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# Living through the building safety crisis

Impacts on the mental wellbeing of leaseholders

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## About the author

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## Acknowledgements

I must first express my thanks to all the leaseholders who responded to our call to participants, which received a significant response in a short period of time. The leaseholders whose stories are represented here are deliberately drawn from a wide range of places, life stages, and personal characteristics, with the hope that others from the much wider group that is affected will also see some of their experiences reflected here. I am extremely grateful to the individuals who agreed to be interviewed for this project, talking about an experience that is still being lived every minute of every day. I am very aware that for some this has been one of the worst experiences of their lives, and something that it is not easy to talk about, particularly given the extent to which individuals felt that they had to constantly explain their situation to others. My hope remains that in reporting these impacts and experiences the work will add to calls for a fundamental change to policies relating to the building safety crisis.

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## Executive summary

- 1.0 This report discusses the mental wellbeing impacts of the building safety crisis – or ‘cladding scandal’ – on leaseholders. It outlines the spectrum of wellbeing harms that were experienced by those living through the crisis, and the different drivers of harms.
- 1.1 The building safety crisis refers to problems identified in the wake of the Grenfell Tower fire, particularly relating to flammable cladding and insulation, missing or inadequate fire breaks, compartmentation and fire doors, and flammable materials on balconies. This has been an area of significant policy evolution, with changing advice and guidance, however the current outcome is that many leaseholders living in affected buildings are unable to sell their homes until external wall systems can be assessed, risks identified, and remediation works carried out. Remedying these building safety problems comes at a significant cost. Whilst Government funding exists for some building types, eligibility is limited, many buildings have no recourse to funding, and not all types of work are covered by the fund.
- 1.2 This research draws on in-depth interviews with 32 leaseholders affected by the building safety crisis, living in different cities around the country. Participants lived in a range of different building types (both eligible and not eligible for funding support), and the sample covers a range of demographic characteristics. Interviews were carried out in June and July 2021 and sought to explore leaseholders’ experiences of living with building safety problems, in particular the impact on areas of life that have an important role in wellbeing.
- 2.0 For many individuals, becoming a leaseholder had been a source of pride and excitement, a key life transition that generated a sense of achievement. Whilst there was recognition that the leasehold system had some distinctive features, such as paying collectively towards the maintenance of common parts, it was also often viewed as synonymous with ownership in other respects.
- 2.1 The most common problems that had been identified in buildings were flammable cladding (covering a range of different types), insulation, missing fire breaks and cavity barriers, balconies with flammable materials, and fire doors which did not meet required standards. Participants were at different stages of discovery, with some in possession of survey results, others who knew invasive surveys had been conducted but had not been permitted to see the results, and some who were yet to have a survey. Communication from building owners and managers was generally poor, with little proactive communication and most leaseholders finding out about safety problems by chance.
- 2.2 At the time of the research, few participants had received demands for payment related to remedial work, but more commonly there had been an increase in costs related to insurance or interim measures such as fire alarms or fire safety patrols. Some leaseholders were already paying hundreds or thousands of pounds a year in additional costs, even without remediation. The biggest worry was the potential for bills into the tens of thousands of pounds for remediation of cladding, insulation, fire breaks, and balconies. The range expressed by participants varied hugely, from £5-10,000 to £120,000. Shared owners were particularly aggrieved that they would likely be liable for 100% of the costs of remediation work, despite only having a share in the equity of the property.
- 3.0 Reports of negative impacts on mental wellbeing ranged from constantly worrying and being unable to concentrate on other things, to anxiety, depression, and being unable to enjoy life. The stresses associated with building safety issues could come to dominate everyday life, and several participants explained that they or someone in their household had experienced suicidal feelings as a result of the problems associated with their home, and several were engaged in talking therapies. Leaseholders frequently reported feeling trapped, stuck in limbo, and finding worries about cladding intruding on their thoughts throughout the day. For many, the context of the COVID-19 pandemic amplified the mental harms arising from building safety problems because individuals were forced to spend more time in a home that was damaging to their health.

- 4.0 Where present, fear of a dangerous fire breaking out in their building was a very significant driver of negative mental health outcomes. For a small number of participants, the perceived physical danger and fire risk associated with their home was a significant source of stress. However, for most this was eclipsed by the financial impact, which was seen as a more likely and immediate danger.
- 4.1 Making plans to escape in the event of a fire was one way in which individuals sought to exert some control over the risk of living in a building with fire safety problems. It was common for participants to refer to escape plans, such as having a packed bag, knowing where the nearest fire exits were, or describing the potential for climbing onto other structures to escape. Several participants had researched ladder options which may enable them to evacuate from their balconies or windows. Escape plans did not include waiting for rescue in line with stay-put policies for their buildings, but focused on leaving the building as quickly as possible.
- 5.0 Universally among participants in this research, the financial impact of potentially receiving bills for remediation works was a significant source of stress. In many cases this stress co-existed alongside a gradual increase in day-to-day costs. There was a large degree of uncertainty around the cost of remediation work, and most leaseholders did not have absolute clarity about the specific costs that would be incurred for remediation, nor how much of these costs they would be responsible for. Many spoke of the stress that this 'not knowing' created, and their fears of bankruptcy, losing their homes, and losing their jobs (due to working in professions in which bankruptcy would disqualify them from membership of a professional body). Whilst many had not yet been presented with a demand for payment in relation to remedial works, individuals were trying to plan their lives in light of these bills arriving. These financial pressures also occurred in a context in which incomes may have been reduced due to the impact of the pandemic.
- 6.0 Loss of autonomy relates to the way in which individuals were unable to make the life choices that they would otherwise have been taking at this point. All participants reflected on the impact of the building safety crisis on their ability to control their own lives, plan for the future, and make choices towards securing that future. This was particularly associated with life stage transitions such as family planning, moving to a larger home, retirement, and moving for work or to facilitate caring relationships. Stressors causing negative wellbeing impacts are not completely separable; worries for financial futures are closely related to the loss of autonomy identified by many individuals as a significant source of mental harm. This is because some life decisions are dependent on financial health. The External Wall System (EWS) survey process was also an important factor, because without a suitable assessment leaseholders were unable to sell their homes.
- 7.0 Whilst positive relationships are crucial for wellbeing, the financial pressures and autonomy harms that households were living with could put significant strain on relationships. The all-consuming nature of the building safety crisis was reflected in relationships within the home, with conversations dominated by building safety problems, and attempts to understand how individuals came to be caught up in this crisis. Relationships and support networks outside the home were also affected. Although most leaseholders had spoken to family and friends about the issues that they were facing, there were shared frustrations relating to misunderstandings and challenges associated with communicating the complex realities of the crisis. Negative impacts could also arise from seeing others living a 'normal' life, which enhanced feelings of being trapped, stuck, and unable to move on.
- 7.1 One of the defining features of the response to the building safety crisis is the extent to which this has been led by self-organised networks of leaseholders living in affected buildings and campaigning for action. This has had positive and negative impacts on wellbeing among participants. Many individuals talked about benefits of solidarity and recognition that they are not alone in their experiences. However, there were also challenges and inter-personal tensions associated with organising leaseholders, and being embedded in others' stories and experiences of the building safety crisis could have an emotional impact that could harm an individual's own mental wellbeing.

- 8.0 Considering impacts more broadly, many leaseholders experienced the building safety crisis as a dislocating force, challenging their self-perception, foundational components of their identity, and their view of wider society and their place and value within it. When a core pillar through which individuals sought to demonstrate their own responsibility, citizenship, and self-governance is destabilised, this can change how they view themselves, creating an atmosphere in which individuals felt like failures. Many individuals experienced feelings of shame, guilt and self-blame for the situation they were faced with. All the while, these feelings were being stoked by some Government narratives around the building safety crisis, with leaseholders feeling very strongly that this was a deliberate strategy to discredit and deny their experiences.
- 8.1 Whilst many participants reported that they were already relatively sceptical of governments, it was also extremely common for individuals to relate their belief that the building safety crisis had exposed high levels of corruption and greed at the heart of Government and the housing industry. Their experiences had eroded trust, not just in Government but in institutions that had previously been perceived as stable, secure, and a key building block of their lives. Many leaseholders talked about having a changed outlook, or perception of the world around them.
- 9.0 Many participants expressed frustration at policy developments that had been taken up to the time of the research. Leaseholders lived in a range of building types, with different problem affecting their buildings; these characteristics determined what – if any – Government funding may be available for remediation work. This embedded unfairness at the heart of financial support mechanisms. It was also commonly noted that numerous organisations were likely making significant profits from the crisis – by providing waking watches, surveys, or building works – whilst leaseholders’ financial and mental wellbeing was being damaged.
- 9.1 Whilst it was recognised that determining who was to blame for particular failings was complex and depended on a close reading of the history of each building, the role for the Government at Westminster in resolving the crisis was clear. The general view was that it was now necessary for Government to lead a process to identify, assess, and remediate buildings systematically, based on a prioritisation of risks. Whilst Government funding for remediation would be necessary, there was considerable desire to see relevant organisations held accountable where failings were identified.
- 10.0 Leaseholders affected by the building safety crisis are experiencing widespread and severe negative impacts on their mental wellbeing. This spans a spectrum from constant worrying and the inability to concentrate, to anxiety, isolation and withdrawal, depression and suicidal feelings. One of the key drivers of these impacts is the financial stress and uncertainty resulting from increasing day-to-day costs, and especially from anticipated bills for remediation work. Whilst the stress of living in a dangerous building was significant for some, it was more common in this research for leaseholders to highlight financial fears driving negative impacts. This was because financial ruin was seen as a more real, certain, and immediate threat than the likelihood of a devastating fire. In light of the findings of the research, we recommend:

#### For building managers and owners

- Establish channels for regular and proactive communication with leaseholders living in buildings affected by building safety problems. Communications preferences (including frequency of updates) should be agreed with leaseholders where this is possible. Communication and updates should still take place even where no progress may have been made, as this will provide evidence that action is ongoing
- Provide prior warning of any assessments, surveys, or works to the building, and an explanation of what is being done and why

#### For housing associations

- Establish streamlined policies and procedures to enable default permission to sub-let shared ownership

homes where there is an established need for leaseholders to move from the property

For local government

- Establish a council tax discount for cases in which resident leaseholders have had to move out of properties and leave them unoccupied due to building safety problems. For example, this may apply in the case of mental health harms, or where an individual has had to move to take up employment, reduce overcrowding, or care for a relative.

For national government

- Collect, publish and update information on: number of buildings affected, problems identified, categorisation of risk, and progress to remediation
- Put in place a centralised process to prioritise assessment and remediation for buildings with the highest risk, irrespective of building height (albeit that this will likely be a component of risk)
- Establish a comprehensive fund for remediation works in all building types (i.e. not limited by height), and extend eligible works to include all building safety issues, such as flammable materials on balconies and compartmentation
- Establish a taskforce to identify mechanisms through which costs may be recouped, where it is possible to identify failings by other parties (such as construction companies, architects, manufacturers, building control inspectors), and pursue for compensation where this is possible and reasonable
- Ensure affordable insurance premiums for affected buildings by working with the insurance industry. This could be modelled on existing approaches to buildings affected by flooding
- Materials and labour for remediation work should receive a zero rating for VAT, which would reduce the sums being charged

# 1. Introduction

This report discusses the mental wellbeing impacts of the building safety crisis (or ‘cladding scandal’) on leaseholders. It outlines the spectrum of mental harms that were experienced by those living through the crisis, and the different drivers of this harm. Participants called for urgent and comprehensive action from the government to resolve building safety problems in all types of building.

## Background to the UK building safety crisis

The building safety crisis or ‘cladding scandal’ emerged in the wake of the Grenfell Tower fire in 2017, however as the public inquiry into the fire (Moore-Bick, 2019) and other research post-Grenfell (Hodkinson, 2019) indicate, the problems that characterise the building safety crisis have a much longer history. Hodkinson (2019) highlights in particular the role of Public Finance Initiatives, the privatisation of building control, self-regulation and the failure of regulatory frameworks, and the way in which other ‘canaries in the mine’ were ignored. These are long-term processes, rather than resulting from single policies, events, or governments. Building safety issues are also not confined to the UK but are an international problem (Apps, 2021a, Oswald et al, 2021).

Although much initial attention was focussed on flammable cladding – particularly aluminium composite material (ACM) of the type used on Grenfell Tower – it is now clear that the building safety problems extend to a range of other areas. The building safety crisis can therefore be characterised not only by problems with flammable cladding, but also insulation, fire breaks, compartmentation, fire doors, and balconies. These problems affect a range of building types and heights, around the country, leaving residents “trapped in unsafe and unsellable homes” (HCLGC, 2021, p.20).

Government advice and guidance has fluctuated, partly in response to growing awareness of building safety problems, but also to mitigate against the unintended consequences of prior action. In December 2018 the government published Advice Note 14 to advise building owners of properties with non-ACM materials in external wall systems to take steps to ensure that the systems were “safe”. In most instances, this would likely require an invasive inspection to check not only the materials but also how they were installed (Simpson, 2019). This resulted in some valuers returning a zero value on flats, where the external wall system had not been investigated. However, the defining test can cost £45,000 and take 6-18 months to complete (Association of Residential Managing Agents, 2019). The Association of Residential Managing Agents (2019) warned of “a situation that could easily spiral out of control” with people unable to move or re-mortgage. In 2019, the Royal Institution of Chartered Surveyors led a cross-industry working group to agree a valuation process for high-rise buildings above 18 metres in height, which could be used by valuers, lenders, building owners and fire safety experts in the valuation of properties with actual or potential combustible materials to external wall systems and balconies (RICS, 2019). This is known as the EWS or External Wall System process, including the EWS1 form.

However, after its introduction, leaseholders who tried to sell or remortgage their home typically found that mortgage lenders required an ESW1 form for valuation purposes (House of Commons Library, 2021). Initial guidance was applied to buildings over 18m, and with some form of combustible cladding or combustible material on balconies, and in some lower buildings where there was an obvious danger to life (RICS, 2019). However, the publication of a government consolidated advice note resulted in the extension of assessments of external fire spread to “buildings of any height” (MHCLG, 2020, p.1), with the result that lenders began requiring EWS1 forms for a wider range of building types (House of Commons Library, 2021). EWS1 surveys are not only expensive and intrusive, but there are also a limited number of individuals qualified to conduct them. The extension of advice to buildings of any height effectively shut down sales in the leasehold market. Whilst subsequent guidance (RICS, 2021) and government statements (MHCLG, 2021) have tried to limit the application of the EWS process, there is scepticism of whether this will actually change lender practices (Apps, 2021b). All the while, leaseholders may well remain trapped in homes

which cannot be given a value, and from which they cannot move.

