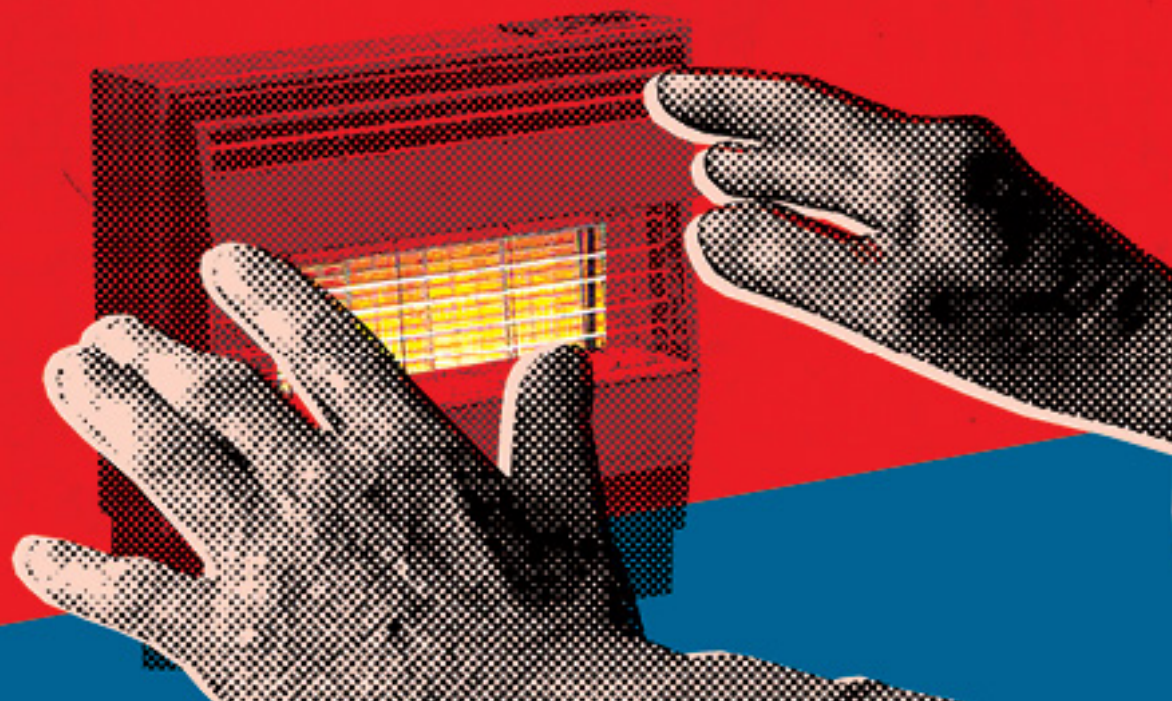


Energy (In)Efficiency: *what tenants expect and endure in private rented housing*

Final report

December 2016



Energy (in)efficiency: what tenants expect and endure in private rented housing

A final report to the Eaga Charitable Trust

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Executive Summary

Introduction

The Private Rented Sector (PRS) is the fastest growing tenure in England, now housing 4.5 million households (an increase of 2.1m in eight years) (DCLG, 2013-14). As a sector, it also houses a higher proportion of poor and vulnerable households than any other tenure (ACE, 2014). Housing quality and conditions within the PRS are also notoriously poor, as attested by the fact that the sector contains a higher proportion of the oldest and least energy-efficient properties than any other tenure (DCLG, 2014). The need to drive up standards of energy performance within the PRS is therefore urgent, as the sector continues to grow.

In the debate about how to address energy inefficiency within the sector, a key voice missing: that of the tenant. As a group PRS tenants are under-researched and under-represented, lacking a collective voice due to the absence of organised groups seeking to represent them. This report is premised on the belief that, if we are to try and create the conditions where change can be effected from the 'bottom up', then we must ensure that we understand the tenants' perspective: how they understand energy efficiency; how the absence of it affects them in daily life; the nature of their relationships with their landlords and the barriers they face in challenging the status quo. Our ability to address these questions is limited due to the dearth of previous research seeking to understand the tenants' perspective. This is a considerable oversight, not just because tenants are the group most impacted by poor standards of energy performance in the PRS but because landlords are basing decisions about investment on assumptions about what matters to tenants. In relation to the latter point, Ambrose (2015) identifies how landlords purported to know that their tenants were not concerned about the energy performance of properties when looking for somewhere to live. This research set out, *inter alia*, to test this assumption, revealing tenants attitudes towards the energy efficiency of their homes to be far more complex, in reality.

This project represents a decisive step towards affording tenants a stronger voice in the debate about energy efficiency in the PRS; helping to enable a more balanced and informed debate that includes *all* key actors.

The main aims of the project were:

1. To better understand PRS tenants' perspectives on domestic energy efficiency, clarifying their needs, wants, expectations and competing priorities: giving them a voice in the emerging debate.
2. To test the assumptions of private landlords about what tenants want and expect in terms of the energy efficiency of their homes.
3. To establish whether tenants would be likely to use forthcoming legislation (under the Energy Act) to request energy efficiency improvements from their landlords and what may hold them back.
4. To contribute to the development of more effective and better-informed approaches to driving up standards of energy performance in the English the PRS.

This report presents the findings of research conducted between autumn 2015 and spring 2016 with 48 low-income PRS tenants in Hackney (London) and Rotherham (South Yorkshire).

Who did we speak to?

We worked with the local authorities in Hackney and Rotherham to issue a survey to 1,800 low income PRS households Hackney and Rotherham. The survey achieved a limited response rate (7 per cent) despite offering incentives and issuing additional surveys. It did, however, enable us to access 48 households for in-depth interview (23 in Rotherham and 25 in Hackney). These interviews were conducted in respondents' homes and enabled the creation of a rich and nuanced qualitative data set. Given that low income PRS tenants are known to be vulnerable and hard to reach, purposive sampling was not possible but we did manage to speak to a mix of age groups in both locations (although we struggled to recruit young renters) and a mixture of economically active and inactive respondents. The sample achieved in Hackney was ethnically diverse but mostly white-British in Rotherham. We focussed on low income households in order to afford a voice to those facing the greatest barriers to speaking out against poor housing conditions (Shelter, 2014).

Key findings

Finding somewhere to live

Within the sample, private renting was no-one's first choice and difficulties accessing social housing or home ownership were the most common reasons for private renting. High demand for rental properties meant that, in both locations, respondents were compromising in terms of the location and quality of their homes, feeling that they had no choice but to accept the first place that they could afford and where the landlord would accept them.

"Really it was just a logistical issue, the first one I looked at was horrible, it was freezing...but they were the only landlords that I dared go to cos I think I would have failed a credit check and I hadn't got any money for a bond." (Edie, Rotherham)

For many it was hard to feel at home in properties that they had exercised little choice over and where they endured poor living conditions. Moreover, all respondents were acutely aware of the possibility that- given the high demand for rental properties- they could be moved on at any time and given just two months' notice to find somewhere else to live. Many therefore found it difficult to put down roots. There was also the constant threat of a rent increase that would price them out of their home. This was especially the case in Hackney, where rent levels are still rising rapidly.

