing, Care and Support, 10 (4), pp. 20-26.

Watts, B., Fitzpatrick, S., Bramley, G. and Watkins, D. (2014) Welfare sanctions and conditionality in the UK. York: Joseph Rowntree Foundation.

Welsh Government (2018), Welsh Housing Condition survey 2017-18: Headline report Available online: https://gweddill.gov.wales/statistics-and-research/welsh-housing-conditions-survey/?lang=en

Welsh Government (2019), Increasing the minimum notice period for a no fault eviction consultation. Available online: https://gov.wales/increasing-minimum-notice-period-no-fault-eviction

Wilson, W. and Barton, C. (2019) Private rented housing: the rent control debate. House of Commons. Available online: https://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN06760#fullreport (Accessed 5 June 2019)





Octavia House Westwood Way Coventry CV4 8JP

T: 024 7685 1700

E: customer.services@cih.org

www.cih.org