At present, the funding available for remediation from government is largely determined by the height of the building. There is currently no funding for remediation of buildings under 11m, a proposed loan scheme of £50 per month for cladding remediation in buildings 11m-18m (it has since been announced that this will be paused), and a £5.1bn Building Safety Fund for the remediation of cladding systems in buildings over 18m. There is no funding for non-cladding related works, and concerns were expressed about the proposed loan scheme (Wilson, 2021, p.53), which has since been paused. There is no funding for non-cladding related works, and concerns have been expressed about the proposed loan scheme (Wilson, 2021, p.53), for which little detail has emerged to date. The Building Safety Fund for remediation of cladding-related works in buildings above 18m (which may include insulation and fire breaks where this is part of a cladding system) currently has funding of £5.1bn (HCLGC, 2021). However, the cost of fire safety remediation work on all affected buildings has been estimated at around £15 billion (Wilson, 2021). The Association of Residential Managing Agents (ARMA) has estimated that non-cladding remediation works are similar in cost to cladding remediation. In addition, there have been reports of significant increases in other day-to-day costs such as insurance premiums, or for 'waking watch' fire safety patrols (HCLGC, 2021).

The question of who will be held liable for the costs of remediation work has been described as "a complex legal picture" (Wilson, 2021, p.22). There have been some examples of developers funding some remediation work, and of legal claims launched against National House Building Council (NHBC) warranties. However, it is generally accepted that long leaseholders could be liable under the terms of their lease to fund some or all of the cost of remediation work, depending on the specific details of the lease. Typically, the lease enables costs to be passed onto leaseholders through the service charge.

## Scale and affected groups

A Building Safety Programme bulletin is released each month by the Department for Levelling Up, Housing and Communities (previously Ministry of Housing, Communities and Local Government). This includes data for high-rise residential buildings with ACM cladding. However, there is no clear publicly available data on the scale of non-ACM combustible materials on buildings above 18m, or combustible materials including ACM on buildings below 18m. Therefore, it is difficult to gain a comprehensive picture of the scale of the building safety crisis (HCLGC, 2021). This is made worse by the fact that building safety problems extend far beyond cladding systems.

Self-organised campaign groups have been set up by leaseholders and affected residents around the country, seeking to highlight the scale and depth of the building safety crisis. The UK Cladding Action Group, who have provided advice for this research project, have previously surveyed leaseholders, finding that 90% reported deteriorating mental health, and 23% reported having suicidal feelings or a desire to self-harm (UK Cladding Action Group, 2020).

### Summary of policy and legislative timeline

Dec. 2018	Government <b>Advice Note 14</b> issued, containing guidance for building owners on steps to take to tackle non-ACM materials on high-rise buildings – owners advised to ensure external wall systems were "safe" (see House of Commons Library, 2021).
Sept. 2019	Private sector <b>ACM cladding remediation fund</b> opened to applications
Dec. 2019	<b>EWS1 process</b> agreed by industry to standardise the valuation of high-rise residential buildings with external wall systems comprising potentially combustible materials
Jan. 2020	Government published <b>consolidated advice for building owners</b> , covering issues such as the approach building owners should take to fire risk, and advice relating to cladding systems, balconies and fire doors. States that "the need to assess and manage the risk of external fire spread applies to buildings of any height" (MHCLG, 2020, p.1)

Mar. 2020	In the budget, government announced <b>£1bn for the remediation of unsafe non-ACM cladding systems</b> on buildings above 18m
Jun. 2020	<b>Building Safety Fund</b> opened for applications
Jul. 2020	Draft <b>Building Safety Bill</b> published
Nov. 2020	Government announced measures to <b>improve the EWS process</b> , such as an industry agreements that flats in buildings without cladding would not need and EWS1 form to sell, updated guidance to surveyors, and funding to train more assessors (Wilson, 2021)
Feb. 2021	Robert Jenrick, Secretary of State for Housing Communities and Local Government announces: <ul style="list-style-type: none"> <li>● Additional £3.5bn towards cladding remediation for buildings above 18m (on top of £1.6bn)</li> <li>● Long term loan scheme towards costs of cladding remediation for buildings 11m-18m, with a maximum payment of £50 per month per leaseholder</li> <li>● Developer levy</li> <li>● Tax for UK residential property development sector, with funds used towards cladding remediation (HCLGC, 2021, p.3)</li> </ul>
Mar. 2021	RICS issues <b>new guidance on EWS1</b> to ‘unlock’ the market by clarifying which properties require EWS1 forms
Apr. 2021	<b>Fire Safety Act 2021</b> received Royal Assent. Requires building owners and managers of multi-occupied buildings (of any height) to consider and mitigate risks of external wall systems and fire doors (Potton, 2021)
Jul. 2021	Housing Secretary Robert Jenrick announced that it has been agreed with major lenders that <b>“lower-rise buildings will no longer need an EWS1 form”</b> , with the press release stating that “EWS1 forms should not be requested for buildings below 18 metres” (MHCLG, 2021)
Oct. 2021	Chancellor Rishi Sunak confirms that a new tax (4% on companies with profits over £25 million) will be levied on property developers. However, the <b>levy will repay current funding through the Building Safety Fund</b> , rather than being additional.
Nov. 2021	Secretary of State for Levelling Up, Housing and Communities Michael Gove announces that the long-term loan scheme is being paused, and that consolidated advice note (January 2020) will be withdrawn by Christmas.

## Approach to the research

This report is based on in-depth interviews with 32 leaseholders affected by the building safety crisis or ‘cladding scandal’. Ethical approval for the research was granted by the University of Sheffield. Participants were invited to take part in the research by completing a short screening survey, which was publicised on social media platforms and through the UK Cladding Action Group (UKCAG) newsletter. The survey was used as a tool to enable a sample to be drawn across a range of different characteristics. The survey was completed by 253 respondents, and a sampling framework was created to enable a stratified random sample to be drawn. In order to do this, an ‘ideal’ composition for the sample was constructed across different characteristics such as age, household structure, building height, etc. and then individuals were chosen by a random number generator until the desired numbers were reached. The target numbers were set with reference to the composition of the survey respondents, and the desirability of – for example – achieving a spread of geographical locations whilst recognising that cities such as London have a disproportionately affected population. Whilst the screening survey asked participants about different types of impact, these were not used for selection (in part because there was little differentiation, as most respondents reported all impacts were relevant).

Selected participants were contacted with more information about the research. If an individual did not respond to this contact, they were replaced with another randomly drawn individual with the same or similar characteristics. The composition of the sample is outlined below in Table 1.

**Table 1: Participant characteristics**

<b>Gender</b>	<b>n</b>
Male	14
Female	18
<b>Age</b>	
18-24	1
25-34	8
35-44	13
45-54	5
54+	5
<b>Ethnicity</b>	
White British, English, Welsh, Scottish, N. Irish	24
White Irish	2
White other	2
Asian / Asian British	2
Mixed other	2
<b>Household structure</b>	
Lives alone	12
Lives with spouse / partner	10
Lives with spouse / partner and child(ren)	8
Lives with other family members	2
<b>Currently living in the affected property</b>	
Yes	29
No	3
<b>Region</b>	
Greater London	18
East of England	4
North West	3
South East	2
South West	1
West Midlands	2
Yorkshire and Humber	1
South Wales	1
<b>Tenure</b>	
Leaseholder	22
Shared owner (part-rent, part-leasehold)	10

<b>Building height</b>	
18 metres +	15
11-18 metres	17
<b>Length of residency</b>	
Up to 5 years	14
6 years plus	18

The interviews were carried out in June and July 2021 and typically lasted for around an hour (ranging from 45 minutes to 1.5 hours). All participants were offered a £25 shopping voucher in recognition of the time taken to be involved in the research. Interviews were carried out either by phone, or by video meeting platforms such as Google Meet, Zoom or Microsoft Teams. These were arranged to match the preferences of each individual. At the start of these conversations, participants had the opportunity to ask any questions about the research, and informed consent was given to participating in the research, as well as the audio recording of the interviews. These audio files were fully transcribed to facilitate data analysis. Data analysis was carried out in line with the traditions of grounded theory approaches. First, all transcripts were read and edited for anonymity, removing references to names, organisations, or specific locations. A long-list of themes (or codes) was drawn up at this time. The second stage involved working these initial codes into a coding framework, which included applying a conceptualisation of harms of wellbeing. Then, all transcripts were read again line-by-line, and coded according to the framework. Finally, during the process of writing about these key themes, coded data is revisited and quotations selected to build up a picture for each of the key themes which are presented in the report. All participants quoted in the report have been given a pseudonym to protect their identity. Alongside this information is also provided on the age range of the individual, a city location, the height of the building, and whether or not the individual is a shared owner (SO).

## Conceptualising mental wellbeing

Wellbeing is an “underlying, intrinsically good, psychological and emotional state” (Clapham et al, 2018, p.262). Wellbeing is multi-dimensional (Zou et al, 2013), but it is generally recognised that housing conditions influence wellbeing (Clapham et al, 2018). Whilst there is a wealth of research exploring the role of housing in mental health (Diggle et al, 2017), there is often lack of attention to explaining why housing conditions are important (Clapham et al, 2018). Our qualitative approach draws out these relationships, focusing on how leaseholders perceive these different dimensions under the conditions of the building safety crisis.

The research specifically focuses on the following dimensions:

- Mental health outlook (positive and negative affect)
- Safety
- Financial security
- Autonomy
- Relationships
- Identity & outlook

These dimensions are deliberately wide-ranging, but all can be seen as key constituents of wellbeing. The home (particularly one that is owned) has often been viewed as a locus of control, safety, and security, something that is central to supporting positive wellbeing, identities and relationships. However, a spectrum of research (Madigan et al,

1990, Gurney, 2021) has also highlighted the potential for home as a place of danger, vulnerability and harm. Gurney (2021, p.5), for example, poses “a potentially destabilising set of questions about the psycho-social benefits of home” in putting forward a ‘harm-from-home’ perspective. The idea that the home can be a source of harm is highly relevant for understanding the operation of the building safety crisis, as so many of its impacts relate to the home and the wider meanings that housing has within society.

Sustained uncertainty, unpredictability, and a lack of control over one’s future, particularly in housing and employment, are pathways to adverse health outcomes (Benach et al, 2014, McLean et al, 2017). However, research has shown that individuals’ experiences relative to expectations of security are crucial (Bentley et al, 2019). In the case of this study, many participants have sought to increase their housing security through becoming part of the leasehold system, and it may be that the negative impacts are therefore magnified because the very system through which they sought stability and predictability is now responsible for significant uncertainty, stress, and the destabilisation of previously secure life pathways.

## Report structure

Chapter 2 explains how individuals came to be leaseholders, the kinds of building safety problems that they have become aware of, and the potential costs of remedial works. Chapter 3 describes the spectrum of negative impacts on mental wellbeing, which were often exacerbated by the circumstances of the COVID-19 pandemic. Chapter 4 explores how leaseholders lived with the danger of fire and the escape plans they had considered. Chapter 5 discusses one of the most significant drivers of mental harms for participants – the financial stress and uncertainty associated with building safety problems. This includes day-to-day costs as well as funding remediation works. Chapter 6 explores a related stressor, the loss of autonomy that many leaseholders had experienced. This was particularly associated with the inability to plan, or to make significant life choices, for example relating to family planning, retirement, or caring relationships. Chapter 7 describes the impact on relationships that the building safety crisis was causing for affected leaseholders, harming wellbeing by placing stress on relationships within the home and through wider networks. Chapter 8 considers some of the broader impacts on identity and outlook, explaining the way in which many leaseholders’ view of themselves, and their place and value within society, had been reconfigured. Chapter 9 presents leaseholders’ views on responsibility for the crisis and the action needed to achieve equitable resolution. Finally, Chapter 10 concludes the report with some summary points and recommendations.

## 2. Context

This chapter will explore how participants came to become leaseholders, and their perceptions of the leasehold system then and now. It will then discuss the context of the building safety problems that individuals had become aware of and the potential costs associated with remedying these problems.

### Perceptions of the leaseholder system

For many individuals, becoming a leaseholder had been a source of pride and excitement, a key life transition that generated a sense of achievement. As Steve (35-44, London, 11-18m, SO) explained, "I just thought I'd done something significant and I'd left behind kind of a lot of the chaos of sharing with other people...when I first got in here, I was delighted". Similarly, Chris (35-44, London, 11-18m) recalled that "we were both really proud that we'd worked really hard" to get "on the property ladder". This could change people's perception of their housing: "it actually felt like I'd gone from somewhere I just happened to live, to a home; and bizarrely it now feels the other way round" (Anna, 18m+, Southampton, 35-44, SO). For most, buying a long leasehold was their first experience of housing investment. But some leaseholders had previously been homeowners, selling these homes and moving to a flat because it was smaller or more conveniently located. For example, Julie (54+, Chelmsford, 11-18m) sold her family home to release equity for their children, and move somewhere which "would be relatively easy, that we would be worry free from all the maintenance of a larger family home".

Knowledge of the leasehold system at the time of purchase was varied. Most participants agreed that they knew how leaseholds worked in general, pointing to the longstanding role of the leasehold system in England and Wales. Others had seen leasehold as synonymous with ownership: "I pretty much was a homeowner, and...I had to pay a bit of service fee" (Sarah, 25-34, London, 18m+). Laura expressed a common view:

I probably knew that I was a leaseholder but...I didn't have a clue what that meant...I thought...it was service charges, you end up contributing the odd bit of like maintenance...but I didn't have a clue what it could entail financially and what you're actually signing up to (Laura, 25-34, Manchester, 11-18m)

Because "people own flats...you assume it's going to be a legit thing that you're signing up [to]" (Laura). Similarly, Will (35-44, Leeds, 18m+) recalled that "it never really crossed my mind that there was any real different between freehold and leasehold...It was more about the way that the building was managed rather than the ownership...it's about one person owning the building and maintaining it collectively". Others talked about this "appreciation that you're paying into something that's bigger than just your flat" (Beth, 35-44, London, 18m+). For a few participants, this was precisely what attracted them to leasehold: "Everything was getting too much for me, and I thought 'I want a nice little flat where someone else fixes the roof, someone else fixes the walls, I'll pay a little service charge'" (Kate, 54+, Manchester, 18m+).