The stress involved in simply securing and maintaining a roof over their heads meant that very few respondents considered how easy and affordable the home would be to heat when looking for somewhere to live. It is therefore unsurprising that engagement with Energy Performance Certificates (EPCs) was very limited and few had been provided with an EPC by landlords or letting agents. Many were not even aware of the existence and purpose of EPCs.

"Round here you just don't get that much choice... if you had three to choose from you could look at the energy efficiency and pick the one you'd go for first." (Clive, Hackney).

Keeping warm at home and coping with the cold

Respondents in both locations reported that their homes were often uncomfortably cold in winter and that they found it difficult to keep their homes adequately heated due to a combination of energy inefficient properties and fears over high heating bills. However, attitudes towards heating and approaches to dealing with these difficulties varied between the two case study locations. On the one hand, in Rotherham, cold homes were seen as something that could be easily worked around by wearing extra layers or sitting under blankets.

I: Are you comfortable with this kind of temperature? It's cold in here.

R: Yes, if it gets a bit cold I put another cardigan on. (Bill, Rotherham)

On the other hand, in Hackney, respondents were more likely to express frustration and dissatisfaction at the difficulties they faced in keeping warm at home.

"It's [expletive] cold, this is mild now but it is cold, I put the duvet round me and just lay in bed, it's not productive." (Sonny, Hackney)

The stoicism of Rotherham tenants is of concern, not least because this attitude may prevent them from lobbying landlords to improve conditions, thus perpetuating landlords' beliefs that the energy performance of properties is unimportant to tenants.

Keeping warm by routinely wearing coats and multiple layers inside the home, keeping blankets in the main living areas and spending extra time in bed or outside of the home were common practices reported across the two areas. It was also common practice to heat the home for very short periods in order to save money and to simply endure the cold thereafter.

"When I turn the heater on...I have to switch it off cos they charge me too much so after 10 or 20 minutes I have to switch it off and I don't really feel like it's warm because I'm worried that the money's going to go over and so I need to switch it off cos I'm like I've already put £10 in and tomorrow it's going to finish, it doesn't stay [warm for] long." (Adele, Hackney)

No one had unrealistic expectations regarding indoor temperature with the majority citing 18 to 20 degrees as a desirable temperature range. However, it is unlikely that many achieved these temperatures given the heating practices described.

Paying for heating

For the majority of respondents heating costs were just one source of worry and competed with other essential household expenditure. However, heating costs were one of the largest outgoings faced by respondents and increased year on year. Financial pressure was arguably felt more acutely in Hackney, as in London rents and transport costs are considerably higher than elsewhere in the country.

Over half of participants used pre-payment methods to pay for their heating and therefore paid higher tariffs for their heat and energy. However, many liked paying this way, appreciating the budgetary control that it afforded them.

"Yeah I like it, it were like that when I moved in but I didn't change in, I like to see where I am and see when I'm getting down to a few pounds and I can just pop some more on, that's not a problem." (Sarah, Rotherham)

It was revealed that in the PRS it can be difficult to exercise choice over how you pay for your heating and energy, especially when a pre-payment meter is already installed. In this scenario, the landlord's permission is required to remove the meter and most respondents were reticent to make such a request for fear of inconveniencing and therefore aggravating the landlord.

"I'm trying to switch back to the normal meter, pay monthly or quarterly basis, unfortunately my house is a private landlord so they have installed their own system so I can't force them to change, so if I did that I don't know if they'd charge me more for the rent." (Benjamin, Hackney)

On the basis of average heating costs reported through the survey, at least a quarter of the survey sample is likely to be spending far in excess of the national average household expenditure on heating, despite widespread under-heating. It was revealed that- rather than spurring tenants on to address the root causes of high heating bills- being in financial hardship could actually militate against tenants seeking help with cold homes, for fear of retaliatory rent increases or even eviction. As a consequence, respondents were more likely to seek support with energy bills than cold homes. This was due to the fact that help with high heating bills can be sought through energy

companies and independent advice agencies, whereas in relation to issues concerning the physical fabric of the property, a conversation with the landlord cannot be avoided.

The findings indicate that schemes with the potential to support those who struggle with cold homes and high heating bills- such as Warm Homes Discount, the Energy Company Obligation and associated Affordable Warmth Grants- do not appear to be reaching PRS tenants; a group that stand to benefit significantly from the support on offer.

The tenant-landlord relationship

The relationship between tenant and landlord was often a distant one characterised by fear on the part of tenants that any complaint, problem or request for improvement may be countered by a retaliatory rent increase or even eviction.

"The way I look at it now, if we moved out to get a different landlord, which is a new contract then you can be stung with that cos they can put the rent up every three months or six months, there's no regulation, all rent should be regulated really. Its better the devil you know though isn't it? At least we can afford this place, for all its faults. You don't want to rock the boat too much, do you?" (Jack, Hackney)

For some, this view was based on their perception of how the landlord might respond, whereas for others, it was based on bitter experience. There was a strong sense that, in a buoyant housing market, 'difficult' tenants would not be tolerated by landlords. As a consequence, most tenants felt very reluctant to make contact with their landlord unless it was absolutely essential and often found ways to work around problems that the landlord should resolve.

"I went through a phase of thinking I was being poisoned, I thought there was a leak here, I still think there is, where the gas comes into the house and I was refusing to put it on. My landlord wasn't very helpful with that, they said if we send someone and there's not a leak we'll charge you, so in the end I didn't, it was an emergency to me. Anyway I used electric heaters instead and they're not economical: my electricity bill trebled." (Eddie, Rotherham)

Overall, there was a dichotomy between the ability of tenants to recognise landlords' responsibilities and their willingness to hold them to their obligations. It was clear from respondents' accounts that the power dynamic between tenant and landlord is somewhat different to a typical customer-provider relationship in so far as - in a context where demand for rental properties outweighs supply - it is the provider of the service that holds the greatest power.

"Our landlord knows we've got a baby and we're good people and we put up with all kinds of horrors here and their priority is making money rather than supplying a good quality product... they should provide a nice home and make the place safe and warm and help their tenants feel secure and comfortable and not living in fear of being evicted. He is just an aggressive business person and that's his priority to make money. We're just scared and it's really wrong and when we negotiate we have to think of every trick in the book and degrade ourselves and that's really wrong." (David, Hackney)

Maintaining health and wellbeing in cold homes that are difficult to heat

Respondents were keen to highlight how difficult it could be to maintain health and wellbeing when living in energy inefficient properties that were difficult and expensive to heat. Issues such as excess cold, condensation, and extensive damp and mould were widely highlighted and evident to researchers when visiting respondents in their homes. Heating systems also appeared aged and inadequate and some homes did not have central heating- a rare occurrence in the UK today where 91 per cent of homes have it (DCLG, 2014).

