UK COLLABORATIVE CENTRE FOR HOUSING EVIDENCE

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Housing insecurity and mental health

Summary

- There is a large body of research exploring the relationships between mental health and housing. Whilst the associations are complex, how people feel about their housing has an impact on their mental health.
- Given the reconfiguration of contemporary housing systems, with decreasing affordability, an increasing role for the private rented sector, and worsening housing outcomes compared to previous generations, it is timely to consider the associations between housing insecurity and mental health.
- This policy brief focuses on three dimensions of housing insecurity: financial, spatial, and relational. Policy recommendations are made for a number of audiences, including UK and devolved governments, research communities and mental health charities.

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Financial insecurity and mental health

Housing affordability and insecurity is frequently cited as an issue by people experiencing mental ill health.[1] However, the relationship runs both ways – prior mental health predicts current housing outcomes, and housing affordability is also associated with current health. This suggests that a focus on mental health support may prevent affordability issues for some individuals.[2] There has been particular interest in drawing out the role of tenure in mental health, but the evidence is mixed. It is important to understand the wider institutional context; for example, in the UK the welfare framework appears to offer some protection for private renters experiencing unaffordable housing.[3] However, this research was carried out before significant changes to welfare support, including support for housing costs in the private rented sector.

There is little research into the specific mental health impacts of being unable to access one's tenure of choice. In the UK, narratives of 'Generation Rent' have emphasised the declining affordability of homeownership and private rented housing. There is emerging evidence that people who are unable to achieve their housing goals feel frustration, disappointment, failure, anxiety and stress.[4] There is scope to apply more in-depth measurements of mental health in future research in this area.

Financial stressors such as being behind on mortgage payments, being heavily indebted, and experiencing fuel payment difficulties also increase the risk of experiencing mental ill health. The wider context of welfare reform in the UK has also been found to have mental health impacts.[5] This may be particularly relevant for those geographical areas in which impacts are known to be concentrated, such as older English and Welsh industrial areas and seaside towns.[6]

Spatial insecurity and mental health

It is perhaps unsurprising that evictions and foreclosures have been shown to have an adverse effect on mental health. Research in Sweden found that individuals facing eviction were four times more likely to attempt suicide than the rest of the population.[7]

However, it is not just loss of housing that is related to mental ill health, but also a wider sense of insecurity and the potential to be asked to leave one's home. For those living in the private rented sector, insecurity of tenure has been shown to hinder individuals' ability to feel settled , and there is evidence that renters may experience 'revenge evictions' as a result of complaints about property or management issues.

This raises the issue of people's autonomy to choose whether to move or stay in their current homes and communities. Although for some, the ability to remain in a home or neighbourhood contributes to feelings of security and positive mental health, for others the inability to move, being trapped in place, and unable to access other housing options is also an important experience. In addition to fear of 'revenge eviction', younger people on low-incomes living in the private rented sector are increasingly being channelled to areas of low-rent housing and Houses in Multiple Occupation (HMOs).[8] This raises issues of privacy, control, choice, and a range of environmental issues.

It is also important to note that individuals living in rural areas face challenges in accessing mental health and housing advice services, with areas such as the Welsh valleys facing limited transport connections to these services. With the move towards digital service delivery, increased scrutiny of the infrastructure needs of rural areas is required.

Relational insecurity and mental health

Poor mental health can be seen as both a driver of relational insecurity, placing stresses on relationships, but also as an outcome of challenging relationships. There is very little evidence into the relationship between familial relationships and mental ill health. Research suggests that individuals returning to the family home to access support face complex emotions, including lack of autonomy, disempowerment, and being positioned as a child. Family members and carers also experience conflicting feelings when support at home is no longer seen as possible.[9]

It is likely that living in shared housing will become a more common experience for some groups, such as young people on low-incomes, as a result of changes to support for housing costs, but there is limited research with this group. Poor quality housing and the behaviour of other tenants have been shown to be associated with stress, anxiety and insecurity.[10] For some groups, such as parents with non-resident children, the nature of sharing with strangers may impinge on their ability to develop close relationships with their children.[11]

There is little research on the ways in which landlords perceive those with mental health issues, but evidence suggests that private landlords are deterred from letting to groups perceived as 'higher risk', such as benefit claimants.[12] The impact of stigma, and the internalisation of wider perceptions of individuals with mental health needs (self-stigma), may be more significant where access to housing is determined by house-sharers.[13] More generally, the personal rejection felt by individuals as they are passed over for house shares in favour of others has been linked to low self-esteem and lack of self-confidence.[14]

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About the research

This policy brief is based on a review of the evidence into housing insecurity and mental health. For full details, see the project report Housing Insecurity and Mental Health in Wales. The project was funded by Mind Cymru and supported by the UK Collaborative Centre for Housing Evidence.

About the researchers

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Policy Recommendations

Learning for UK government

- The protective role of the UK welfare state in supporting mental health is significant, but is undermined by austerity programmes. Policy interventions must recognise the psychological distress caused by welfare reforms and Local Housing Allowance caps, and disproportionate geographical impacts.

Learning for Welsh government

- Policy interventions that seek to reduce mental ill health should target individual socioeconomic deprivation, as well as increasing the affordability of housing across tenures for low-income groups.
- Residents across sectors need consistent access to housing advice, to help limit housing-related stress before it escalates to more serious mental health issues. The Welsh Government should consider this in relation to the increasing emphasis on digital methods of communication, and limited access to broadband internet in some areas of Wales. A national telephone advice service could be one way of supporting this as part of homelessness prevention duties.
- An advice service would be particularly valuable for people living in areas with more HMOs, and in rural areas.
- Landlords, particularly in the private rented sector, need to be supported to improve their knowledge of mental health issues, and how to assist tenants to access support. This requires leadership at a national level, but may draw in partners to deliver training and advice services.
- There is a significant opportunity to build on and learn from the mandatory registration and licensing scheme, Rent Smart Wales. Monitoring evictions, no-fault evictions, grievances, and discrimination against tenants, would provide a national-level focus on understanding security of tenure in the private rented sector. It would also provide a clear pathway for tenants to raise complaints.
- The legislative framework for environmental health emphasises building maintenance and hazards to physical health. A more holistic approach should consider the psycho-social impacts of lack of privacy and the condition of communal areas, particularly in relation to HMOs.

Learning for local authorities and housing providers

- Social and private landlords, and local housing authorities, need to ensure adequate training for staff, so that they can better understand the mental health needs of their tenants, as well as how this may change in relation to different stressors.
- Landlords across sectors, property agents, and mortgage providers should review the information that is given to residents as part of arrears escalation processes and eviction proceedings, as this is a key point at which to signpost mental health support services. This is particularly important given the proportion of vulnerable households in the private rented sector.
- Private and social landlords should be recognised as key partners within local housing and social care strategies, alongside floating support services, which support people with mental health problems living in general needs accommodation.
- Given the importance of secure housing in supporting recovery, mental health services should ensure that care and treatment plans outline clearly what housing support service-users can expect and how to access it. Co-locating mental health professionals within housing services could also improve inter-agency working and holistic support.
- Local authorities, landlords and floating support services should consider their role in facilitating shared housing schemes, especially in relation to managing household conflict, and potential for access to mediation and floating support services.
- The use of Discretionary Housing Payments should also be considered by local authority housing teams where the placement of individuals experincing mental health problems in shared housing schemes would be inappropriate.