Many took the view that there would have been little value in questioning the leasehold system because flats had been the only affordable option to them, and most flats are sold on a long lease. This made leasehold "the only market in town" (Ed, 35-44, London, 11-18m, SO). However, all participants were now deeply sceptical of the system, likening it to "glorified rent...and I'm basically...a serf to the landlord, a financial serf...I'm just a cash cow for them" (Michael, 35-44, London, 18m+), and "a total con" (Ellen, 25-34, Hertfordshire, 18m+). The autonomy that it was assumed would come with the purchase had been found to be illusory: "I've now discovered that you're supposed to ask the landlord for all sorts of permission to do things...Apparently I was supposed to apply to get a pet. I was supposed to apply to redo my kitchen" (Fiona, 25-34, Birmingham, 18m+). Many leaseholders also expressed frustration towards the wider system for its lack of protection: "You get more consumer protection buying a cheese sandwich than you do buying a flat...You've done your buyer beware...your due diligence...We need protection" (Hannah, 35-44, London, 11-18m). Whilst individuals were aware that there were costs associated with holding a lease, they had reasonably assumed that "they would be things like...they'll increase the cleaning charge"

(Liz, 25-34, London, 11-18m, SO), but “not when your firebreak is missing, or your cavity barrier is not there” (Joe, 45-54, Birmingham, 18m+).

## Identification of problems

Participants were asked to explain the story of safety problems relating to their building. Whilst the specifics are different for every building, the most common problems were flammable cladding (covering a range of different types), insulation, missing fire breaks and cavity barriers, balconies with flammable materials, and fire doors which did not meet required standards. As Rose (54+, London, 18m+) described, for her building “there’s cladding, there’s compartmentation, there’s problems with the balconies... There are lots of minor things throughout the building, loads, where the doors didn’t fit, and just shoddy workmanship”.

In some cases problems appeared to be limited to one part of the building (for example where only the top storey was clad), in others the problems extended to all parts of the external walls, balconies, and beyond. Participants were at different stages of discovery, with some in possession of an EWS1 survey, others who knew invasive surveys had been conducted but had not been permitted to see the results, and some who were yet to have a survey. In some cases, a survey was the start of a longer process of discovery, rather than the final word on building safety problems:

Each time more investigation was done, they seemed to find more things wrong. . . We started off with some sort of cladding and balcony problems. We’ve now added the insulation to that. We’ve got firebreak issues, fire doors have just recently been surveyed and apparently quite a few of those failed (Will, 35-44, Leeds, 18m+)

Michael (35-44, London, 18m+) similarly described “a succession of complex realisations” in which “the deeper they dig, the more problems they find”. This started with cladding but which subsequently moved on in a series of stages to also encompass insulation, compartmentation in communal areas, compartmentation between flats, fire doors, and glass in the stairwell.

Communication with leaseholders was generally poor, with some being refused information about (potential) problems in their building due to “a legal dispute with the developer” (Richard, 54+, London, 18m+) or “legal action between [the insurer] and the management company” (Anna, 18m+, Southampton, 35-44, SO). There was an absence of proactive communication, with most participants describing finding out about problems by chance when they – or someone in their building – were unable to sell their flat. As a result, some felt that there were likely “many hundreds of thousands of people. . . that have no idea they’re in this situation” (Beth, 35-44, London, 18m+). The ad hoc nature of discovery created “shock. . . panic. . . and then anger as well. . . Why haven’t we been told about this? Why have we been kept in the dark?” (Ellen, 25-34, Hertfordshire, 18m+). Others explained ongoing communication failures, for example finding out “that we’d failed and EWS1. . . via our residents’ Facebook group” (Anna, 18m+, Southampton, 35-44, SO). This increased frustration and placed the burden on leaseholders to chase down information (Oswald et al, 2021).

Whilst there were regular communication forums in some buildings, including leaseholders and managing agents (and sometimes developers and freeholders), it was more common for participants to describe engaging in lengthy, time consuming, and frustrating struggles for information and updates: “I don’t hear anything at all” (Kate, 54+, Manchester, 18m+); “there’s been so little communication. . . no transparency” (Emma, 45-54, London, 18m+); “ignored and. . . fobbed off” (Fiona, 25-34, Birmingham, 18m+). Even if no progress had been made, regular and proactive communication would be valued in at least providing some sense of “what’s going on” (Benat, 35-44, London, 11-18m, SO). Several leaseholders described work being carried out around their building with no forewarning or information. Richard, 54+, London, 18m+ recalled that “we all woke up to the building shaking because someone was drilling holes in it, no one had told us about it”, and similarly Emma (45-54, London, 18m+) described “working from home and the next thing I know there’s a guy drilling under my window”. This poor communication increased feelings of uncertainty and not knowing, which were fundamental to negative wellbeing impacts.

## Costs

At the time of the research, few participants had received demands for payment related to remedial work, but more commonly there had been an increase in costs for interim measures. Some leaseholders in buildings over 18 metres in height reported that applications had been made to the Building Safety Fund, and one participant had recently received confirmation of funding. Others knew of intentions to apply, but this had not yet happened. Whilst buildings under 18 metres were not eligible for this fund, some leaseholders adjoined an eligible building, which may have enabled one application to encompass multiple blocks of different heights, but it was not clear how this would be judged. It was also unclear what works may be funded, given that problems often extended beyond the cladding systems. Residents in buildings under 18 metres in height had no available funding schemes, except the proposal of a loan scheme for which there was little detail (echoing concerns raised by HCLGC, 2021) and no legislative framework (this was contained in the Building Safety Bill currently working through Parliament, but the current Secretary of State for Levelling Up, Housing and Communities has recently announced that the loan scheme will be paused).

Despite being at different stages of discovery, with differential access to potential funding sources, worries and stress relating to the financial implications of the building safety crisis were universal among participants (see Chapter 5). Day-to-day costs included increased insurance premiums or paying for a waking watch (24-hour fire safety patrol of the building). Joe (45-54, Birmingham, 18m+) had seen his buildings insurance increase “from about £29,000 to £150,000...for me that’s about £800 or £900 extra”. Will (35-44, Leeds, 18m+) had been told he required a fire alarm at a cost of “£1,500 per leaseholder on average”, survey costs of around “£40,000” for their EWS1, and a waking watch which was shared with a number of other buildings. Insurance premiums had increased from £32,000 in 2018, to £58,000 in 2019, and £258,000 in 2020 (about £1500 per leaseholder). Therefore, “even without any remediation it’s costing us several thousands a year extra” (Will). Michael (35-44, London, 18m+) had seen a “gradual uptick in service charge” which now stood at £400 a month for “not a high-end development”. Waking watch costs varied, and in some cases had not yet been passed on to leaseholders, and it was not clear if or when they would be charged. For Fiona (25-34, Birmingham, 18m+), a waking watch for the top three floors of her building was around £4,500 per week (about £600/year), whilst Lucas (35-44, London, 18m+) paid around £250 a month (a reduced patrol cost following some works to the building).

The biggest worry was the potential for bills into the tens of thousands of pounds for remediation of cladding, insulation, fire breaks, and balconies. The range expressed by participants varied hugely, from £5-10,000 to £120,000. Fiona (25-34, Birmingham, 18m+) had been given a “worst case scenario of £2.1 million” for her building, but a month later “they’d upped the cost to £4.6 million” (around £15,000 per flat, but more for larger units). Alistair (35-44, Bristol, 11-18m) had received indicative costs of £17,000 for remediation. The latest cost estimates for remediation for Will (35-44, Leeds, 18m+) was around £75,000 (£14.5 million for the building), but “it keeps going up”, with no guarantee over the final bill. Kate (54+, Manchester, 18m+) had received “the most awful letter...saying ‘you now owe £35k... no warning, no preparation”. Due to a misdirected email, leaseholders in Sarah’s (25-34, London, 18m+) building had seen quotes for her building of £2-3 million, of which her share would be around £30,000, but she had since been informed that the companies were not “properly insured or qualified...so straightaway...it’s going to be more money isn’t it?”. Mariam (25-34, London, 11-18m) had been initially told “£50,000 plus”, but she also had been told that “some of the cladding is going to be covered by NHBC” insurance. Anna (18m+, Southampton, 35-44, SO) had been told a figure of around £6 million, (about £45,000 per leaseholder), and Benat (35-44, London, 11-18m, SO) had been told that costs would be around £54,000 for his one-bed flat. Emily (54+, Manchester, 11-18m) reported that “we’ve been given figures of about £120,000 per flat” but this was not viewed as particularly reliable because “they had a guy in...he wasn’t a chartered fire engineer”.

Shared owners were particularly aggrieved that they would likely be liable for 100% of the costs of remediation work, despite only having a share in the equity of the property. Shared owners are typically responsible for the costs of the maintenance of the building even though they part-own/part-rent their homes, and building owners are able to pass on these costs through the service charge, in line with the terms of the lease. This intensified financial fears because the equity share may be very low compared to the possible cost of remediation. As Lauren (35-44, London, 11-18m,

SO) explained: "I'm a 40% owner...and they [the housing association] own 60%. So when the bill comes to my door, I'll have to pay 100% of the bill, but in order to meet that bill, I'll only have 40% of the equity built up in my property... They're the majority owner of my flat". Richard, who had staircased to 100% equity, pointed out that shared owners were likely to have lower equity, wealth, and incomes compared to others, with large bills having a disproportionate impact: "We don't have great incomes or massive savings, we can't just have a bill for £50,000 fall out of the sky and find the money, cash in stocks and shares and pay it off. We're not those people. A lot of my neighbours are literally living a hand-to-mouth existence" (Richard, 54+, London, 18m+).

### 3. Mental wellbeing impacts

The Housing, Communities and Local Government Select Committee (2020) described the physical and mental health impacts of the building safety crisis as “a public health crisis”. Leaseholders described a spectrum of impacts to their mental wellbeing. These were exacerbated by living through the COVID-19 pandemic, in which individuals were required to spend more time at home, and some were exposed to income stress.

#### A spectrum of negative impacts on mental wellbeing

Reports of negative impacts on mental wellbeing ranged from very common experiences, such as constant worrying and being unable to concentrate on other things, to common reports of anxiety, depression, and being unable to enjoy life. Several participants explained that they or someone in their household had experienced suicidal feelings as a result of the problems associated with their home, and several were engaged in talking therapies. Whilst the research is not intended to make generalisations across the wider population of leaseholders living through the building safety crisis, participants were not selected for participation on the basis of the perceived severity of mental wellbeing impacts that they were experiencing. Rather, the research has uncovered widespread, and severe, impacts among a random sample of those responding to the call for participants (see Chapter 1 for a detailed methodology).

The mental impact has been described as “catastrophic” (Lauren, 35-44, London, 11-18m, SO) and “all-consuming; it’s the first thing I think about” (Chris, 35-44, London, 11-18m). For many, the issues associated with the building safety crisis were “always there in the background...and then suddenly it springs to the front” (Julie, 54+, Chelmsford, 11-18m). Participants were trying to learn to live with this intrusion and the resulting negative thoughts and emotions. Some had tried to “suppress those emotions...I get very anxious talking about it...The more I talk about it, the more anxious I get, frustrated, probably depressed” (Thomas, 45-54, London, 11-18m, SO). Others found that they were living through “an utter nightmare, it’s hanging over me all the time, every minute of every day. I can’t get any joy out of anything, and there’s this feeling of ‘well, it might never end’” (Rose, 54+, London, 18m+). The impacts could not be easily compartmentalised to a single area of someone’s life, but spread so that “all the other positive things in your life just fall away” (Steve, 35-44, London, 11-18m, SO). There was felt to be a lack of recognition of the scale and extent of mental harms. As Hannah (35-44, London, 11-18m) argued, “if...people had been poisoned, there’d be a national outrage. So why is it any different? We’re being harmed but in a different way”.

It was common for individuals to report “everyday anxiety, stress, guilt” (Laura, 25-34, Manchester, 11-18m), living in “a highly anxious state, not sleeping, not being able to focus” (Steve, 35-44, London, 11-18m, SO), with “mood changes...you become very...frustrated and angry...Your waking hours are just spent...worrying about it” (Joe, 45-54, Birmingham, 18m+). Some, like Hannah, were taking anti-depressants as a result of the mental health impact of the problems they were living with:

You’re stuck and there’s literally nothing you can do about it. You have to work so hard and expend so much personal energy in coming to terms with that and finding ways to tell your brain that it’s okay, just so you don’t go into a spiral of despair. But you have to do it to stay afloat...You can’t just roll over and die, even though some days I wake up and think that would be the easy option (Hannah, 35-44, London, 11-18m)

Coping with this ‘not knowing’ involved several issues: gaining a clear sense of building problems; the timeframe in which work may be undertaken and completed; the cost of remediation; and who would be liable to pay.

Some participants had suffered a set-back in their mental health, having previously recovered, resulting in having to “go back to the doctors and back on medication...I was constantly worrying...it was like constant stress” (Jess, 35-44, London, 11-18m, SO). Others had been forced to stop working or change jobs as a result of mental harm: “People perhaps don’t realise it, but it affects every waking minute of your life...I’ve resigned from my role because I didn’t feel

that I could do my job properly. ...Something's got to give" (Emily, 54+, Manchester, 11-18m). The impacts were likened to living through "ongoing trauma" (Anna, 18m+, Southampton, 35-44, SO):

Your brain is trying to search for an answer or to rationalise how this could happen, it's similar to any kind of trauma...If you've been subjected to some sort of violence...your brain searches for an answer as to why that would happen, but there is no answer because it's not your fault. It has something to do with someone else. It's not that far off...My brain is saying, 'hey, I need to find a solution for this', but there isn't one (Thomas, 45-54, London, 11-18m, SO)

As with any traumatic experience, there was also a sense from many leaseholders that recovery from the damage of the building safety crisis was likely to be a long-term process.

The stresses associated with building safety issues could come to dominate everyday life, and several participants had experienced suicidal thoughts. The sense of being trapped and unable to escape, with no sign of resolution, resulted in significant mental strain. Richard (54+, London, 18m+) explained that "I considered taking my own life, because it never goes away...I've talked to people and it does help to talk things through, but inevitably it's still there, you still come back to this place". Speaking about her suicidal feelings, Anna (35-44, Southampton, 18m+, SO) reported that "it felt like life had stopped". Similarly, Beth (35-44, London, 18m+) described "one of the worst experiences of my life" as her partner "had a mental breakdown over it, I had to get him immediate help. He was basically suicidal...that was about six weeks ago". The effects of the crisis extended into every area of life, worsening mental harms:

Some days I'll literally be like...when the bill lands and it's too much...I have thought I'll jump out of the window...those are the thoughts that do go past your head. If the bill is too much money and I lose my home, I lose all my money...my career's just gone out of the window...I could lose everything I've ever worked for (Sarah, 25-34, London, 18m+)

George (25-34, Cambridge, 11-18m, SO) illustrates the complexities of the pathways through which the mental harm occurs, which will be discussed in later chapters: "In January time I started to just think about chucking myself off of my balcony...That is all as a result of how I feel about life now, that everyone is out to basically get me almost, and any agreement you enter into ultimately will end up ruining you". Thomas (45-54, London, 11-18m, SO) also described trying to interrogate his own thought processes to work out whether these were "logical" or "distorted and irrational", seeing "conspiracy theories or things when they aren't there". It was very common for participants to highlight corruption, greed and mistrust as being central to their experience of the building safety crisis, and for some these were associated with the production of significant mental harms (see Chapter 8).