When asked if they had experienced any consequences for health and wellbeing associated with their current home, a number of respondents highlighted increased suffering associated with chronic conditions (such as respiratory diseases and arthritis) that are known to be exacerbated by cold homes.

"I can feel it if it's a freezing cold winter it all goes into my back, at first I thought I'd got really bad back ache but it's not, it's cold in my back and it kills. It is to do with the weather but it doesn't seem to bother if I'm in a heated house." (Chris, Rotherham)

Many were also keen to highlight the more immediate threats to safety posed by faulty equipment and gas leaks. They also highlighted less obvious issues such as: the emotional impact of living in a home that makes you unhappy and where you feel insecure; the stress of balancing the costs of heating the home against other household expenditure; the restrictions on how much of the home you can use and afford to keep heated; and the long term health risks associated with poor diet.

"Every time I went home, there was always something and I was like 'this bloody house again, I hate it'. I cried every day for nine months." (Peter, Rotherham)

"I spend a little bit on food, I have to eat a little bit less but it doesn't do me any harm, you also go for cheaper food, you can buy them noodles in a packet for 15p and have a few slices of bread and you can have your dinner on 25p so I'm not starving." (Chris, Rotherham)

The Energy Act

Under the provisions of the Energy Act (2011) (which, it should be noted, only applies in England and Wales), from 1st April 2016 tenants are able to request consent from their landlords to carry out energy efficiency improvements to privately rented properties. The landlord will not be able to unreasonably refuse consent. It will, however, be the responsibility of the tenants to ensure that the works are funded and the intention is that no upfront costs should fall on the landlord, unless the landlord agrees to contribute. This change in legislation was explained to respondents during the interviews and they were asked for their views on whether it would encourage them to request improvements from their landlords. Although the majority of respondents were supportive of the broad principles underpinning the Act, none of those interviewed were able to think of any sources of funding that they might be able to access to cover the costs of any improvements requested and therefore considered a scenario whereby they would be asking the landlord to consent to *and* fund improvements.

As a consequence, only two or three respondents felt that they would feel confident enough to request such improvements from their landlord, with the majority feeling too afraid to do so. In most cases, respondents were held back by their fear of being viewed as a 'nuisance' tenant that would be punished for speaking out by way of an eviction order or rent increase.

"He's quite frank about saying 'I don't want to do that cos I'm not getting any money out of it', but yeah it would be good and especially cos I know that he would know the law cos he's from that background and he'd realise he had to do something. It could do with having double glazing but he's not going to double glaze it so there's no point." (Susan, Rotherham)

The Act also states that from 2018, it will be illegal to let a property that achieves less than an E rating on the EPC A to G scale. The vast majority of respondents saw this particular provision of the Act as too far in the future to reflect upon.

Conclusions and key learning

Overall, the picture emerging from the accounts of respondents is one characterised by limited housing choice that often leads to the acceptance of poor quality properties that would otherwise be unacceptable; to fear of challenging the landlord in case of retaliatory action; to enduring cold conditions and high bills; and eventually to suffering the consequences of all of this for health and wellbeing.

"You're worried all the time. I was looking for a house where bills were inclusive but in reality I didn't find it. I have ended up with a house that I've got to heat but I've got draughty windows which make this difficult. So, of course it has an impact. I'm feeling very low." (Natalia, Hackney)

On the basis of the key findings to emerge from the study, the following key learning points have been identified.

LP1: Evidence from this study suggests that tenants at the lower end of the PRS are unlikely to be looking for the signs that a private rented property is energy-inefficient when viewing a property. They are also unlikely to engage with an EPC. If tenants are concerned about the energy efficiency of the property, they are unlikely to raise their concerns due to constrained housing options.

LP2: Tenants at the lower end of the PRS are likely to tolerate cold homes that are unaffordable to heat and use coping mechanisms including under-heating and wearing additional layers of clothing, spending time outside the home and spending extra time in bed to deal with the consequences of this, rather than lobbying landlords to improve the energy performance of the property.

LP3: Low-income tenants are in a weak position in a buoyant rental market and are acutely aware of this. They fear rent increases or even eviction if they speak out about problems with the property.

LP4: While tenants are tolerating and attempting to cope with the consequences of cold homes, landlords are not under any pressure to address poor energy performance.

LP5: Pre-payment meters already installed in properties can expose new tenants to higher energy costs, particularly where they feel unable to approach the landlord to arrange removal.

LP6: Pre-payment meters are relied upon by many households to manage fuel costs and avoid fuel debt. Higher tariffs may exacerbate unhealthy practices such as under-heating.

LP7: Awareness of subsidised energy efficiency schemes such as the Energy Company Obligation (ECO) was low amongst respondents, suggesting that they are failing to reach a key group that stand to benefit considerably from the installation of energy efficiency measures.

LP8: The relationship between tenants and their landlords is characterised by fear. As a result, many tenants recognised the responsibilities of their landlord yet were reluctant to hold them to their obligations.

LP9: The apparent power imbalance between landlord and tenant suggests that the provisions of the Energy Act will not strengthen tenants' positions regarding requesting energy efficiency improvements from their landlord.

LP10: The health and wellbeing consequences of living in energy-inefficient PRS accommodation appear to go beyond the sorts of health problems commonly associated with cold homes and impact upon tenants' emotional wellbeing and their diets.

The data presented in this report adds depth to our understanding of tenants' everyday experiences of finding and living in private rented accommodation and specifically how they

navigate the daily challenges of keeping warm and managing the costs of heating in properties with poor energy performance. It also provides insights into the relationship between tenants and landlords and considers how relations between the two parties might impact on the likelihood that tenants will make use of the provisions of the Energy Act to request energy efficiency improvements from their landlord. However, although these insights make an important contribution to a much under researched field, there remains a great need for further research and to ensure that tenants have a sustained voice in the debate around energy efficiency in the PRS, providing a counterpoint to the assumptions of landlords that tenants are not concerned about energy efficiency.

Introduction

1.1. Setting the scene: energy (in)efficiency in the English PRS

The Private Rented Sector (PRS) is the fastest growing tenure in England, now housing 4.5 million households (an increase of 2.1m in eight years) (DCLG, 2015). As a sector, it also houses a higher proportion of poor and vulnerable households than any other tenure (ACE, 2014). Housing quality and conditions within the PRS are also notoriously poor as attested by the fact that the sector contains a higher proportion of the oldest and least energy-efficient properties than any other tenure (ACE, 2014; DCLG, 2015). In terms of overall quality - as measured by the Decent Homes Standard¹ - the PRS had the highest proportion of non-decent homes (30 per cent) in 2013 while the social rented sector had the lowest (15 per cent).² In terms of energy efficiency³ the PRS contains the highest proportion of 'hard to treat' pre-1919 properties of any tenure. It may therefore be unsurprising to learn that households living within the PRS are more likely to be affected by fuel poverty than those living in any other tenure (DECC, 2014). Living in the PRS may also pose a threat to health, with more than 15 per cent of properties within the sector deemed to constitute a Category 1 'excess cold' hazard according to the Housing Health and Safety Rating System (UK Parliament, 2012), meaning that they are dangerously cold.

