

Chronic shortage of social housing leaves families stuck in accommodation that is harmful to their health, new research reveals

- **New research reveals the stark reality of waiting for a social home –with nearly three quarters of people trapped in unsuitable properties that are impacting their health**
- **Creative campaign by partners Lloyds Banking Group and Crisis demonstrates A-Z of issues faced by those in limbo waiting for a social home**
- **Lloyds Banking Group and Crisis call for one million more homes at social rent over the next decade**

17 September 2024: Nearly three quarters (73%) of people surveyed on UK social housing waiting lists across the UK experienced problems with their accommodation that was harmful to their health, according to new research.

The research, which comes from national homelessness charity Crisis, Lloyds Banking Group and Simon Community Northern Ireland, surveyed over 1,000 adults who are on social housing waiting lists or in social housing. It uncovers the impact the chronic shortage of social housing is having on people's lives.

Nearly two thirds (62%) said the condition of their current property had negatively impacted their mental health. Many expressed how the lack of a stable home has left them feeling drained, with some being diagnosed with anxiety and depression as a result.

With over 1.5m UK households stuck on social housing waiting lists, the new research also reveals how over half of those surveyed (55%) felt like their lives were on hold. Almost half (47%) said that they're putting off starting a family, two in five (42%) have delayed changing jobs or starting new careers out of fear of unsettling their housing situation further, while others have postponed going back to school or university – robbing them of a chance at building a stable future.

Unsuitable accommodation

The study also reveals how people are forced to live in accommodation not fit for purpose while waiting for a social home. One parent shared how their child developed breathing problems due to damp and mould, another had to deal with fleas, while others reported having to share beds with their children due to a lack of space.

A quarter of those on waiting lists said there was no space for children to do their homework, with 29% saying there was no space for children to play.

The 'A – Z' of issues caused by the social housing shortage

The findings have informed a campaign by Lloyds Banking Group and Crisis, documenting an A-Z of lived experiences of those waiting for a social home. A for Anxiety. C for Cramped. W for Waiting List. And Z feels like Zero Way Out. The reality of the UK's social housing crisis is highlighted by a video produced by Crisis and Lloyds Banking Group, titled 'The Waiting List', which features a mother and child playing with letter blocks in a temporary accommodation bedsit.

Charlie Nunn, Chief Executive at Lloyds Banking Group, said: "Everyone has a right to a safe and secure home. Sadly, this is not the reality for the millions of people and families trapped on social housing waiting lists who, as revealed in new research, are experiencing many harmful impacts on their health, work and homelives. This is why Lloyds Banking Group and Crisis have called for 1 million more homes at social rent within the next ten years. It will take all of us, collaborating across different sectors and at pace, in order to help end homelessness."

Matt Downie, Chief Executive at Crisis, said: "It's clear there is no time to wait to deliver the social housing we need to tackle homelessness. This report lays bare how our broken housing system is endangering people's health, how it's putting lives on hold and forcing parents to share beds with their children.

"With tens of thousands of people unable to move on with their lives, it's critical that the government continues to be bold in its ambition on social housing and swiftly implements the changes needed to address the chronic shortage of social homes. Together with our partner Lloyds Banking Group, we are calling for one million social homes over the next decade to end homelessness for good."

Despite the need for affordable housing, the UK saw a net loss of over 12,000 social homes in England in 2023. A quarter of renters will now spend between five and ten years waiting for a social home.

These are just some of the reasons Lloyds Banking Group is continuing to champion social housing. Since 2018, it has provided over £18.5 billion in new funding to the social housing sector. It has also recently announced intentions for the redevelopment of decommissioned Group data centres and former office sites into new social housing projects, starting with a site in Pudsey, West Yorkshire

Social housing provides truly affordable and secure homes for people, giving them a foundation from which they can plan their future. The research highlights that being able to

live in a social home would offer some the opportunity to go back to work or start new businesses, while families would be able to spend Christmas together and give their children a room of their own.

- ENDS -

For more information

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About the research

Between 4 and 13 March 2024 Opinium conducted a survey of 1,008 UK adults on behalf of Crisis and Lloyds Banking Group to understand the experience and impact of waiting for social housing. 619 of whom were currently living in social housing and 389 on a waiting list for a social rented home. 216 of those in social housing were also on a waiting list as they looked to move from their existing social rented home.

10 in-depth interviews were conducted to supplement the survey findings; enabling a deeper exploration of issues faced by people waiting for social housing.

The sample

Those on the waiting list had been waiting for an average of 2.6 years when they completed the survey.

| Length of time on waiting list | N. | % |
|--------------------------------|------------|-------------|
| Less than a year | 92 | 16.1 |
| 1 – 2 years | 170 | 29.7 |
| 2 – 3 years | 117 | 20.5 |
| 3 – 4 years | 69 | 12.1 |
| 4 – 5 years | 47 | 8.2 |
| Longer than 5 years | 77 | 13.5 |

- 42% of the sample were aged 18-34, 44% aged 35-54 and 14% over 55.
- 45% lived with a partner/spouse, 52% lived with children.
- 35% of the sample had experienced homelessness within the last 2 years (60% had not experienced any form of homelessness within the last 2 years)
- 73% of respondents were in receipt of benefits. 48% were working fulltime, 19% parttime. 40% identified themselves as key workers during the COVID pandemic.
- National breakdown: 847 respondents were from England, 93 from Scotland, 51 from Wales and 17 from Northern Ireland.
- Just under half of the households in the sample (446) had no children in.
- Just under three-quarters of the sample (73%/739) were in receipts of benefits of some kind.

About Lloyds Banking Group

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 26 million customers and a presence in nearly every community. Our main business activities include retail and commercial banking, general insurance, and long-term savings, provided through well recognised brands including Lloyds Bank, Halifax, Bank of Scotland, Scottish Widows. Our purpose is Helping Britain Prosper.

We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK's prosperity, and we aim to Help Britain Prosper by operating as a responsible, sustainable, and inclusive Group.

Our four independent charitable Foundations have been supporting homelessness charities and projects across the UK for over 30 years. They're currently providing £5.8 million in funding.

About Crisis

Crisis is the national charity for people facing homelessness across Wales, Scotland and England. We know that homelessness is not inevitable, and we know that together, we can end it.

We provide services directly to people experiencing homelessness, carry out research into the causes and consequences of homelessness, and campaign for the changes needed to end it.

You can contact the Crisis media team on 020 7426 3880, media@crisis.org.uk, or 07973 372587 (out of hours).