## COVID-19 exacerbating mental harms

The interviews were carried out more than a year into the COVID-19 pandemic, and individuals had been living with significant disruption to usual routines of life as a result of policies around social distancing, working from home, and periods of restricted movement beyond the home (Preece et al, 2021). For many, the pandemic context amplified the mental harms arising from building safety problems, and highlighted the experience of home as a place of harm (Gurney, 2021). As Hannah (35-44, London, 11-18m) reflected: "You're in the bloody house all day. You can't escape it. You're just there". The irony of messaging was not lost on participants: "Stay indoors, but we're stuck in flammable homes...we can't even sit in our home and feel safe, away from the pandemic, like other people can do" (Emily, 54+, Manchester, 11-18m). As Michael (35-44, London, 18m+) noted:

When it was that severe lockdown you're surrounded by the thing that's dragging you down. Your home is supposed to be a place of respite from the challenges of the world, and I think for everybody involved in this it's the opposite of that, it's the cause of your problems and that's awful

Recovery from mental health harms associated with the pandemic could also be undermined by the ongoing problems of the building safety crisis. Fiona (25-34, Birmingham, 18m+) explained that she had experienced depression as a result of the pandemic, but was due to come off medication as “things go back to normal”, but “there is no way that I’m going to be in a position to feel like things are normal...I still have moments when I feel really down because of the cladding issues”. For others, the challenges associated with daily life under COVID-19 had “put a turbo charge under our thinking about moving” (Liz, 25-34, London, 11-18m, SO), which made it all the more difficult to manage the loss of autonomy associated with being unable to move (see Chapter 6). The pandemic had also had a significant impact on earnings for some individuals, which compounded financial stresses (see Chapter 5).

## Conceptualising pathways to harm

Existing research suggests that there are multiple pathways to negative impacts on mental wellbeing (Martin and Preece, 2021), and the balance of factors driving mental wellbeing impacts differs between individuals. Whilst these drivers are discussed separately in subsequent chapters, the lived reality is messy, with most leaseholders reporting that multiple compounding factors drive their own experience of negative impacts. In summary, participants discussed living with the danger of a fire, financial stress and uncertainty, loss of autonomy over their life, stress on relationships, and harms to their sense of identity and outlook. The following chapters consider these factors in more depth.

## 4. Living with fire danger

Whilst the risk of fire was a significant driver of mental harms for some participants, for most this was eclipsed by the financial impact, which was seen as more likely and immediate danger. Many leaseholders had a plan in mind to escape their building in the event of a fire.

### Fear of fire

Where present, fear of a dangerous fire breaking out in their building was a very significant driver of negative mental health outcomes. For a small number of participants, the perceived dangerousness of their home was a significant source of stress. However, most participants in the research did not feel that their home was dangerous, or that they were at a disproportionate risk from fire. In some cases, interim measures (such as a fire alarm) were in place, but in other buildings no work had been carried out. Those with a waking watch generally perceived this to be ineffective – as well as expensive – and had little trust in this measure as an effective mitigation against fire risks.

Perhaps not surprisingly, for those who perceived their building to be dangerous this was a significant source of stress:

It's constant. I now turn every single plug off, I unplug everything... If I go out and I have to leave the dog in, I think, 'oh my god, if there's a fire, he's going to burn to death in there'. I've got some little bits of jewellery, nothing major, but that mum gave me. I walk around with them in my handbag because if there was a fire... I know that sounds really paranoid but that's how it makes you get. I think it's more likely there's going to be a fire there than anywhere else, and so I'm walking around with stuff, my passport and other things that I should be able to leave in my home... It's constantly at the front of your mind. Everything gets out of proportion about it (Emily, 54+, Manchester, 11-18m)

Others talked about fluctuations in their perception of fire risk, with several individuals referring to worries about barbecues in summer. Anna (35-44, Southampton, 18m+, SO) explained, "I don't feel safe... we had that very hot spell and there was this waft of barbecue... I'm sitting there thinking 'this is my own home, I shouldn't be on constant alert'... I feel perpetually stressed".

Some leaseholders had moved from their homes, in part due to the stress of living with fire risk. Lauren (35-44, London, 11-18m, SO) had moved with her young family and were renting in a different city whilst subletting their own property. As she explained: "it's a mental health burden living in one, when you think that you're living in an unsafe property, that's horrible. It's really not something anybody would choose for themselves and their family" (Lauren). Whilst she still had the financial uncertainty to cope with, "at least I don't have to think about a fire at night and safety" (Lauren).

However, it was more common for participants to explain that they did not necessarily feel unsafe, or that they lived in a building which was dangerous. Even where individuals knew of safety-related problems with their building, concern about a fire breaking out was generally not the primary driver of negative impacts on their wellbeing; in most cases, this was eclipsed by the potential financial impacts. As Rose (54+, London, 18m+) explained, "the financial aspect for me is actually far worse than the fear of any kind of fire, because the financial side of it is a definite, fire isn't". More than one participant highlighted that "I don't feel unsafe" (Ed, 35-44, London, 11-18m, SO; Sarah, 25-34, London, 18m+; Benat, 35-44, London, 11-18m, SO), with others stating that "I'm not worried about this block burning down" (Liz, 25-34, London, 11-18m, SO), and "the risk of fire feels very low" (Richard, 54+, London, 18m+). Particularly those in lower-rise buildings, or whose homes were located on lower floors, felt that they would be able to escape in the event of a fire: "We don't feel unsafe... We have a ground floor flat... I'm in a building that, technically, shouldn't be caught in this... If there was a fire, we'd just easily get outside" (Hannah, 35-44, London, 11-18m).

Several participants also pointed to fires which had taken place in their buildings but had not spread. Alistair (35-44, Bristol, 11-18m) explained that "I don't feel it's dangerous because there was a fire in the building about two years ago

in a flat below and behind mine...It was contained in the flat". Similarly, Tim (45-54, London, 11-18m, SO) had lived through two serious fires, which "on both occasions did not spread. We're only six storeys tall. We have an abundance of fire exits...Obviously, we would rather it wasn't covered in wood [decking] but no-one here is living in fear of their own lives". Others had knowledge of previous fires in the building which were contained, which added to their sense of distrust over assessments of risk:

I didn't even trust initially that they were being straight with us about how dangerous it was, I just thought they were amplifying it to try and squeeze more money out of us...Some nights you do stay up at night and the thought does cross your mind...have I been irresponsible bringing a family into this environment; what would we do if there was a fire in the middle of the night?...I don't necessarily believe that we're in this tinderbox firetrap (Michael, 35-44, London, 18m+)

It is not that participants were unconcerned about the fire safety problems in their buildings, but rather that this was often eclipsed by a more the more significant danger of financial ruin (see Chapter 5).

## Escape plans

Making plans to escape in the event of a fire was one way in which individuals sought to exert some control over the risk of living in a building with fire safety problems. It was common for participants to refer to escape plans, whether these were formalised (e.g. a bag packed by their door) or not (e.g. considering options such as a ladder). As Lucas (35-44, London, 18m+) explained, whilst the risk of fire was a source of stress and he did perceive himself to be "really high risk", fire danger was not the most significant driver of mental harm: "I feel like if I had to, I could find a way [to get out]. I've got a balcony that I could stand on. There's an annex I can probably jump to...It's more like I'd lose everything in the flat, everything I've acquired over my life".

Kate (54+, Manchester, 18m+), who had moved out of the building because of the mental harm from living there, explained that she had been living with a bag by the door in case of fire: "Because the building is so unsafe...the whole thing could just collapse, and I'm on the sixth floor. I wouldn't get down the stairs in time and I was living with go bag by the door with my passport in it and some money in it" (Kate). Several participants described researching ladder options which may enable them to evacuate from their balconies or windows:

There's one stairwell and lifts. I was looking the other day on eBay and Amazon and stuff at those things to try and hoist down a child if there's a fire and stuff like that (Laura, 25-34, Manchester, 11-18m)

I thought about getting a rope and have an area to tie it on, we're on the fourth floor you see...But I haven't done it yet (Alistair, 35-44, Bristol, 11-18m)

We have always got a plan in mind, like have a bag packed...we're not going to stay in the flat, we're just going to get out. My husband was actually saying to me the other day, should we get one of those rope ladder things and bolt it to the floor on the balcony (Mariam, 25-34, London, 11-18m)

Escape plans did not include waiting for rescue in line with stay-put policies for their buildings, but focused on leaving the building as quickly as possible. Living on the third floor, Emma (45-54, London, 18m+) described that if there was a fire "I like to think that I could get out even if I had to jump out of my window and break my legs...if I hear the alarm I'm out of the door, I'm not waiting, look what happened to the people in Grenfell who waited, it's just horrific". Similarly, Fiona (25-34, Birmingham, 18m+) explained that she would "get out of the building, I would ignore the stay-put...I've got my plan, it's like grab the cat, put him in the basket and run out at the first sign of any kind of alarm".

## 5. Financial stress and uncertainty

One of the most significant stressors driving negative impacts on mental wellbeing was the financial impact on leaseholders. This included both existing financial strain, for example through increased buildings insurance premiums or paying for interim risk mitigation measures, through to potential bills of tens of thousands of pounds for remediation works.

### Financing remedial works

The financial impact of remedial works was one of the most significant stressors, in part because most leaseholders had no clarity about the specific costs that would be incurred for remediation, nor how much of these costs they would be responsible for. Because individuals were living through a bigger crisis, in which others were receiving cost estimates and bills for remedial work on frequent basis, leaseholders were keenly aware of the potential scale of the sums of money involved, even if they had not yet received a specific demand for payment. Many spoke of the stress that 'not knowing' created, and their fears of bankruptcy, losing their homes, and losing their jobs. Others had deferred or changed important life plans because of the financial impact that would come from receiving a bill for remedial works, demonstrating the ways in which drivers of mental harm are inter-related (loss of autonomy is discussed in Chapter 6).

As highlighted in Chapter 2, the leaseholders who participated in the research were at different points in their own journey through the building safety crisis. In common with many participants, Alistair (35-44, Bristol, 11-18m) explained that a lot of "the feeling is financial; even though we say life is the most important thing, in the end when you're asked to pay the money that's the thing you're thinking about". Universally among participants in this research, the financial impact of potentially receiving bills for remediation works was a significant source of stress. In many cases this stress co-existed alongside a gradual increase in day-to-day costs:

You're constantly living under, well, is the service charge going up? Is the insurance going up? How much is this stuff going to cost me? Are the government going to help? Am I going to be hit with £20,000? Okay, that's a stretch, but with a loan we can probably afford that. Am I going to be hit with £50,000? I absolutely can't afford that. Am I going to be hit with £100,000, which I've also heard of. And then that makes you panic a bit...where am I going to get that money from?...I can't be made bankrupt, I'll lose my job (Beth, 35-44, London, 18m+)

Only one participant had actually received notice that their application to the Building Safety Fund had been successful, although it was not clear at that point how much of the works would be covered, and if they would still have to pay for some elements. Although some individuals had a rough idea of the costs of remediation, no-one had a specific breakdown of the final costs, or whether they would be required to pay. Many assumed that they would be responsible as they were not eligible for the Building Safety Fund and no other source of funding was available at the time of the interviews. As such, the financial impact was "constantly on your mind. It's constantly a worry and it's the not knowing, so at the moment I sit waiting for a bill and that's it...I log on every day to my residents' portal to see if the bill is there" (Fiona, 25-34, Birmingham, 18m+). In many cases, leaseholders did not have a clear specification of the problems in their building, leaving them to guess what sort of costs may be incurred: "It's the constant worry...I look at our building every day and I just think 'oh, what's that?' and then I'm googling different things to think 'oh, how much do we think it might cost?'. I haven't got a clue. It might be 10 grand, it might be 100 grand" (Laura, 25-34, Manchester, 11-18m).

For Lauren (35-44, London, 11-18m, SO) whilst moving out of the property may have helped to alleviate some of the worries around fire risk, the financial worries remained: "I'm so worried about it...if the bill lands and I have no idea what that bill will look like...it will be...every single penny I've saved since getting that property, any equity that's built up, it will go on it, everything". As she explained, "I still feel trapped. Perhaps I've got a bigger window on my cell door than other people, but I'm still in a cell".

## Financial health and spending

Whilst many had not yet been presented with a demand for payment in relation to remedial works, individuals were trying to plan their lives in light of these bills arriving. As Will and Sofia (35-44, Leeds, 18m+) explained:

W: There are times when we've had these update calls from the management company, and they've just been so stressful that we can't sleep.

S: We're shaking doing the calls...when we have one of these meetings, the night is gone, because all our life is just going around this now. We can't plan...anything at all because we don't know if we are going to need this money, or what they're going to be doing next month (Will and Sofia, 35-44, Leeds, 18m+)

This uncertainty made it difficult to plan their lives, with leaseholders questioning whether they should minimise spending (Oswald et al, 2021), and concerns that, for example, going on holiday could "come back and haunt me if the bill comes in and I can't afford it...the flipside is...if the bill's a hundred grand I'm never going to be able to get that anyway" (Sarah, 25-34, London, 18m+). The financial stress was not just something that existed in the present day, but was projected into the future, with potential impacts across generations: "My main concern has been I think just the financial implications that could bankrupt us, that I'll have nothing to pass onto my kids, that basically the first [40-odd] years of my life has been financially a bit of a waste of time" (Michael, 35-44, London, 18m+).

These financial pressures also occurred in a context in which incomes may have been reduced due to the impact of the pandemic. For example, Mariam (25-34, London, 11-18m) was on maternity leave and her husband was made redundant during the pandemic at a time when they had "no pay at all. So we were already struggling financially with our normal bills, and then we had the fire alarm...We did have to borrow a lot of money off our family...that's put a bit of strain on us mentally". The mental health impact of living with the pandemic and "having no work, being refused any government assistance through furlough or any of the schemes" meant that for Bao (45-54, Ipswich, 18m+) "my mental health is gone". He emphasised the struggle of sitting in a flat that "I don't really want to be in" whilst facing "the uncertainty of not knowing [the cost]...You just end up feeling completely powerless and it just feels like you're at the mercy of whatever people find" (Bao).