The evidence therefore paints a clear picture of the PRS providing dangerously cold homes to the most vulnerable households. The rapid growth of the PRS means that a growing number of households are exposed to these conditions yet can exert little direct influence over the energy performance of their homes. The choices occupants make regarding energy consumption and the amount of money they spend on it are largely constrained by the characteristics of their dwelling (i.e. thermal performance, mode of heating): something only the landlord can alter.

Recent research by Shelter (2016)⁴ indicates that well over half of all private landlords in the UK are operating a very small scale portfolio, with 59 per cent letting out only one home and nine out of ten letting out less than five home. The survey results suggest that for many landlords, letting out property is a relatively casual activity and in most cases, not their main business activity. As such, only 12 per cent are registered as a business and only 4 per cent describing as their full time job. Moreover, as many as a quarter didn't even intend to become landlords, categorising

¹ A decent home must meet min. safety standards, be in reasonable repair, have modern facilities, effective heating and insulation (Shelter, 2015).

² All statistics taken from English Housing Survey 2013/14 unless otherwise stated.

³ The International Energy Agency's (IEA) definition of EE is used for the purpose of this report. The IEA described EE as delivering more services for the same energy or the same service for less energy. In relation to housing, this would involve the property being treated or modified to make it cheaper and easier to heat spaces, keep them warm, heat water and light the property. It may also extend to the efficiency of appliances found within the home (IEA, 2015).

⁴ The largest and most representative survey of private landlords since 2010.

themselves as 'accidental landlords' after inheriting a property or letting out a property they ideally wanted to sell.

This landscape of non-professional landlords should be borne in mind when considering landlords' reluctance to invest in improving the energy performance of their properties, as revealed by Ambrose, 2015; ACE, 2014; Hope and Booth, 2014 and Shelter, 2014. These sources provide more comprehensive insights into the range of factors influencing landlords' investment decisions and it is outside of the scope of this study to consider the landlord's perspective. However, a key motivation for this study comes from a finding of a previous study by the authors (Ambrose, 2015) which revealed that a key factor deterring landlords from investing in energy efficiency is the firmly held belief that tenants do not care about the energy efficiency of a property they are looking to rent.

These assumptions about the views of tenants have not been tested empirically and there is evidence from past studies (CAB, 2011; Shelter, 2014) to suggest that there may be many reasons why tenants may not raise energy efficiency issues with their landlords, none of which are to do with ambivalence. These studies provide evidence that PRS tenants - particularly those at lower end of the market - often feel disempowered to speak out about poor housing conditions. However, although these existing studies provide a starting point for understanding why tenants do not speak out, there is still a great deal we do not know or understand about what low-income private renters expect and endure in relation to the level of warmth and comfort they can achieve within their homes. Moreover, this study is the first in the UK to explore the specific issue of energy efficiency with tenants, as opposed to a broader focus on poor housing conditions. This focus is timely in light of new legislation that relies on tenants being empowered to request energy efficiency improvements from their landlords. The Energy Act (2011) (which, it should be noted, only applies in England and Wales) states, *inter alia*, that from April 2016 landlords will be unable to refuse 'reasonable' requests from tenants for energy efficiency improvements and from 2018 all PRS properties must achieve a minimum Energy Performance Certificate⁵ (EPC) rating of E (on a scale of A-G), where this is physically and economically possible.

Overall, there is a key voice missing from the debate about energy performance in the PRS: that of the tenant. This project aims to introduce this missing voice, helping to enable a more balanced and informed debate about how to tackle poor energy performance in the PRS that includes *all* key actors.

1.2. The study

This report presents the findings of a programme of research conducted between autumn 2015 and spring 2016 with low-income PRS tenants in the case study locations of Hackney (London) and Rotherham (South Yorkshire). Both case study areas contain high proportions of poor quality private rented accommodation and a preponderance of F and G rated properties (as rated against the Energy Performance Certificate (EPC) scale of A-G), yet exemplify very different housing market conditions: a rapidly growing, high value rental market in Hackney and a relatively depressed housing market in a northern post-industrial town in the case of Rotherham.

⁵ 'All domestic and commercial buildings in the UK available to buy or rent must have an Energy Performance Certificate (EPC). EPCs tell you how energy-efficient a building is and give it a rating from A (very efficient) to G (inefficient). EPCs let the person who will use the building know how costly it will be to heat and light, and what its carbon dioxide emissions are likely to be.' (Energy Saving Trust: <http://www.energysavingtrust.org.uk/home-energy-efficiency/energy-performance-certificates>)

The main aims of the project were:

1. To better understand PRS tenants' perspectives on domestic energy efficiency, clarifying their needs, wants, expectations and competing priorities: giving them a voice in the emerging debate.
2. To test the assumptions of private landlords about what tenants want and expect in terms of the energy efficiency of their homes.
3. To establish whether tenants would be likely to use forthcoming legislation (under the Energy Act) to request energy efficiency improvements from their landlords and what may hold them back.
4. To contribute to the development of more effective and better-informed approaches to driving up standards of energy performance at the lower end of the PRS in England.

This report is comprised of six sections including this one. Section Two provides an outline of the methodology underpinning the study and Section Three provides a short literature review to contextualise the research findings. Section Four thematically presents the research findings and Section Five draws out the key findings and highlights a series of learning points. The final section outlines the next steps for this programme of research, taking account of the views of academics and practitioners shared with the research team at a feedback event held in Sheffield in November 2016. The report is also punctuated with vignettes (at the end of each section) which provide insights into the experiences of six private renters from across the two case study areas, selected to represent the diversity of experience within the sample.

Methods

2

The methodology underpinning the study was comprised of three consecutive strands, as follows.

2.1. Strand 1 - Scoping

This phase of the research was comprised of two parts: a literature review and a small number of interviews with academics and practitioners with knowledge and expertise relevant to the project.

The literature review: To ensure that the study was based on robust and accurate assumptions, a systematic review of the existing relevant literature was undertaken at the outset of the project, taking account of all relevant academic, policy and grey literature sources. This review provided a foundation for the project by establishing the extent of existing knowledge surrounding the housing experiences and expectations of PRS tenants and the attitudes of landlords towards investment in property improvements in general and energy efficiency improvements in particular. Through this review, we were able to confirm the existence of a gap in knowledge surrounding tenants' perspectives on and experiences of housing conditions in the PRS generally and specifically in relation to issues of energy efficiency. The review took account of a wide variety of sources of relevance to the aims of the project and the findings are set out in a separate report, which can be found here: <http://www4.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/energy-inefficiency-evidence-review.pdf>. A summary of key points to emerge from this literature review can be found in Section Three below.

