

Three quarters of a million private tenants in England living in rundown homes

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The Citizens Advice Bureaux (CAB) has detailed the increasing numbers of people forced to live in substandard accommodation in the private rented sector in its report, “A Nation of renters: How England has moved away from secure family homes towards run down rentals.”

One of the main sources of data used in the report is the English Housing Survey. The survey is conducted annually by the Department for Communities and Local Government. Considered the only robust source of information on the state of housing in England, it involves the physical inspection of over 6,000 homes. The government is presently considering cutting back the survey in future.

The CAB report examines a number of changes that have taken place over time within the private rented sector. The introduction notes the explosion in the private rental market, explaining, “In the last two decades the private rented sector has gone from a minority tenure representing just a tenth of households, to the mainstream. In 2011/12 it became more common to rent privately than to live in the social rented sector and, by 2013/14, a fifth of households rented privately.”

The report documents that private renters are being forced to live under deplorable conditions in exchange for increasingly exorbitant rents.

There are 120,000 households in England considered to be living in poverty and in an unsafe privately rented home. These unsafe private rented properties are home to over half a million children, 180,000 disabled people and 120,000 people living in poverty. The impact that poor housing has on children’s health is well documented, increasing the risk of ill health or disability by up to 25 percent during childhood.

The average rent being paid on homes deemed to be

“unsafe” is £157 a week. A total of £5.6 billion a year is being paid to rogue landlords in rent. A big chunk, £1.3 billion, is paid by the state in the form of housing benefit—meaning that tax payers are subsidising landlords who rent unsafe properties.

There are 740,000 privately rented homes situated across England that are considered unsafe to live in and that fail to meet the minimum legal standard for housing. They contain what is officially known as a Category 1 hazard (a hazard that poses a serious danger to health and safety). Almost one in ten such homes (8 percent) have serious damp, 10 percent posing risks of a serious fall and 6 percent are described as excessively cold.

Damp, and associated problems with condensation, encourages the growth of moulds and mites, increasing the risk of respiratory diseases. These conditions affect children disproportionately.

In the last 10 years there has been a 100 percent increase in the number of households in the private rented sector in England, rising from 2.2 million to 4.4 million. It is now factored in as one of the major contributors to UK consumer spending.

Apart from the insecurity that comes with renting in the private sector, with average tenure lengths far shorter than in other more secure tenures, there are major concerns as to the physical condition of many of these properties. According to official measures, one in three private rented tenancies are classed as “non-decent.” In 2013, an estimated 30 percent (1.3 million) homes in the private rented sector were considered “non-decent,” compared with 15 percent in social housing and 19 percent owner occupied.

The term “non-decent” tends to disguise the harsh, brutal reality of what it means to live on a day-to-day basis in this type of accommodation. This can include

not having adequate facilities such as a working kitchen or bathroom. If your home is difficult to keep warm because of lack of thermal integrity, it costs more to keep it warm. This is a constant problem for those on low incomes or benefits, who are often forced to make stark choices between keeping warm and being able to buy food.

The report contains examples of the many problems that individuals living in poor accommodation face. These include those who have asked their local CAB office for help because of problems associated with disrepair due to landlords not carrying out needed upkeep.

To add insult to injury, those renting in the private sector pay far more than in any other tenure, spending on average a third of their income on housing costs. Austerity, cuts and collapsing incomes have meant that a large part of rental costs are being met by housing benefit payments.

In the last seven years the number of those in employment receiving a subsidy towards their rent via housing benefit has risen from one in ten households to one in four. “The number of private rented households receiving housing benefit more than doubled in the last decade from 410,000 to 1.1 million,” the report finds. “Since the recession this growth has been exclusively among working households.”

Confirming that millions now eke out a life on low pay, the report documents that in 2004, “20 percent of private sector housing benefit claimants were in work; by 2013/14 this figure had doubled to 39 percent.”

There has been a marked growth in the numbers of families renting in the private sector.

In 2004 single working age renters constituted the most common household type in this sector. Now over a million families with children are living in a privately rented home, with the report finding, “Half of privately rented households are headed by someone aged 35 and over and couples with children are now the most common family type in the sector.”

The last 30 years have seen a dramatic reduction in the construction of social housing. The decline was spearheaded by the Conservative government of Margaret Thatcher, with its introduction of the Housing Act 1980 that extended the right to buy council homes at generous discounts.

In the following decade, more than a million council

homes were sold at an estimated cost in today’s money of more than £60 billion. The majority of these homes were not replaced and since 1990 a further 500,000 homes were sold off at less generous discounts.

Today the reality for many is a housing market dominated by houses that are unaffordable for the majority of first time buyers, with little available affordable rented social housing. The CAB notes that, “65 per cent of private renting households have less than £1,500 in savings. This means the median private renter is less than one twentieth of their way towards saving an average first home deposit.” Only 7 percent of private rented households had savings of over £30,000, just enough for an average deposit, the report reveals.



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