Richard (54+, London, 18m+) explained that he had also run through his savings and pension: "in order to survive the pandemic...I had to use all my savings, draw down the 25 percent [of my] pension tax free...So, I've got no savings because I've used that to...pay a mortgage on a flat that may be valueless, and I still may have money to pay". This meant that he feared for his future despite doing "everything I could to be independent". It was not straightforward to simply try to earn more in order to save, because "it's hard to go and present yourself for a better paying job when you feel rubbish about your life!" (Richard). Ellen (25-34, Hertfordshire, 18m+) referred to a similar process, noting that as someone self-employed "if I don't work, I don't get paid" but "I'm spending so much time and energy and emotional energy on this fight that my business has definitely suffered...That compounds the financial worries because I know I'm not earning as much as I would be". Therefore, whilst leaseholders felt pressure to find additional income as a result of building safety problems, dealing with the impact and strain arising from those problems made it more difficult to secure this income.

## 6. Loss of autonomy

Autonomy derives from “the freedom to do what one wants...and the freedom from any need to have one’s actions approved” (Kearns et al, 2000, p.389). Loss of autonomy relates to the way in which individuals were unable to make the life choices that they would otherwise have been taking at this point. This was particularly associated with life stage transitions such as family planning, moving to a larger home, retirement, and moving for work or to facilitate caring relationships. Stressors causing negative wellbeing impacts are not completely separable; worries for financial futures are closely related to the loss of autonomy identified by many individuals as a significant source of mental harm. This is because some life decisions were dependent on financial health. Autonomy harms also occurred due to the inability of leaseholders to move, either by selling or in some cases renting their property. Generally, this was due to the need for an EWS1 form which specified the composition of the external wall system; this was required by most mortgage providers to lend against a flat.

### Lack of control and the inability to plan

All participants reflected on the impact of the building safety crisis on their ability to control their own lives, plan for the future, and make choices towards securing that future. Kate (54+, Manchester, 18m+) explained that “we are used to having a certain amount of autonomy and control over our lives, when that is removed through something that we have not caused...it is the sheer injustice of it”. Losing this control was a key source of stress, resulting in feelings of being “powerless” (Michael, 35-44, London, 18m+) and trapped. As Bao (45-54, Ipswich, 18m+) described, “the stuff that triggers me is uncertainty and not being in control of everything...I’ve thought about killing myself a couple of times...being consumed with all these thoughts...having no way out”. George (25-34, Cambridge, 11-18m, SO) described his situation as “like being in a bear trap”. He wanted to “move on and do what I want to do with my life... but...I can’t, my autonomy’s been taken”.

Being unable to plan for the future also compounded the feeling that individuals were trapped and made it difficult to imagine a future life which ceased to be governed by the problems associated with their building. Ed (35-44, London, 11-18m, SO) felt that he was living with “a wasted future, really. It’s nice to be here but it’s like I can’t leave anymore...I’ve got two kids, two-bed flat...The bigger danger is to...my future life, rather than me thinking I’m going to burn down”. Being unable to plan for the future and lacking control over the direction of their life was a new experience for many individuals, provoking a range of negative emotions.

Part of the mental strain stemmed from the uncertainty of having no idea when they would know what their individual financial liability would be. Laura (25-34, Manchester, 11-18m) recalled that before knowing she was involved in the building safety crisis she was just “living my life fine, planning, I had a future and goals...Whereas now, the future is so unclear to me that...I do feel anxious every day about it”. Whilst she did not want to receive a large bill for remediation works, the ‘not knowing’ was also damaging, so that “I’d actually feel better having some certainty, even if it meant that it comes with a bill...It’s the unknown and it’s the constant looking at what’s happening to other people’ (Laura, 25-34, Manchester, 11-18m). Julie expressed a similar view:

If you have an end date, however far off that end date is, it’s manageable because you tick off every day, but when you are so helpless and you’re in the hands of others who seem to be so willing to deny any responsibility, that...is what is so very, very hard and frustrating. It makes one realise that one is just utterly helpless (Julie, 54+, Chelmsford, 11-18m)

With so many stakeholders involved, many individuals felt at the mercy of others. As Mia (18-24, Cardiff 18m+) argued, “it’s not like if you had your own house and you threw money at the property it’ll all be sorted. It’s completely out of your hands”.

Being unable to plan could increase isolation, as Steve (35-44, London, 11-18m, SO) explained: “I’m not making any plans to do anything...because I’m frozen”. Others highlighted the impact of being unable to make key life choices: “The thought of having to be there for ten years, not because it’s my choice, because it’s something that I’m forced into, I don’t even want to go there” (Thomas, 45-54, London, 11-18m, SO). He had considered abandoning his flat, “because at what point do you remain subjected to this?...I could actually...abandon it...That’s a financial cost, against the cost to my life. I’m not just talking about mental health. I’m talking about choices, about living your life” (Thomas).

One way in which leaseholders sought to achieve some control was to arm themselves with information, to try to challenge key stakeholders, and organise other residents to change their situation. As Tim (45-54, London, 11-18m, SO) explained, “if I wasn’t in control if this I wouldn’t cope...I’m shoving myself into this because the thought of being powerless in this, I’d certainly self-harm”. However, these strategies could also take their own mental health toll, as will be discussed in Chapter 7.

## Key life-stage transitions

A number of participants described the ways in which their family planning choices had been impacted by the building safety crisis. This related to both the inability to move to a larger property more suitable for the household’s size, but also the uncertainty of the financial impacts and what this would mean for being able to afford to bring up a child. One couple were unable to start the process to adopt because their current home did not have an extra bedroom and they were unable to move. In addition, they “can’t start the process because if we do get landed a bill of £50,000, that’s again going to have a big impact on us” (Chris, 35-44, London, 11-18m). Similarly, Ellen (25-34, Hertfordshire, 18m+) explained that “we want to start a family, so we need the space...I don’t know how long we might be trapped here for”. She was conscious that “I don’t have the luxury of time to play with...what if we can’t move from here?...There are all these questions and I can’t do anything about it”. Being caught up in the building safety crisis was resulting in lives “in limbo...put...on hold” (Mariam, 25-34, London, 11-18m).

For some, these choices were complicated by medical problems, which may mean “by the time we’re able to start trying for another child it’s too late” (Laura, 25-34, Manchester, 11-18m). Laura did not have the option to delay because “I don’t have long to have kids, and the consultant told me ‘you just need to get on with it now’...We want to have another child and it feels absolutely ridiculous that a cladding scandal might stop that from happening...it feels so unfair”. Others similarly reported losing control over their own fertility decisions, with Beth (35-44, London, 18m+) explaining that it had “really impacted both my mental health and my partner’s...we’ve spoken about ‘will we have another child’...I feel that choice has been taken out of my hands”.

Lives are not static, and many were in a different position to when they first moved into their home. For example, Amy was in her 20s and single when she became a leaseholder:

I’ve now got a partner, he’s got a [child], we can’t have my partner’s son come and stay with us as much...because he literally has to sleep in our front room...We’re trying for a baby...that has just made me so stressed because where would the baby go?...I’m having to make my partner choose between a child he wants in the future with me, or one he already has (Amy, 25-34, Brighton, 11-18m)

Others similarly found themselves living in homes that were “completely inappropriately sized for where we’re at now in our life stage” (Hannah, 35-44, London, 11-18m). Having had a baby in a one-bedroom flat they were now “stuck” and unable to move closer to family support networks.

At the opposite end of the age spectrum, other cohorts described impacts in later life and retirement plans. Richard (54+, London, 18m+) had been forced to “rethink my whole retirement. ...I don't know what my retirement is going to look like. I'll end up costing the government more. ...if I have to rely on financial support from the government because I'm bankrupted. Again, there was an emphasis on loss of certainty and loss of the future life they had planned for:

I planned everything to retire at 60...Just as the cladding scandal kicked in, I was thinking 'I'm going to sell my property', because I'm ready to downsize...My plan was to buy a little terraced...and be mortgage free and have probably, about £100,000 left or something and start to wind down, because I've worked since I was 16 years old. Now...I can't see how I can pay...any amount of money...I can't see how I can sell the property without making a massive loss (Emily, 54+, Manchester, 11-18m)

Like Emily, Julie (54+, Chelmsford, 11-18m) had also deferred plans to retire: “Whereas we would be eligible now to retire, we are not retiring, we're keeping working just to keep putting money in the bank to pay the unknown costs that might spiral out of control”. One participant explained that their flat was no longer suitable for their needs, but they were unable to move: “in some ways it's worse because I'm older. I want to move to a flat that's easy for me to look after...I'm [in my 70s] now, I feel like time's running out. I could've sold my flat in early 2020, but I've just had to put it all on hold” (Rose, 54+, London, 18m+). There was a sense that for older individuals there was no time to be able to recover from the problems associated with the building safety crisis, whether that meant delaying moves or recovering from the long-term financial implications of bills for remediation.

The ability to move is central to fulfilling caring relationships across the life course, and several participants noted the way in which these relationships were constrained by being unable to sell. As with family planning, these were also framed as choices that cannot be deferred or retaken at a later time. Hannah described the challenges of trying to balance caring roles with being physically and financially tied to their home:

My partner, his father has advanced Parkinson's...He's not got long, and we just want to be closer...Driving two, three hours up the motorway...upheaving our son as well to live out of a suitcase most weekends isn't ideal...We're constantly travelling and splitting ourselves between places. My mum's got Alzheimer's as well...and she's not getting the treatment she needs...At the moment, I'm finding out through WhatsApp messages and it's awful. The stress of just not being able to be there, to help. It's horrendous. We should be there, and we should be able to move to be there (Hannah, 35-44, London, 11-18m)

With no timeframe for building safety problems to be resolved, individuals such as Hannah faced managing these crucial relationships from a distance. Other participants had moved in with family members to care for them, but faced being penalised for leaving their properties empty. Jess (35-44, London, 11-18m, SO) moved in to be a full-time carer for her father, but had started receiving letters from the local authority notifying her of penalties for leaving her flat empty, however she was also unable to rent it out. Similarly, Emily (54+, Manchester, 11-18m) had moved out of her home to care for her mother: “I should have been able to sell my home and look after my mum and then, find somewhere else to live and as it turned out, I couldn't sell my home. I looked after my mum but probably, there was times that I was stressed and didn't give my mum the best I could have done”. She felt a sense of guilt that these last weeks were tarnished by the stress of building safety problems: “As poorly as she was in the last weeks of her life...[she was] sharing cladding scandal stuff on Facebook because she's worried...I'll never forgive them for that bit because I can never get that back” (Emily).

As well as these relatively common manifestations of lack of autonomy, participants also reported being unable to make other key life transitions, such as moving for work, or for children's education. The pathways that were open to these households in 'normal' times were therefore closed off, in large part due to the EWS1 process. As Michael noted, it was easy for this (lack of) choice to spiral into other longer-term impacts:

Eventually, you think...you would have to move for your children's schooling...That's totally out of the window. So, you just think...because you can't move will their life chances be affected...They're the kind of worries you have that just flash through your mind and you think, 'my God, just because we bought a leasehold flat', unknowingly it has these knock-on effects and may affect your little innocent kids' life chances, so they're my concerns (Michael, 35-44, London, 18m+)

Being unable to make key choices and have control over one's own life could have "catastrophic" long-term effects because of the way in which being unable to move "could have really serious effects on your choices or opportunities down the line" (Thomas, 45-54, London, 11-18m, SO).

## 7. Relational stress

Another key driver of mental wellbeing impacts was the stress that living through the building safety crisis placed on relationships with others. This section considers impacts on relationships within the home, with wider networks of family and friends, and as part of the self-organised leasehold movement to campaign for change.

### Within the home

Whilst positive relationships are crucial for wellbeing, the financial pressures and autonomy harms that households were living with could put significant strain on relationships, including due to living with mental health crises. Beth, who had recently lived through her partner's breakdown, described the kind of long-term impacts that this had had on their relationship:

My relationship with...my partner, has really gone through the works...I'm back on anxiety medication because...it was like I was five different people – happy one minute, really sad the next, back to happy, up and down...Obviously he's getting help as well...But it'll be a slow one in terms of improving that relationship. Ultimately, I don't think it'll be fully remedied until there is some kind of conclusion on this situation (Beth, 35-44, London, 18m+)

Whilst individuals could seek help to manage their mental wellbeing, this was a temporary measure and viewed as tackling symptoms rather than the root cause of problems, which was beyond their direct influence. Leaseholders noted the way in which the building safety crisis put their lives on hold, stopping relationships moving on: "We're going to have to [move out] because as a couple, we can't survive...We might have to just have it vacant...Our marriage is more important than finances" (Chris, 35-44, London, 11-18m). In order to prioritise their relationships, individuals were trying to find ways to circumvent restrictions that were limiting significant life decisions, such as leaving properties empty or seeking permission to rent.

The all-consuming nature of the building safety crisis was reflected in relationships within the home: "it's something that I think about pretty much constantly...The anxiety it creates it does have an impact...My wife and I seem to have most of our conversations now about cladding...and it's not great and it does put a strain on things" (Joe, 45-54, Birmingham, 18m+). Conversations dominated by building safety problems, in which individuals were trying to understand how they came to be caught up in this crisis, could also prompt feelings of regret and blame: "It's caused us a lot of stress and a lot of anxiety and there have been times when we've blamed each other for whose decision it was to buy the property...It comes from a place of despair" (Chris, 35-44, London, 11-18m). Living in a constant state of stress and anxiety created tension at home:

We start arguing over this because this is the stress. It's been already a year and a half with this issue so obviously we are going to disagree between my partner and myself sometimes on how to approach [it]... We do argue. I lost three weeks of work because I was feeling quite down and depressed and I had anxiety and I had to take time off...So, it does affect your daily life. We already have COVID, which is quite new for us and it's quite hard to deal with. If you put this on top of that, then and it does create a bigger problem (Benat, 35-44, London, 11-18m, SO)

Whilst the home has often been positioned as a place of retreat from the stresses of everyday life (for a critique, see Gurney, 2020), for leaseholders living through the building safety crisis it is the locus of stressors, which have been magnified by the pandemic.

## Wider networks of family and friends

Relationships and support networks outside the home were also affected. Most leaseholders had spoken to family and friends about the issues that they were facing, but there were shared frustrations relating to misunderstandings and challenges associated with communicating the complex realities of the crisis. Some individuals tried to isolate wider networks as a space in which they could try to forget about building safety problems. There could also be reticence to speak about the extent of the problems that they were facing, due to feelings of shame or embarrassment (this will be discussed in Chapter 8).