Stakeholder interviews: The second part of the scoping phase involved six interviews with stakeholders offering a range of perspectives on the PRS in general; landlords' attitudes towards energy efficiency and tenants' experiences within the sector. These stakeholders were accessed via the Expert Advisory Group established to guide and support the project and included local authority officers within the case study areas; academics with expertise in housing; and representatives of housing charities and pressure groups. Six interviews were conducted in total and helped to confirm gaps in the current knowledge base and priority topics to be explored during data collection.

2.2. Strand 2 - Data collection and analysis

The data collection phase of the project was comprised of three key elements, as follows:

The postal survey: In autumn 2016 a short postal survey was issued to a total of 1,800 low-income PRS households across the two case study areas. In Hackney the surveys were issued by the local authority to a random sample of households in receipt of Local Housing Allowance (housing benefit for the PRS) and in Rotherham the surveys were issued to addresses within the local authority's selective licensing area (an initiative intended to drive up the standard of private rented housing in an area at risk of low demand). The primary aim of the survey was to generate a list of households from which to draw a sample for the in-depth interviews. The survey was also useful in generating a snapshot of how tenants felt about their current home in terms of: how warm and comfortable it is; how much it costs to heat (and how this compared to their income); their satisfaction with the home; their relationship with their landlord; and their state of health.

The response rate to the survey was much lower than anticipated, despite the incentive of a cash prize draw and the issue of an extra 800 surveys. A response rate of around seven per cent was achieved, below the 10 per cent level expected. This was attributed by local authority officers to the prevalence of complex and chaotic lives in the case study locations. Unfortunately, this low response rate meant that the results of the survey were statistically insignificant - meaning that no meaningful conclusions could be drawn from them in isolation - but insights from the survey are included in Section Four where they provide useful additional insights to supplement the qualitative data. The survey did, however, fulfil its primary purpose of identifying a sufficient number of respondents for the in-depth interviews and provided background information for each household.

In-depth interviews: The poor response to the survey reduced the scope for purposive sampling in relation to the qualitative interviews. Households were therefore selected to participate in the interviews on the basis of their willingness to take part; however, checks were conducted to ensure that we only interviewed private renters on a low income. We aimed to conduct 25 interviews in each case study area during the autumn and winter of 2016 and spring of 2017. In the event we achieved a total of 25 useable interviews in Hackney and 23 in Rotherham. Interviews were undertaken during the colder months of the year to enable respondents to reflect accurately on their experiences of keeping warm at home. A profile of the respondents interviewed can be found in Section Four.

Despite the research team's extensive experience of engaging vulnerable and hard to reach groups in research, the interviews proved more challenging to arrange and conduct than anticipated. The level of vulnerability exhibited by respondents and the housing conditions witnessed were worse than anticipated and it was necessary on several occasions for us to (with the permission of respondents) make referrals to the relevant local authority Environmental Health or Private Rented Sector teams. As a result, the interviews proved emotionally demanding for both researchers and participants and - in line with University policies on the engagement of vulnerable people in research - the interviews were conducted with sensitivity and care and all tenants were offered the opportunity to access support from the local authority.

Each interview lasted between 45 and 90 minutes. The majority of interviews were conducted face-to-face in the home of the respondent. However, there were a handful of occasions where the respondent felt uncomfortable showing the researcher their home or where it was more convenient for them to meet the researcher elsewhere. Where this was the case, these interviews generally took place in cafés. Each participant received a £15 voucher to thank them for taking part.

Interviews explored - *inter alia* - the following topics:

- tenants' experiences of finding somewhere to live (and the extent to which energy performance; perceptions of warmth and comfort and heating costs are considered as part of that process);
- how they keep warm during the colder months (including heating routines and practices);
- their relationship with their landlord and experiences of requesting improvements from them;
- paying for heating; and coping with heating costs;
- the Energy Act (and likelihood they will use it to request improvements);
- their health and wellbeing and the perceived influence of the home on this.

Observation: The philosophy underpinning this research is one of narrowing the gap between the respondent and the research audience. The researcher occupies a privileged position when sitting in the home of the respondent, observing all of the subtle cues about the life that person leads and the life they have had. We have therefore sought to convey some of these insights to the readers of this report through the inclusion of observation notes taken by the researchers during the interviews and through the inclusion of vignettes telling the stories of a selection of respondents. Excerpts from researchers' observations have been included where they enhance the narrative or help to tell a respondent's story.

2.3. Strand 3 - Analysis and reporting

To enable robust and rigorous analysis all interviews (with the exception of stakeholder interviews) were audio recorded and professionally transcribed verbatim. Data from all 48 interviews were then thematically coded using NVivo 10 qualitative analysis software using a coding framework generated inductively in response to the data.

The project has generated three main outputs: this report; an earlier report detailing the findings from the literature review and a four page summary. The key learning points set out in Section Five is based on our analysis of the data but also takes account of the views of academics and practitioners shared with the research team at a feedback event held in Sheffield in November 2016.

Literature review

3.1. Introduction

This chapter summarises key insights from a review of research evidence undertaken at the outset of the study. The review aimed to provide a synopsis of the extent of existing knowledge relating to tenants' experiences of living in private rented accommodation in England. The full review, published in May 2016, can be found at: <http://www4.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/energy-inefficiency-evidence-review.pdf>

3.2. The private rented sector in England

Concerns about poor conditions at the lower end of the private rental market are not new (Rugg, 2008; Rugg and Rhodes, 2008). The only regulation of quality comes in the form of the Housing Health and Safety Rating System (HHSRS), under which local authorities can require improvements to be made to properties deemed to represent an excess cold hazard, meaning that they are so cold that they pose a threat to health (Baker and Lainé, 2010). This system requires conditions to be extremely poor before it can be implemented and relies on such conditions being brought to the attention of the local authority, either by the tenant or a third party (FOTE, 2011; CAB, 2011). Energy Performance Certificates (EPCs), which provide information about a property's energy performance (rated on a scale of A-G), have been mandatory for all rental properties let since 2008. However, there are currently no consequences for letting out a poorly-performing property.

High levels of fuel poverty in the PRS are attributable to low incomes, high fuel costs and the characteristics of the housing stock itself coupled with the limited regulation of the sector and poor enforcement of the regulations that do exist (Liddell and Gray, 2014). There is considerable evidence that the lower end of the PRS represents the 'perfect storm' of a concentration of low-income households who experience difficulties keeping up with rising energy costs in addition to poor conditions and high housing costs (Kemp, 2011; Bird and Hernandez, 2012). This is compounded by higher than average rental and related housing costs in the PRS: in 2007, one in three low-income private renters reported finding it difficult to afford the cost of their housing, a figure twice as high as that for low-income social housing tenants (Kemp, 2011).

