



HOLDING ON TO HOME

Emerging Insights Briefing No. 3

Tenancy sustainment in social housing: emerging insights from a survey of tenants – key learning

Earlier this year, more than 1,200 social housing tenants were surveyed across three case study areas, as part of the *'Holding on to home: tenancy sustainment in social housing'* study: East Riding of Yorkshire Council; Southern Housing; and, Stockport Homes. **Emerging findings** from the analysis of the survey data conducted to date are presented in the study's third *'emerging insights briefing'*. Its key learning is:

- **Rent arrears is a poor measure of how difficult tenants find it to pay their rent and the 'health' of a tenancy.** Landlords therefore need to look beyond rent arrears, particularly when identifying those in need of support.
- **Nearly three-quarters (70%) of tenants we surveyed were encountering difficulties paying their rent** and many were only able to pay it by employing coping strategies, such as cutting back on their expenditure on food, heating, and essentials and borrowing more. This will have implications for tenants' health and quality of life and their wider experience of 'home'.
- **As most of these strategies, such as selling possessions, are unsustainable** and most respondents had little or no savings, many tenants are at great risk of falling into rent arrears in the future.
- **The cost-of-living crisis is having a significant impact on tenants' ability to pay their rent.**
- Tenants who have automatic deductions from their benefit or earnings or have seen their income cut are more likely to encounter difficulties paying their rent.
- **Tenants on Universal Credit (UC) are more likely than their counterparts on Housing Benefit to be in rent arrears.** This highlights the importance of providing support to UC claimants, particularly as they transition on to the benefit.
- Some tenants find it difficult to communicate with their landlords about their rent, with, significantly, those that do being more likely to be in arrears. Anxiety and the stigma associated with financial problems appears to be at the heart of many tenants' reluctance to contact their landlord when they fall into arrears. For landlords looking to engage with tenants who have fallen into arrears, these barriers to engagement are more difficult to address than technical ones such as digital poverty and, to a lesser extent, digital capability. Given the importance that many landlords place on tenants engaging with them when they fall into arrears, with many committed to not evicting tenants who engage, this presents a major challenge for them.
- When having conversations with their landlord about their rent, most (nearly six out of ten) tenants prefer to talk over the phone, with only one in ten preferring face-to-face interaction.

A copy of the briefing, *'Tenancy sustainment in social housing: emerging insights from a survey of tenants [Emerging Insights Briefing no. 3].'* written by Peter Thomas, Paul Hickman and Kesia Reeve, can be downloaded, [here](#).

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