Being caught up in the building safety crisis could be isolating, as Steve (35-44, London, 11-18m, SO) explained: "I'm not doing things I should be doing, I should be going out and seeing friends". Similarly, Tim (45-54, London, 11-18m, SO) felt that "I don't want to go out, I don't want to see people anymore. I don't want to socialise. . . You tell people about it and they don't know what to do with the information, because it's so grim and so bleak". This links to the way in which participants described being unable to enjoy life: "I take no enjoyment of anything. I used to have hobbies and go out with friends for a laugh. . . that doesn't happen any more. . . All the while your friends and family are saying 'things will change'" (George, 25-34, Cambridge, 11-18m, SO). Many leaseholders expressed guilt their negative feelings meant they were not nice to be around, because "it just takes over your life. . . I've had to apologise to my parents, I've just said 'I'm sorry, all I'm doing is talking about it'" (Fiona, 25-34, Birmingham, 18m+). Leaseholders described being anxious, stressed, tired, depressed, and constantly worried, which was "all-consuming. . . You do drop out of circulation. . . because it's too much" (Hannah, 35-44, London, 11-18m).

Many leaseholders had spoken to friends and family about the building safety crisis. Even in cases where these wider networks were "supportive, they don't really understand what it's like for us on a day-to-day basis" (Ellen, 25-34, Hertfordshire, 18m+). This meant that individuals were always trying to explain their life to others: "We have tried to explain it to our friends and family. I think it's one of those things you have to live, yourself, to really get it. I think there's a lot of people who don't believe what's happening and they say, 'you can't be right'" (Ellen). Others worried about spreading negative impacts, transferring worries onto others by sharing their problems. Anna (35-44, Southampton, 18m+, SO) explained that her parents were "not handling it very well. . . My Dad. . . gets himself tied up in knots about what should have happened. . . At one point we had to have a ban on discussing cladding. . . because it just became so stressful, so oppressive". Others had chosen to be selective in what they told family members (particularly older relatives) for fear of causing worry.

There were common frustrations among participants, who explained that the public nature of the crisis and its representation in wider media meant that they were constantly confronted by well-meaning, but inaccurate, portrayals of the policy context and their own experience: "Some of them [friends] say to me, 'I've seen in the media that the cladding scandal is sorted', and I just think, I'm not even going to waste my breath having this discussion, because it just sounds like either I'm being a pessimist or I'm overexaggerating" (Laura, 25-34, Manchester, 11-18m). Others explained that "people. . . can't believe you've got more protection with a toaster than you do your flat" (Ellen, 25-34, Hertfordshire, 18m+), and had experienced "18 months of people telling me I've got it wrong" (Emily, 54+, Manchester, 11-18m). Trying to counter these views and explain their own experience was "difficult and can be exhausting in itself" (Anna, 18m+, Southampton, 35-44, SO).

Several participants experienced their wider networks repeating narratives from government (see Chapter 8), which provoked frustration and upset: "Some of the comments I've had from friends have been really disappointing. . . the whole 'taxpayers shouldn't pay'. . . we're all taxpayers here" (Ed, 35-44, London, 11-18m, SO). Kate (54+, Manchester, 18m+) thought that friends may be "scared" by the topic, because of the magnitude of the failures that were being uncovered, but because of "their attitude to this. . . I don't really want to talk to people anymore. . . They believed the government's spiel. They are where I used to be. They have the blinkers on that I used to have. . . I just hate people". This provoked complex emotions such as "feeling angry towards people for not understanding" (Laura, 25-34, Manchester, 11-18m), whilst also feeling that "it's not their fault and they don't have any reason to need to understand". Another commonly reported reaction was the dismissal of their problems and experience, which made it "exhausting

to talk to friends and family about" (Laura). The potential for judgement from others was high, which had its own consequences for self-perception: "There's quite a lot of: 'well you got yourself into this mess'... My family now think I'm an idiot... I can't even manage my own life in the eyes of certain people... Maybe they're right" (Richard, 54+, London, 18m+).

However, leaseholders also spoke about the importance of retaining a space which was not dominated by the crisis: "I don't want to be talking about this all the time" (Steve, 35-44, London, 11-18m, SO). As George (25-34, Cambridge, 11-18m, SO) explained, "I've got a real tendency to go on and on about it and get quite upset about it. It's just easier to not bring it up... it's important to have an avenue not speaking about it... for my own wellbeing". Similarly, whilst Emily (54+, Manchester, 11-18m) had developed new friendships among neighbours as a result of the crisis, they no longer talked about it with other friends because "I need that headspace... I need that time with my friends where we don't talk about this".

Wider relationships could also have a negative impact on mental wellbeing simply because seeing others living a 'normal' life enhanced feelings of being trapped, stuck, and unable to move on. Participants struggled with feelings of jealousy and unfairness as others moved along the life pathway that they themselves should have been living:

We see all of our friends moving into... a lot of my friends either had moved into houses before this had happened or I've had a couple who have sold flats recently because they were just three-storey, completely brick built. I have feelings of jealousy because we've got couples who don't even have kids who are moving into really nice houses that they've saved up for (Laura, 25-34, Manchester, 11-18m)

Laura struggled with these negative emotions, explaining that having "made the sacrifices to get there... It just feels a bit brutal seeing everyone else that we know doing those next steps". Some of these transitions were facilitated by government support such as the Stamp Duty holiday: "all my friends have been taking advantage of [it] this year... Everyone says 'why should the taxpayer have to pay for your building to be repaired?', and they're all running off with 15 grand on Stamp Duty holidays" (Will, 35-44, Leeds, 18m+). These negative impacts did not just relate to housing transitions, but other ways in which people moved on in their lives: "Even with things like dating... I just don't really feel confident to go and meet someone... If it was the other way round, would I want to start dating someone that might be going bankrupt?" (Jess, 35-44, London, 11-18m, SO).

The COVID context only served to heighten these feelings, as during the time of the interviews restrictions on social contact were being eased. This contributed to an atmosphere in which 'normal' life was returning, which magnified the sense that leaseholders were trapped in a life that was anything but normal. As Steve (35-44, London, 11-18m, SO) explained, "my life should be improving, lockdown's ending. I should be getting on with my life, but I'm just frozen financially, emotionally". Similarly, Fiona (25-34, Birmingham, 18m+) reflected: "I got a text message from a friend yesterday saying, 'oh, we've all gone quiet because we're all getting back to normal', and I just thought, 'I'm not getting back to normal'. I'm coming out of the pandemic straight into the next crisis. I don't feel any better. I don't feel like I've got anything to look forward to". These kinds of interactions only emphasised the feeling of being "stuck in this situation" (Jess, 35-44, London, 11-18m, SO).

## Leasehold organising and taking on others' emotions

One of the defining features of the response to the building safety crisis is the extent to which the movement has been self-organised and directed by leaseholders living in affected buildings. This has had positive and negative impacts on wellbeing among participants. Many individuals talked about benefits of solidarity and recognition that they are not alone in their experiences. Mariam (25-34, London, 11-18m) argued that "it does help knowing that there are other people that are in the same situation that are all trying to do something to get out of it", whilst George (25-34, Cambridge, 11-18m, SO) likened the support through the community to "an Alcoholics Anonymous meeting... you go there to talk... to help you with one thing". These self-organised communities were valued by their members

and could provide a sense of togetherness as well as lessening the self-blame and guilt that many individuals were living with (see Chapter 8): “You can see that it’s not just you, but then equally you can see how bad it can get which occasionally is really scary” (Liz, 25-34, London, 11-18m, SO). New friendships had come out of the crisis, with “some tight bonds that have formed between all sorts of different people” (Ellen, 25-34, Hertfordshire, 18m+).

However, just because individuals recognised and valued this community does not mean that it was unified or homogenous. Several leaseholders reflected on challenges and inter-personal tensions in their efforts at self-organising. Steve (35-44, London, 11-18m, SO) described the difficulty of organising as a collective when “no-one is in charge, and it was the loudest, most panicked voice that was dominating...It was awful”. The heightened emotions and different views on how to proceed “had actually been the most stressful thing” (Steve). Others tried to “be as diplomatic as possible, to hear people out and make sure that people don’t shut each other down, and to keep it civil” (Ed, 35-44, London, 11-18m, SO). Tim (45-54, London, 11-18m, SO) explained that he had “become the agony aunt for people in this block...I get people shouting at me”, because of the emotions generated by living with safety problems.

Other blocks struggled to engage residents, particularly where many flats were rented out, because tenants were viewed as “not worried...it’s not their problem...so there’s no collective action” (Rose, 54+, London, 18m+). Even where more residents were engaged, it may be that “not everyone is so invested” and so a smaller sub-set of leaseholders were more active in driving forward action (Chris, 35-44, London, 11-18m). This could become “a massive source of frustration because it’s so much work to fall onto so few shoulders” (Ellen, 25-34, Hertfordshire, 18m+), highlighting the administrative burden of ‘cladmin’. Some leaseholders had also experienced retaliation from building managers because of their attempts to organise others, with Kate (54+, Manchester, 18m+) having “the most horrific experience...I was just seen as...somebody with a big mouth who wouldn’t do as they were told, so...they’re going to do what they can to make me shut up”.

Social media was an important component of leaseholder self-organisation, sharing stories, driving campaigns, and lobbying policymakers. However, being embedded in others’ stories and experiences of the building safety crisis also created an emotional burden. One leaseholder described the work they were doing around the building safety crisis as “a heavy load” (Ed, 35-44, London, 11-18m, SO), and this was reflected in numerous narratives from participants in the research. Rose (54+, London, 18m+) found that “in some ways it helps because you realise it’s not you...but in other ways I’ve found it really upsetting hearing everybody’s stories”. Whilst the solidarity associated with the movement could be “quite positive...the cause of that solidarity is extremely negative...You get caught up in reading all the tweets...and then that increases the negative feelings and issues around it (Julie, 54+, Chelmsford, 11-18m). Taking on others’ emotions could push individuals into their own mental health crisis:

We got to breaking point probably about three months ago where I’ve now stopped following the news...I was posting quite a lot on social media about it, but...it was just breaking my heart hearing other people’s stories...I felt I was taking on a lot of other people’s emotions, and so I’ve really kind of withdrawn from the whole thing (Beth, 35-44, London, 18m+)

The nature of the crisis was unique in confronting individuals with their own potential future, reflected in the experience of others, making for multifaceted and sometimes contradictory relationships with the wider movement.

## 8. Changes to identity and outlook

The research has worked with a broad conceptualisation of mental wellbeing, avoiding a sole focus on medicalised understandings, for example relating to mental health. Previous chapters have already discussed the importance of relationships, security (particularly financial security), and autonomy to make and enact life choices. This chapter discusses the way in which many leaseholders experienced the building safety crisis as a dislocating force, challenging their self-perception, foundational components of their identity, and their view of wider society and their place and value within it.

### Responsible homeownership

The building safety crisis has undermined the values and meanings associated with housing, and particularly homeownership, in wider society. When a core pillar through which individuals demonstrate their own responsibility, citizenship, and self-governance (Flint, 2003) is destabilised, this can affect self-perceptions and wellbeing. Whilst leaseholders are not homeowners, but rather purchase the right to occupy a property for a period of time in-line with the terms of the lease, as this is the route through which flats are generally marketed in England and Wales, being a leaseholder was often seen as synonymous with ownership (see Chapter 2). As Kate (54+, Manchester, 18m+) explained: "I thought that as a homeowner and a retired person I was immune from all the ills of the world...Home owned and paid for. Retired. Made it. This is my time".

It was common for leaseholders to juxtapose their own personal and financial responsibility with the potential for bankruptcy through building safety problems. As Steve (35-44, London, 11-18m, SO) explained: "I've never missed a bill in my life and it's just unbelievable that I'm facing financial ruin. I'm always so careful...I'm so risk averse...I don't even gamble...I go on holiday once or twice...I don't have a car". In common with others, Steve argued that

I've done everything society has wanted me to do. Get a good job, get a foot onto the property ladder... Society is encouraging us all to get onto this thing called the property ladder. And I'm thinking of all the things I should be doing as a grown up for money, for self-esteem, for distinction...for self-worth, all of these things that we're supposed to do...I've done nothing wrong and I might be absolutely hammered over it. The people that have created the whole system are just going to get away absolutely scot-free (Steve 35-44, London, 11-18m, SO)

This sentiment, of being penalised for doing the responsible thing, was extremely common. Becoming a leaseholder was, for many, seen as "a sensible adult decision...I felt like I was giving myself that security" (Laura, 25-34, Manchester, 11-18m). Being a leaseholder was "the responsible thing. This is what we're being told, from society, is that you don't rent, you buy" (Hannah, 35-44, London, 11-18m). Many individuals pointed out that they were "incredibly hard working, I've never really done anything stupid...I just don't deserve this" (Rose, 54+, London, 18m+). The financial fall-out from the building safety crisis left many with a feeling that their responsibility had been futile: "What's the point in working hard because it could all be gone" (Fiona, 25-34, Birmingham, 18m+).

## Failure and loss of future

Many individuals were trying to come to terms with the fact that “what might have been the biggest achievement might devastate me” (Steve, 35-44, London, 11-18m, SO). As Lucas explained:

It is your home and I think so much of who you are as a person you’re wrapped up in...that sense of achievement, that sense of accomplishment, self-worth, you’re not looking down on anybody that hasn’t achieved it or whatever, you’re saying ‘well I managed to do it, I managed to save up’ and it’s the English man’s castle...It shouldn’t be but like your relationship status, your job, where you’re going, where you live and what you’re doing, it’s all kind of wrapped up into how you feel (Lucas, 35-44, London, 18m+)

Because housing is imbued with so many other meanings for individuals, its disruption can have a profound impact: “I’m not a nice person. I used to be proud of me but there’s nothing to be proud of anymore” (Kate, 54+, Manchester, 18m+).

This creates an atmosphere in which “we feel like failures” (Hannah, 35-44, London, 11-18m), particularly in contrast to others who appear to be ‘successfully’ progressing along the same trajectories: “When I see other people going through these really important milestones in life, I am really happy for them, but it really shines a magnifying glass on your own situation...you just start thinking like you failed” (Beth, 35-44, London, 18m+). Individuals struggled with this sense of failure, even where they did not feel to blame:

The temptation is to feel like I have failed on some level, because currently what I own is worth nothing, I have no assets of value. And if I compare myself to my friends...they own a property...they’ve got investments...You do feel a bit financially that you’ve failed, not that I would blame myself...but...I’ve failed to make much of an impact and one day I’ll have to explain this to my kids. That’s not a nice feeling (Michael, 35-44, London, 18m+)

Fear of being judged for perceived mistakes was also strong, and this was a new experience for many of those participating in the research: “It’s so stressful being in a situation and feel like you’re going to be judged...I feel like I’ve only ever done the right thing...I really watch my pennies, yet I could still be in that position [of bankruptcy]” (Lauren, 35-44, London, 11-18m, SO).