Evidence from both the UK and the USA confirms that low-income tenants are the group most likely to spend the highest percentage of their income on energy and heating costs while receiving the lowest amounts of energy (per pound or dollar spent): they are more likely to be paying a higher tariff for their energy due to pre-payment meters (Ofgem, 2015) and, the energy efficiency measures in their rental units are at the lowest levels (Bird and Hernandez, 2012).

The poor energy performance of the housing stock itself contributed directly to the challenges surrounding the affordability of energy (ACE, 2014). Compared with other housing sectors, the PRS has the highest proportion (9.1 per cent) of the most energy inefficient homes (those in EPC Bands F and G) (ACE, 2014). By comparison, less than 1.5 per cent of social housing is F & G rated (ACE, 2014). According to the English Housing Survey (2014), nationally around 1.4 million dwellings (6 per cent) fall into bands F and G and the PRS is overrepresented within this figure, comprising 28 per cent of energy inefficient homes (compared to 4 per cent in the social sector), but only 18 per cent of the total housing stock.

In relation to basic energy efficiency features, the PRS is also the worst performing tenure. According to the English Housing Survey (2014), *"homes in the private rented sector were the least likely to have this [cavity wall] insulation (52 per cent), as landlords may have less incentive to undertake the improvement."* This statement is important in terms of highlighting the absence of incentives for PRS landlords to invest in basic energy efficiency measures. In relation to central heating (which 91 per cent of homes nationally now have), PRS properties were the least likely (of all tenures) to benefit from this form of heating (around 80 per cent of PRS properties have it) (DCLG, 2014). According to the same report, PRS properties are also the least likely to have loft insulation and double glazing.

Evidence on the health impacts of fuel poverty associated with poor conditions in the PRS is less established but insights can be gleaned from a handful of key sources. A report by Shelter (2014), informed by a YouGov survey of 4,544 private renters and over 1,000 private landlords, is one of the most recent studies of the effects that poor conditions in the PRS have on tenants. 10 per cent of renters participating in the survey said that their health had been adversely affected due to their landlord not dealing with repairs and poor conditions in their property in the last year.

Sustain, a joint longitudinal research project by Shelter and Crisis (2014), further highlights the effects of poor quality private rented housing on the health of tenants, concluding that 'the PRS has a profound impact on wellbeing' (p. 6). Every property visited in this study had a condition problem, the most common being damp and mould. This had a profoundly negative impact on the household's health, especially in terms of respiratory conditions. About half of the participants reported an increase in the frequency of coughs and colds, as well as more visits to the GP. Impacts of housing problems on mental health and wellbeing were also profound.

3.3. The plight of private rented sector tenants

Research suggests that low-income tenants are in a weak position when it comes to raising issues related to energy efficiency, cold homes and poor repair with their landlords (Shelter and Crisis, 2014). A Scottish Government Review (Scottish Government, 2014) suggests that there remains much work to do to promote an understanding amongst tenants about their rights. For low-income tenants, especially those receiving Local Housing Allowance, clearer information on energy performance may not be enough. In a pressurised housing market, simply finding a landlord willing to take them on may be a more compelling factor than how easy it is to heat the property (Kemp, 2011).

Perhaps of greater significance is private tenants' lack of rights in a largely unregulated PRS. Current housing legislation in England and Wales (Section 21 of the Housing Act, 1988) allows landlords to evict tenants with just two months' notice without giving a reason. Tenants therefore occupy a precarious position where they may find it difficult to settle in a property and put down roots. Moreover, research by Shelter (2014) identified how the threat of eviction or rent increases if tenants dare to 'rock the boat' and complain about housing conditions or demand repairs. Doing so,

may increase the likelihood that they will face retaliatory eviction. In further support of this finding, the Survey of English Housing (CLG, 2000) showed that 21 per cent of private tenants were dissatisfied with the way their landlords carried out repairs and maintenance of their property. Yet only one-quarter of those tenants said they had 'tried to enforce their rights'. When those who had not taken action were asked why not, 21 per cent said they did not want to cause trouble with their landlord, and a further five per cent felt their tenancy would be ended if they requested repairs (CLG, 2000).

Since this project began, the level of protection afforded to tenants against retaliatory eviction has improved a little through the introduction of the Deregulation Act (2015). These provisions are designed to protect tenants against unfair eviction where they have complained legitimately about the conditions within their home. The Act states that a landlord cannot serve a section 21 (eviction) notice unless they have fulfilled certain legal responsibilities. These provisions apply to all assured short hold tenancies as of 1 October 2015.

3.4. The 'missing' tenant voice

In addition to a lack of research illuminating their plight, private tenants also lack a collective voice (especially when compared to social tenants) due to the limited number of groups and organisations representing them. Unlike social tenants, private tenants' rights groups do not represent a sufficiently mobilised or cohesive force to have a significant impact upon the Government and landlords (Lister, 2006). The assumption here is that because there is no one national tenant organisation (since there is no single landlord in one place) the degree of collective interest in activism is much less pronounced. There is, however, emerging evidence that small pockets of private tenant activism is beginning to surface. See for example the work of Generation Rent (<http://www.generationrent.org/>) and Advice 4 Renters (<http://www.advice4renters.org.uk/>).

If we are to try and create the conditions where constructive activism can be fostered and change effected from the 'bottom up', we must ensure that we understand the tenants' perspective: how they understand energy efficiency; how the proven absence of it affects them in daily life; the nature of their relationship with their landlord and the barriers they face in challenging the status quo.

Our ability to address these questions is limited due to the dearth of previous research seeking to understand the tenants' perspective. This is a considerable oversight, not just because tenants are the group most impacted by poor standards of energy performance in the PRS but because landlords are basing decisions about investments on assumptions about what matters to tenants. A significant number of studies on energy efficiency fail to represent the tenant voice through empirical work (Abbott, 2009; Astmarsson et al., 2013). The need for future research to understand tenants' attitudes is ever more pressing with the introduction of new legislation under the Energy Act (2011) in 2016 and 2018 respectively. It is crucial to explore how tenants might respond to this legislation; whether it will empower them to exercise their rights; barriers that still might prevent them from doing so; and the likelihood that they will feel able to make use of the provisions of the Energy Act.

Energy (in)efficiency in the PRS: the tenants' perspective

4.1. Who did we speak to?

We spoke to 48 low-income PRS tenants in total: 25 in Hackney and 23 in Rotherham.

In Hackney, the sample of respondents comprised of more males than females (15 males/10 females). In terms of the age of respondents, the largest group were those in their forties (12 respondents) with the rest being a mixture of those in their thirties, fifties and sixty or over. The oldest respondent was 88 and the youngest was 32. Of all the respondents, half were economically inactive either due to unemployment; ill-health; retirement; or caring for children or other family members, the remainder worked either part- or full-time. The sample was diverse in terms of the length of time respondents had been in their properties, ranging from eight months to 29 years. The sample was also ethnically diverse, with just five respondents identifying as White British and the rest being from a wide variety of ethnic backgrounds. Overall, the sample was felt to reflect the diversity of Hackney as a very cosmopolitan borough and encompassing a wide variety of experiences of the PRS. The absence of any respondents in their 20s or younger is a weakness of the sample.