As well as a day-to-day sense of failure, participants also saw the future that they had planned being lost as a result of the potential financial impact of building safety problems:

This is the first time that I realised actually I’m not going to be any better off than my parents are. It’s been a narrative that’s been bubbling away, but I felt like I’ve been quite successful in my life, up to this point... But all of that has just suddenly become so fragile and actually I could lose everything...My future feels vulnerable. If I have to declare bankruptcy I lose my job, I don’t know what else I could do (Ed, 35-44, London, 11-18m, SO)

Rather than letting go of the future that she had planned for, Laura (25-34, Manchester, 11-18m) – who had been planning to move due to the birth of her child – was instead trying to live aspects of that life whilst being unable to move: “There’s a feeling of embarrassment as well because I’m...trying to go to Mum and Baby groups and stuff in areas that I don’t live...I feel embarrassed to say ‘oh, no, I live in a flat in [area]’, because I’m trying to live the life that I’d planned for us”. Spending time in the areas she had planned to move to meant constantly confronting the life that she should have been living, that had been “planned for, wanted, that we’d saved for” (Laura).

## Self-perception and negative emotions

The emotional impacts of living through the building safety crisis were widespread, and for many leaseholders extended how they saw themselves. Being involved in a national scandal affected self-perceptions and confidence:

For somebody who has had a reasonably successful...career and life...the fact that I am reasonably articulate, I can make points very forcefully, I can write a good letter, I can do all of those things...yet no matter how much I try and bring those skills and talents that I've got, it makes no difference. And that is a very strange feeling, because generally I've managed to pull my life around or do things to make a difference (Julie, 54+, Chelmsford, 11-18m)

Being unable to change the situation she was facing had left Julie (54+, Chelmsford, 11-18m) with a new realisation about "the extent of my powerlessness. It has changed the way I see myself very much. That...has been a big shock".

This was an embodied feeling also expressed by other participants, who frequently referred to feeling small, or being the "small people" (Beth, 35-44, London, 18m+) in the face of other vested interests. As Sofia (35-44, Leeds, 18m+) explained, "I have this sensation all the time, I feel like so small and useless...We are opening our wallets and everybody takes the money as they want. The day it runs out, we are going to lose the flat". Similarly, her boyfriend Will spoke of feeling "totally powerless, we're just little people". Emma (45-54, London, 18m+) highlighted other powerful vested interests, which "will always try and squash the individual and trample on them...it's that feeling of powerlessness...for me it's the worst bit".

Many individuals experienced feelings of shame, guilt and self-blame for the situation they were faced with. Shame occurs when individuals do not live up to their ideal self, which can make their place in the world seem less secure (Kearns et al, 2000). As Rose (54+, London, 18m+) argued, "I can't get rid of this blame feeling", and she feared that "people are going to blame you for doing something stupid, which you haven't". Whilst recognising rationally that they were not responsible for the problems that they were facing, this did not necessarily lessen the fact that "you feel it's a bit shameful" (Joe, 45-54, Birmingham, 18m+). Leaseholders questioned their past actions in light of the information they now had: "You feel a bit guilty sometimes and a bit stupid, it's more about that, you feel like you've been made to feel like a mug, and was it your fault, did you not look at the T&Cs?" (Michael, 35-44, London, 18m+). There was also shame in having to disclose their involvement in a "pumping drama" (Steve, 35-44, London, 11-18m, SO) that dominated public life: "I feel like it was the worst thing I ever did in my life. I regret it every day [crying]... I feel kind of embarrassed...I've had to have serious discussions with my employer to say I might have to declare myself bankrupt" (Lauren, 35-44, London, 11-18m, SO).

All the while, these feelings of guilt and shame were being stoked by government narratives around the building safety crisis, with leaseholders feeling very strongly that this was a deliberate strategy to discredit and deny their experiences. One of the most prominent narratives mentioned by leaseholders was the argument that taxpayers should not be responsible for remedial works, via government funding:

That is unfortunately promoted by the government because they vilify us deliberately. It was Chris Pincher who said 'the taxpayer shouldn't have to pay this'...I don't use food banks, I don't use schools, there's a million things I don't use and I don't object to my tax going to them. And it's only one example of so many of deliberately vilifying leaseholders (Kate, 54+, Manchester, 18m+)

Many individuals noted that they were taxpayers as well, but that this response from government had shaped public understandings of the crisis, so that leaseholders frequently heard this type of response to their calls for help: "I'm sick of hearing it...They've heard the government say it, and this is the problem. The government are effectively gaslighting the public into believing these things" (Fiona, 25-34, Birmingham, 18m+). Some of the public responses

were also seen as dismissing the reality of the scale of problems, versus the power of any one individual to have uncovered these issues prior to purchase:

It's amazing following the Grenfell inquiry, just seeing the level of malpractice in the building industry and the manufacturers of these cladding and insulation...All these things and yet we're just left with the bill and Robert Jenrick stands on there on TV and says, 'caveat emptor', you should have checked. Should have checked what? (Will, 35-44, Leeds, 18m+)

These narratives also contrasted with other government statements in support of the principle that leaseholders should not have to pay for remedying building safety problems. This created a sense of "double speak, you're dealing with a government here which is Orwellian in its news speak and they say 'no leaseholder is going to be left behind, the owners should pay'...It's being trolled by the government" (Tim, 45-54, London, 11-18m, SO). Many also argued that the government was misquoting statistics to suit their own narrative that remediation work was progressing appropriately: "The Ministry of Housing comes along and says... 'we don't recognise these figures...we don't recognise this claim'...It feels like they're denying all our experiences and just telling us that we're making it up" (Ellen, 25-34, Hertfordshire, 18m+).

## Outlook and orientations

Whilst many participants reported that they were already relatively sceptical of governments, it was also extremely common for individuals to refer to their own experience as being one of surprise and shock at apparent levels of corruption and greed at the heart of government and the housing industry. Their experiences as a result of the building safety crisis eroded trust, not just in government but in the key institutions that had previously been perceived as stable, secure, and a key building block of their lives. Many leaseholders talked about having a changed outlook, or perception of the world around them.

Government was viewed as being " beholden to the builders" (Julie, 54+, Chelmsford, 11-18m) because "who's their biggest donor? It's the property developers and builders" (Steve, 35-44, London, 11-18m, SO). This meant that they were seen as protecting the interests of these groups, rather than residents of affected buildings: "God forbid you might bankrupt a developer, who'll only go and open up another company, but it's alright to destroy someone's life?" (Emma, 45-54, London, 18m+ ). The response of government had a significant impact on people's view of wider society: "it shapes your opinion of society and how it can come to this really. How they [government] could just sit there and just watch people going through this" (Joe, 45-54, Birmingham, 18m+).

Many participants talked about the way in which the building safety crisis had opened their eyes to corruption "massively changed how I view the world" (Laura, 25-34, Manchester, 11-18m). This was echoed by others:

People don't like to think the UK is corrupt, but it really is now... It's very difficult to really collar people for it because it's systemic corruption, the rules are wrong. It's the rules that are corrupt. You don't need to be corrupt because the rules allow you to do it... I don't blame the construction companies. I mean, I do, but... it's not their responsibility to do better than the regulations say (Ed, 35-44, London, 11-18m, SO)

I always grew up thinking Britain wasn't a particularly corrupt country, but this has made me think again... We see reports of some of the biggest donors to the Tory party at the moment are developers... The trust has gone, the system is broken and yet the government are protecting the developers, it seems like... And you do wonder, is that repeated in other sectors of society? Are other sectors open to corruption and... corner cutting... I feel like now if you dig a little deeper in these different areas, Britain is not this sort of... uncorruptible country... The root cause of all this building chaos is greed... So yes, definitely my view of society has been affected negatively (Michael, 35-44, London, 18m+)

Several individuals talked about the crisis having “opened my eyes” (Fiona, 25-34, Birmingham, 18m+), blinkers being removed, or being ‘unplugged’, with the result being that they now had a different view of the world around them. For example, Kate (54+, Manchester, 18m+) described her view that “we all have blinkers on”, whilst Michael (35-44, London, 18m+) explained that he had “walked in blind” to putting trust into systems and society, but now that he had “had my eyes opened...to how corruptible everything is” he would be very wary of doing this again. Others described similar changes in world view:

It took the blinkers off and made me realise that the world I thought I lived in isn't... We're run by the governments, run by business, commerce for the benefit of commerce and people are to be exploited... I had faith before. I don't now. I had hope before. I don't now (Kate, 54+, Manchester, 18m+)

it's almost like being unplugged a little bit from the matrix... You see the government saying all this stuff that didn't actually translate into anything and it's all just... propaganda, it's spin... You're not naïve to know that it's not all super white and perfect, but you expect certain standards to be in play and I think that's what's really done the damage... like, everything is built on sand... I don't trust anybody really now... in terms of this system (Lucas, 35-44, London, 18m+)

This damaged people's ability to trust the government and its systems, but also leadership and organisations more broadly. Lucas explained that he had developed a “lack of trust, lack of faith in the system” and that this “damage to outlook is a major factor” in the harms that he experienced: “My dad did say to me, ‘don't get bitter’... because it bleeds into your personal relationships... And you sound like such a cynical conspiracy theorist... I think that's the bit that's done the most damage” (Lucas, 35-44, London, 18m+). George (25-34, Cambridge, 11-18m, SO) noted that the experience had their “whole perception of life”.

This shift extended to their perception of the country as a whole, the key values that underpin society, and their own place and value within this. The building safety crisis has not just changed peoples' sense of home within the dwelling that they live in, but their sense of belonging and place in society more widely. Bao (45-54, Ipswich, 18m+), who had previously voted Conservative, explained that the crisis had made him “question everything else they're [government] saying” and challenged his expectation that government would intervene and say “ok, this isn't right, we're going to fix it”. For many, the management of the building safety crisis was seen as getting “to really fundamental things... in this country... about the way things work (Rose, 54+, London, 18m+). The crisis exposed “such a seismic failure of all institutions” (Chris, 35-44, London, 11-18m) that some described the experience as “kind of like living in a surreal parallel universe, none of it really seems real” (Sarah, 25-34, London, 18m+). This sensation was shared by others, as Kate (54+, Manchester, 18m+) explained that “every single part of my life is affected negatively. Everything I believed in was a lie. It was all a façade and I can now see that” – “there is nothing left that's real, nothing”.

Several participants indicated that their view of their country was so changed that they no longer saw a place for them to remain. As Rose (54+, London, 18m+) explained, “the political side of it has made me think I don't like living in this country anymore... I always thought it was a great country... a good country to live in, but I don't anymore”. Others linked this to different moments of national crisis such as recent political scandals, Brexit, the ‘WASPI women’ pension scandal, the post office scandal, Windrush, and PPI insurance mis-selling:

I wonder if I even want to stay in this country because I'm so angry at the government, particularly after Brexit and now this. I just think, when I can sell my flat, do I just sell up and go somewhere else? (Fiona, 25-34, Birmingham, 18m+)

I always felt, you know, I'm middle class, I'm a homeowner... I'm going to be okay... You see the WASPI women, you see Windrush, and the post office workers scandal, and it's like, hang on, there's people in this country who have been fighting for justice for decades. Even when justice comes it's too little too late. This

is the country we live in. My wife actually wants to leave the country (Tim, 45-54, London, 11-18m, SO)

It's made me think twice about remaining in the UK...When our parents pass away, we will happily move out of this country...There's no values here. There's no society. It's literally been systematically destroyed, and this government has probably accelerated that more than any government (Hannah, 35-44, London, 11-18m)

Locating the building safety crisis within a broader history of national crises and scandals demonstrates the profound and long-lasting impact that the experience has had on affected leaseholders.

## 9. Responsibility and resolution

Leaseholders were frustrated with Government action to-date, noting the unfairness that was embedded in existing financial support mechanisms. It was also commonly noted that numerous organisations were likely making significant profits from the crisis – by providing waking watches, surveys, or building works – whilst leaseholders' financial and mental wellbeing was being damaged. An expansion of Government funding was viewed as essential, but there was also considerable desire from leaseholders for individuals and organisations to be held accountable for building safety problems.

### The problems with action to-date

Many participants expressed frustration at policy developments that had been taken up to the time of the research. Leaseholders participating in the research lived in a range of building types, and with a range of different problems affecting their buildings (see Chapter 2); these characteristics have a significant impact on the potential to receive government funding for any remediation work. However, even those living in buildings which may have been eligible for this support were frustrated about the unfairness that was at the heart of financial support mechanisms. As Beth (35-44, London, 18m+) argued: "It really angers me that they've done this assumption of 18 meters above and below. I really don't think that's acceptable... There needs to be a solution that meets everybody's needs... I feel very strongly that we should stand together... because everybody should have a safe home to live in". Others highlighted the inequity of the height of the building determining the type of government support available: "We're two metres under the height, but it's all right if we burn to death?" (Emily, 54+, Manchester, 11-18m).

The Building Safety Fund was also limited in terms of the works that would be eligible for any specific building. As Beth (35-44, London, 18m+) pointed out, "this is not about cladding... most of these buildings... are failing on more than just cladding. So, it's not acceptable to allow a fund that has cladding versus a building that doesn't... but has... a litany of other problems, which make it just as dangerous". Whilst funding for remediation of cladding systems may include other components such as insulation and cavity barriers where they form part of the cladding system, depending on the specific construction of a building and the problems identified, work may also be out of scope for funding.