In Rotherham, the gender split within the sample was almost even as was the distribution of respondents between age groups. There were an almost even number of respondents in their 20s; 30s; 40s; 50s; and over 60. As in Hackney, half of respondent were economically inactive. The key differences between the Hackney and Rotherham samples were in relation to ethnicity (all respondents in Rotherham were White British) and the length of time respondents had been in their current property - respondents in Rotherham tended to have been in their current home for shorter periods of time. The sample in Rotherham was well balanced in terms of gender, age groups and the mix of economically active and inactive respondents. The lack of ethnic diversity within the sample is regrettable but broadly reflects the fact that Rotherham is 92 per cent White British, though diversifying fast (Rotherham JSNA, 2016).

4.2. Finding somewhere to live

Getting in to the PRS

The interviews typically began with a discussion of respondents' housing histories and how they came to be privately renting. In Hackney, around three quarters of respondents cited a lack of alternative options as their reason for living in the PRS. For the vast majority home ownership or a social housing tenancy would be far preferable.

Retired couple Jack and Joan had always been in private rented accommodation, having found home ownership to be out of their reach:

I: Have you always privately rented housing?

R: Yes, years ago we were thinking about buying, we were both working at the time but we still didn't have enough money to go in for it, we tried but we couldn't do it. (Jack, Hackney)

There was also a sense of transience and regular upheaval amongst several respondents who recounted frequently having to move between properties as rent levels increased or landlords sold up. A lack of housing choice is also apparent in the accounts below:

F: But we chose this place and we had to move out of that one cos they [landlord] were putting it up for sale, so we moved here, we liked the look of this place.

I: Did you choose this then, they [landlord] didn't say we've got somewhere for you, you picked this one?

M: They said this is the only other place we can move you into, cos they were getting rid of a lot of property. (Jack and Joan, Hackney)

"In my 30s I was squatting and in my 40s and most of my 50s I was living with a partner and they had social housing and when we split up I went into the private sector cos that was all the choice I had... When I was working an average wage, I couldn't afford to privately rent, when I retired at 60 with housing benefit I could afford to live independently." (Jeanette, Hackney)

For Jack and Joan and fellow retiree Jeanette, retirement and access to additional support with housing costs had brought greater stability to their lives and helped them cope with escalating private rents in Hackney.

Harold (88), who was living in a windowless basement at the time of the interview, had also been forced out of an apartment he had become settled in:

"[Before I was in a flat with] the same amount of area, somewhat better layout, belonged to the same people and I quite liked it but they wanted to do work on the building so I had to leave."

Although many respondents had come to like where they lived and had personalised their homes, there was an overriding sense that, in the majority of cases, they had compromised, feeling that they had no alternative but to accept any property that was available and that they could afford, for fear that another would not come up. For Clive, a supermarket worker, a lack of housing choice had resulted in him renting a flat full of his landlord's belongings and working around them on a daily basis. He paid £1100 per month in rent but said it didn't feel like home to him:

"The previous property I had they put it up for sale and the new owners wanted to do up the whole flat so I had to move on, it was a nightmare, they even had to help me find that place but it wasn't really my first choice. It's nice-ish, it's well decorated, I can't say it's me. My landlady she's left a lot of her private stuff behind." (Clive, Hackney)

Despite much lower rental values in Rotherham, respondents similarly recounted how affordability and limited options dictated housing choices. Andrea, a 48 year old mother of three, began privately renting when she split up from her husband and needed to find an affordable place to live quickly. This had led her to rent in an area that she didn't really want to live in:

"It's what I could afford really. I wanted quite a big house, central, fairly near to where my husband is so the kids can still see their dad and get to school quite easily. But having said that I probably wouldn't have moved here if I'd known what the area was like cos it's quite rough." (Andrea, Rotherham)

Similarly, Chris, a single 47 year old, felt forced to accept a cheaper property outside of town to escape rising rent levels:

"It was the price of the house, 15 years ago I think I paid £30/week then they got sold out and a new landlord bought them and it went up to 400 odd a month so I was on 120 or 130/week, this was before minimum wage and I was just doing care work, I think it was on £5 or 6/hour but it was still too much, when I first moved in here I think it was 120/month so I was saving 200 more a month here so that's why I moved, just to save more money."

Chris was saving money but was living in very poor conditions and with his permission; Chris' case was referred to the local authority following our interview with him.

The inaccessibility of social housing was a commonly cited reason for privately renting in Rotherham. Bill, a retired widower, had ended up renting informally from a friend when he and his late wife failed to find a suitable home through the social housing system:

"Well it was due to my late wife, she had mobility problems... and we'd been trying to get a council bungalow: no chance! This one belongs to my wife's best friend, who didn't know at the time that we were looking for a bungalow and this was her parents' bungalow and she didn't sell it so she offered us the chance to rent it." (Bill, Rotherham)

The situation was similar for Sarah, a 31 year old mother of two, who said she has lost her place on the social housing waiting list because - after 11 years of waiting - she had found somewhere to rent privately. Sarah wanted to find somewhere that is not just a roof over her head, but a home:

"Well I've been on council list for 11 years and they've recently changed it over last 18 months so I'm not on the council list any more cos I've got a roof over my head which I don't think is very fair. And I only moved in here because up until I think is it 10 they can share a bedroom and with my son being autistic there's no way he could share a bedroom but council wouldn't give me a three bedroomed house and if I had a three bedroomed house I'd have to pay the bedroom tax so I thought I'll move in here short term, not months short term, a couple of years, till something comes from council that I want, cos I don't want just a house, I want a home. Anyway between me moving in here they booted me off council list so private rent wasn't my first choice." (Sarah, Rotherham)

For many respondents in both Rotherham and Hackney, it had been a struggle to find a decent quality home and this search often ended in compromise, as it had for Edie, a 54 year old part-time student, whose options were further diminished by a poor credit rating:

"The places I was looking at living, cos they'd been so rotten about how they ended the tenancy, I jumped before I was pushed. Really it was just a logistical issue, the first one I looked at... was horrible, it was freezing, I went just cos I wanted to get away. But they were the only landlords that I dared go to cos I think I would have failed a credit check and I hadn't got any money for a bond." (Edie, Rotherham)

Is warmth a consideration when choosing somewhere to live?

Given the constrained housing options reported by respondents, it is perhaps unsurprising that warmth, comfort, the adequacy of heating systems and heating costs rarely formed considerations for respondents when searching for somewhere to rent. Instead, it was clear that the affordability of the rent and the availability of the property were driving respondents' choices, even in the lower value rental market of Rotherham.