As outlined in Chapter 2, one of the most common ways in which participants became aware of their involvement in the building safety crisis was when they – or others in their building – were unable to sell their flat due to requests for an EWS1 survey to be completed. This process, as explained in Chapter 1, has been subject to shifting guidance and application, which has drawn a wider range of buildings into scope (there have subsequently been moves to restrict the application of the EWS1). Confusion over interpretation of EWS1 guidance by different key actors involved in the building safety crisis, such as Managing Agents, freeholders, surveyors, government policymakers, and mortgage lenders, has been a significant source of stress and frustration for participants. EWS1 was described as "a panicked response" (Amy, 25-34, Brighton, 11-18m), particularly Advice Note 14, which was "the start of all of our problems... Yes, there's been years of systematic regulatory failure, however, this government's dealing with it has made the situation worse (Hannah, 35-44, London, 11-18m). As Benat (35-44, London, 11-18m, SO) argued, "you can't just create the problem and don't give the solution", instead leaving leaseholders liable for a change in regulation. Beth explained further:

The legislation was brought in by the government. They have caused the confusion. I understand the intent was supposed to be a positive one., but... my assumption is... they just did not look at the risks associated with putting this in... They changed the rules without telling anybody they changed the rules. They moved the goalposts (Beth, 35-44, London, 18m+)

At the time of the research, the discourse from government around the EWS1 process began to shift, suggesting that guidance would be changed to limit the need for an external wall survey for certain building types: "I listened to

Robert Jenrick yesterday... what he was trying to say, basically, is that some of these buildings probably don't actually require this amount of remediation because they are actually quite safe" (Joe, 45-54, Birmingham, 18m+). However, it was argued that this would be unlikely to significantly shift the view of mortgage providers – indeed, it had been the experience of some participants already that lenders had been insisting on EWS1 surveys for buildings which were already outside of scope. As Joe explained, "there's no point him just saying that... an insurer is still not going to insure you, or a mortgage company still... They've got to back them up with something... If that's abolishing EWS1, if that's making some sort of policy around what types of building require remediation".

## Risk aversion

Whether related to EWS assessments, interim mitigation measures, or government policy more widely, many participants expressed the view that "the risk isn't there that justifies what's going on in terms of the risk aversion. It's not commensurate" (Hannah, 35-44, London, 11-18m). Whilst there was an appreciation that for those conducting fire risk assessments, EWS1 surveys, or other types of building survey, "their job is at risk, their accreditation, their credibility's at risk, so they have to be on the cautious side", there was still the perception that this "doesn't justify" (Benat, 35-44, London, 11-18m, SO) the situation that leaseholders were faced with. For example, Tim described an example from his building:

When it talks about the cladding and the decking in the EWS1 report... it's all very logical. But it all traces back to a couple of points... It gives the fire safety rating of the cladding... but... it makes no attempt to work out if the wood was fire treated or not... It says, 'we do not know if the decking is treated or untreated so we are going to assume that it isn't'. So, to cover their arse the guy who did the fire report went back to the building owner... the building owner said 'I don't know, we've lost the paperwork'... And the fire engineer said 'well let's just assume it's flammable'... Apparently they don't want to [test it] because that would be a flammability test and that would cost money (Tim, 45-54, London, 11-18m, SO)

As a result of this kind of situation, many participants felt that "everybody's just looking after themselves" (Fiona, 25-34, Birmingham, 18m+), and "they're [RICS] just watching their backs all the time... over doing surveys and tightening up so that they would never be liable for it" if there was an adverse event (Rose, 54+, London, 18m+). This view was not just expressed in relation to surveys and remedial works, but also interim measures, some of which came at a significant cost to leaseholders:

I feel like they've [fire service] got corporate guilt over Grenfell because of the stay put policy... They are trying to protect their image, so there's a lot of overkill... like, 'waking watch!', as soon as there's any problem... I can understand why they would want to do that... because that stay put policy was madness and cost people their lives obviously. As a corporate entity you would feel guilt, and you'd lash out at these damned blocks with all their defects, and these damned developers: 'Right... impose a waking watch. That's it, we've covered ourselves'... They've gone completely the other way (Michael, 35-44, London, 18m+)

As Ed (35-44, London, 11-18m, SO) explained, his view was that these decisions did not arise from "proper risk aversion", because in that case "they would properly consider the solutions they're proposing". Rather, "it's about covering their own arses. Everyone is trying to cover their own arse and it means they're throwing bills at people... it's not about risk aversion, it's reputation" (Ed).

## Making money from a crisis

It was also commonly noted that numerous organisations would likely be making substantial profits from the crisis, whilst leaseholders' financial and mental wellbeing was being damaged. There was particular concern that companies

undertaking remediation works may be some of the same companies that carried out original building work which had been found to be inadequate. Frustration and disbelief was expressed that, for example, freeholders “get money, put it in their pocket and...have no responsibility” (Sofia, 35-44, Leeds, 18m+). Similarly, Joe (45-54, Birmingham, 18m+) noted that “everybody is making money, and the leaseholders are paying for it...Managing agents...developers... insurance companies...Everybody is taking their bit and it’s the leaseholders that are...bearing the costs for it”. It was “incredible how many different entities there are out seeing this as an opportunity to make money” (Ed, 35-44, London, 11-18m, SO). Will gave an example from his own experience:

When our insurance doubled, all the leaseholders were stressing about it and the management company were very apologetic and said there was nothing they could do...but half of our premium...was in commission and tax...The broker had 20% and the management company took 20% as well. So, 40% of the insurance premium was commission and then there was obviously insurance premium tax on top of that as well. But that was the year when it was £58k...Last year because it went up to £258k, they reduced their commissions to 5%...I don’t know what they’re going to do this year (Will, 35-44, Leeds, 18m+)

This resulted in feelings of mistrust from several participants, and the feeling that “everyone’s trying to screw you over all the time...screw what they can out of you rather than work with you” (Emma, 45-54, London, 18m+ ). As Sarah (25-34, London, 18m+) explained, management companies “can charge management fees on top of the remediation works. Everywhere along the chain people are just rubbing their hands”. Some pointed out that “the government want their 20% of it [VAT], so they’re actually making a profit out of us...which is just...disgraceful” (Kate, 54+, Manchester, 18m+).

Participants were already reporting investors attempting to profit from the crisis, with cash buyers approaching residents: “cash buyers...are stalking around saying ‘oh, yeah, I’ll give you 50% of your property value for your property’. The problem is people are getting to points where they’re so desperate they’ll take it and that in itself is horrendous (Joe, 45-54, Birmingham, 18m+). Richard (54+, London, 18m+) explained that a neighbour was “talking about selling her property for auction...Somebody will buy her flat at a much reduced price and hold onto it... until this is sorted out”, and that the stress of living with the crisis meant more people were “open to being taken advantage of”.

## The need for comprehensive government action

Whilst some participants found it “difficult to apportion blame” (Fiona, 25-34, Birmingham, 18m+), and noted that responsibility for failures “really depends on the circumstances of each building” (Beth, 35-44, London, 18m+), most individuals felt that government had central responsibility for the building safety scandal, shared with other key actors such as developers and manufacturers (see HCLGC, 2021, p.14). Government’s role was so central because it sets the framework in which other actors operate and through which they are held to account. This framework had been shown to be inadequate, with the result that not only had poor practices been embedded over a number of years, but also limited ability to then hold organisations and individuals to account. As Ed (35-44, London, 11-18m, SO) explained, the responsibility was “absolutely square on Government and not just this Government, but successive Governments...The construction industry has a lot to answer for...but let’s be realistic, they are private entities, they... work within the regulatory system that surrounds them”.

A combination of failures were highlighted, with “lack of regulations and incredibly poor testing regimes...letting the construction industry get away with murder...Government, manufacturers, and construction companies...should be paying for this” (Will, 35-44, Leeds, 18m+). Many leaseholders had been surprised at the lack of legal avenues to hold other key actors to account. As Steve (35-44, London, 11-18m, SO) argued, “some facet of the legal structure around this should lean on the people that put together badly constructed buildings”, whilst Richard (54+, London, 18m+) similarly noted that “if the builders have built not to regulation then they should be held responsible”. However, it was also recognised that some regulations had changed, and as “the government are the ones that changed the law and

really fucked it...I don't think that it should be 100% down to the developers, because they're as much victims" of those changes (Emma, 45-54, London, 18m+ ).

Given the central role of government in the architecture of this crisis, it is perhaps not surprising that participants also felt strongly that government should be responsible for its resolution, in a way that did not disadvantage leaseholders. This is also a pragmatic issue, as government is the only body with the necessary power and resources to hold other interest groups to account, and/or to change the framework to enable this to happen in the future. The general view was that "an easy solution would be for the government to put up the initial money for it [remediation] and then through some sort of tax or something, get the money back from the developers" (Jess, 35-44, London, 11-18m, SO). In the current context, each individual was trying to unpick the complicated web of interests and the history for their building, but as Steve (35-44, London, 11-18m, SO) argued, "it's bigger than me...what the hell do I know about any of this?". Government had the resources (both in terms of people, expertise, and money) to determine "whoever they need to get money off" (Laura, 25-34, Manchester, 11-18m).

However, many leaseholders also highlighted the need for the whole process of managing the building safety crisis to "go back to basics...because they don't know how many buildings are affected, they don't know the scale of the problem" (Sarah, 25-34, London, 18m+). A number of leaseholders argued that there needed to be a more centrally co-ordinated process to enable "some form of prioritisation of buildings", because the current "system is so ad hoc" (Liz, 25-34, London, 11-18m, SO). This could result in a database which included "all the number of buildings that have been affected, that need remediation...All the numbers of buildings that had all these defects, which should have been done right at the time of build...The list of developers who did it and...the people associated" (Bao, 45-54, Ipswich, 18m+) in order to see common patterns in any failings.

## 10. Conclusion

Leaseholders affected by the building safety crisis are experiencing widespread and severe negative impacts on their mental wellbeing. This spans a spectrum from constant worrying and the inability to concentrate, to anxiety, isolation and withdrawal, depression and suicidal feelings. One of the key drivers of these impacts is the financial stress and uncertainty resulting from increasing day-to-day costs, and especially from anticipated bills for remediation work. Whilst the stress of living in a dangerous building was significant for some, it was more common in this research for leaseholders to highlight financial fears driving negative impacts. This was because financial ruin was seen as a more real, certain, and immediate threat than the likelihood of a devastating fire. In line with other research, there were multiple drivers of negative wellbeing for most individuals (Oswald et al, 2021).

Many leaseholders explained the way in which their ability to plan their lives and make key choices had been disrupted by the uncertainty of the building safety crisis. In part, this was driven by financial uncertainties, but it was also a result of the EWS process which has left many individuals in limbo, trapped in homes which cannot be valued and which therefore cannot be sold. The resulting loss of autonomy has had a significant impact, with leaseholders reporting being unable to have children, deferring retirement, and unable to care for relatives at the end of their lives. Not all life choices can be deferred to a later and more certain time. There are some decisions which individuals will not have the chance to re-take, and which may fundamentally alter the shape of their life to come. For some, therefore, the impact of the building safety crisis will be long-lasting and profound, even before bills for remediation work have been received. This highlights the way in which uncertainty shapes possibilities for action, including around reproductive choices (Hall, 2021)

Living through a national crisis has also clearly placed stress on relationships both within and outside the home. Building safety problems were a constant presence in people's lives, which it was difficult to escape from. The financial stress, inability to plan, and significant uncertainty over resolution inevitably strained relationships with family and friends. It was not uncommon for leaseholders to withdraw from social life, as they saw others moving on and progressing on life trajectories that should have been their own. Coming out of national lockdowns and narratives highlighting the return to 'normal' life only served to highlight that their own lives were in limbo, and there was no normalcy for those living with the building safety crisis.

Fundamentally, participants in this research felt let down by systems of regulation and governance which should have ensured that the failures associated with the building safety crisis never occurred. Whilst there is recognition that these facts cannot be changed today, much of the anger felt by leaseholders relates to the way in which they have been left responsible for poor practice, failures of regulation, and changing guidance. It was often repeated that a decision to move along the well-worn path of home purchase – something which is associated with responsibility and success (Cheshire, 2010, Flint, 2003) – may have a devastating impact. For many leaseholders this experience has shaken their trust and belief in systems (of housing and governance) which previously seemed stable and secure. As a result, it has left individuals questioning their own sense of self, living with feelings of failure, shame and loss, with a deep mistrust of Government and the housing industry, and ultimately questioning their place and value in wider society. These impacts are likely to be long-lasting, as people's perceptions of themselves and the world around them have been reconfigured.

It is clear that it will be difficult to hold other key actors to account for problems which have taken place over many years and at different points in the housing system (Oswald et al, 2021). This is further complicated by the ways in which regulations and guidance have changed and been applied retroactively, which a number of participants argued was not the fault of developers at the time of construction. However, leaseholders spoke repeatedly of the need to hold organisations – and Governments – to account for their actions, where this was possible, and to ensure that this will be a feature of future regulation of the housing industry. It is purely by chance that these leaseholders are living in affected homes at this time, and just because they can (likely) be held responsible for the costs of remediation works does not mean that this is an appropriate – or sensible – solution. As well as the moral argument against such a course of action and a deep sense of unfairness, it also makes little practical sense since it is abundantly

clear that many leaseholders are not in a position to fund work running into the tens of thousands of pounds. This makes it likely that problems in buildings will remain, removing an important part of national housing stock from circulation.

As the crisis drags on without comprehensive action from government, the impacts are worsening. We know that sustained unpredictability and insecurity is a pathway to mental harm (Benach et al, 2014, McLean et al, 2017), and that uncertainty and lack of a clear way forward drives negative emotional outcomes (Oswald et al, 2021). However, public statements from some members of Government show not only lack of recognition for the depths of impact on many leaseholders' lives, but have actively compounded the harm caused by mobilising public narratives against them. It is crucial for Government to urgently take action to understand and address the scale of the problem, in all types of buildings.

In light of the findings of the research, we recommend:

For building managers and owners

- Establish channels for regular and proactive communication with leaseholders living in buildings affected by building safety problems. Communications preferences (including frequency of updates) should be agreed with leaseholders where this is possible. Communication and updates should still take place even where no progress may have been made, as this will provide evidence that action is ongoing
- Provide prior warning of any assessments, surveys, or works to the building, and an explanation of what is being done and why

For housing associations

- Establish streamlined policies and procedures to enable default permission to sub-let shared ownership homes where there is an established need for leaseholders to move from the property

For local government

- Establish a council tax discount for cases in which resident leaseholders have had to move out of properties and leave them unoccupied due to building safety problems. For example, this may apply in the case of mental health harms, or where an individual has had to move to take up employment, reduce overcrowding, or care for a relative.

For national government

- Collect, publish and update information on: number of buildings affected, problems identified, categorisation of risk, and progress to remediation
- Put in place a centralised process to prioritise assessment and remediation for buildings with the highest risk, irrespective of building height (albeit that this will be a component of risk)
- Establish a comprehensive fund for remediation works in all building types (i.e. not limited by height), and extend eligible works to include all building safety issues, such as flammable materials on balconies and compartmentation
- Establish a taskforce to identify mechanisms through which costs may be recouped where it is possible to identify failings by other parties (such as construction companies, architects, manufacturers, building control inspectors), and pursue for compensation where this is possible and reasonable
- Ensure affordable insurance premiums for affected buildings by working with the insurance

industry. This could be modelled on existing approaches to buildings affected by flooding

- Materials and labour for remediation work should receive a zero rating for VAT, which would reduce the sums being charged

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