There were however, a small number of examples of respondents who had rejected properties on the basis of visual cues that it may not be easy to keep warm. For example, Billie, who is 47 and single, knew from a previous property how helpful a modern central heating system and double glazing could be in keeping a property warm and even when homeless had rejected a property because it didn't have these features. For her, old radiators and sash windows signalled that the property would be cold and difficult to heat:

"Central heating and good windows tell me a place is going to be warm. The other places I viewed had old windows, the ones you pull up, and it had old radiators so I said no." (Billie, Hackney)

However, respondents like Billie were the exception and not the rule and aside from the occasional reference to a property being cold when they viewed it and this being off-putting, very few respondents considered the issues of heating when finding somewhere to live. There were, however, a number of respondents who lamented not considering heating more carefully when they looked around.

I: When you looked for this property did you take into consideration how easy it would be to keep warm? Did that factor in in any way?

R: No it didn't, I just thought I'll make it work. That's partly to do with the housing crisis in London. (Gill, Hackney)

"To be honest, I was more of an idiot back then I wouldn't have looked at a house and said it's got this and that, I took it cos it was one of the cheapest houses I could get, there were a two week waiting period, I never thought has it got central heating... I honestly never looked." (Chris, Rotherham)

For Clive, viewing the property in the summer had distorted his view of how hard it might be to heat in the winter:

I: What do you look for in a new place?

R: The problem is usually when I look for a property it's in the summer not in the winter so energy won't come into it cos it isn't till the winter it'll hit me that this place isn't keeping quite as warm as it should be. If its winter then I'll have an idea of how warm it'll be, but this one and the last one it wasn't till I got to the winter I found out. (Clive, Hackney)

Knowledge and understanding of Energy Performance Certificates

Very few respondents had engaged with EPCs and many were not even aware that they existed. Each respondent was shown an example EPC during the interview and it was also clear that in many cases they had not been shown EPCs by their landlord or letting agent. Information regarding the energy performance of a property was therefore rarely readily available to tenants and those who had enquired about likely heating costs reported struggling to get an answer from their landlord:

"We did talk about it when we moved in, I asked when I went to meet the landlord do you know how much the current tenant is paying on heating bills and he didn't know." (Susan, Rotherham)

In Hackney it was once again clear that desperation to find somewhere to live - and as Gill puts it, *'the race and the stress'* - obscured any considerations of energy performance.

I: Do you think it would have made a difference to you, if you knew that property was in poor condition or was quite expensive to heat?

R ...they just tell me you got a flat and you just move in, I was in a desperate situation; I was in a hostel so I just moved straight away. (Benjamin, Hackney)

I: Did you ever see something like this [example EPC] when you were looking for a property, it's an energy performance certificate so it estimates how much you'd be paying for your energy bills and how efficient the property is?

R: Yeah I remember, I didn't see anything like that for this property but I did see that kind of thing with the bigger letting agents and I didn't take much notice of it cos the race and the stress to find a place was such a massive pressure that that was always secondary. People show you flats and they've already let them to someone else by the time you get there and I've got a kid, so it was a hideous time when I first moved. (Gill, Hackney)

However, in Clive's view, energy performance only becomes relevant when you have a choice of places to live:

"Round here you just don't get that much choice... if you had three to choose from you could look at the energy efficiency and pick the one you'd go for first." (Clive, Hackney).

Similarly, some respondents in Rotherham (which contains a large proportion of pre-1919 properties) felt that there would be little variation between properties in terms of their energy performance, therefore rendering the EPC a bit pointless:

"No I would have thought most houses of a similar size would be about the same so it seemed pointless." (Sarah, Rotherham).

Vignette 1: Jack and Joan's story

Jack and Joan are both in their early seventies. They have been married 40 years and lived in Hackney all of their married lives. In 1987 they were forced to move from their long-time home when the property was sold on by its owner. They were offered an alternative two bedroom flat on a regulated tenancy and accepted it. They have lived there ever since. They had harboured aspirations to buy a home of their own but soon found the prices were beyond their reach, despite both working until about fifteen years ago.

In 2015, the local authority commissioned an independent assessment of the rental value of the property in response to the landlord's proposition to increase the rent from the £474 per month that they were paying. The report highlighted that the property was in very poor condition with extensive mildew and no central heating. Environmental Health became involved and it was only when an improvement order was served on the landlord, that central heating was installed. For 16 years, they had relied on fan heaters ever since.

They say that- due to the mildew- they are too embarrassed to invite anyone in to their home:

"We've got quite a few friends and we can't invite them round because we're embarrassed by the state of the place." Joan

Although the installation of central heating has improved their warmth and comfort, they are still struggling to control the mildew, which Jack believes affects his health:

"My health's a bit complicated, I think it's to do with the mildew; I get a runny hooter sometimes. I open the windows but you can't keep them open all night if it's freezing cold, it goes against having the heaters on."



4.3. Keeping warm at home

Respondents were all asked a series of questions about whether they felt able to keep their homes warm enough in cold weather. The main purpose of these questions was to elicit insights into the lived experiences and daily realities of living in cold homes at the lower end of the PRS.

In Hackney, all but two respondents reported finding it difficult to keep their homes warm. However, participants in Rotherham seemed to take a different view, with several reporting that - although their homes are often cold in winter - this was something that they could relatively easily resolve by wearing additional layers of clothing or sitting under blankets when at home. The views of Sarah and 69 year old retiree, Bill were similar to those of many others:

R: If we're sat downstairs watching a film or whatever we'll fetch a blanket down and snuggle under the blanket.

I: So you have other ways of keeping warm?

R: Yeah you just pop an inside jacket on. (Sarah, Rotherham).

I: Are you comfortable with this kind of temperature? It's cold in here.

R: Yes, if it gets a bit cold I put another cardigan on. (Bill, Rotherham)

Alan, a 64 year old retiree, also reported using blankets and clothing to keep warm rather than relying on the heating and as such, considered his home to be warm enough:

I: Do you generally feel warm enough with the heating on?

R: Yes we bought a new duvet this year and it's warm. We've got one of those thermal sheets you put underneath, an underlay one that's really warm. (Alan, Rotherham).

The role of blankets and extra layers in keeping warm at home

Using a blanket, duvet or extra clothing to keep warm at home was also widely reported in Hackney but in contrast to Rotherham, this practice was generally acknowledged as being problematic and symptomatic of an inability to heat the home adequately. Sonny, a single 43 year old who had previously been homeless, felt frustrated by the need to spend extra time in bed during cold spells:

"It's [expletive] cold, this is mild now but it is cold, I put the duvet round me and just lie in bed, it's not productive." (Sonny, Hackney)

The researcher that visited Sonny on a relatively mild winter's day, made this observation in her notes:

"Very cold. Window was open a crack but the room was disproportionately cold considering. I was frozen and it was 11°C outside."

Eddie, who has a serious health condition, also felt frustrated at having to sleep in extra clothing:

"I sleep with a hat on. It's annoying. My parents worry about my health." (Eddie, Hackney)

There were also several reported examples of respondents spending their time in one room or upstairs during winter in a bid to keep warm:

"We've got this bit of curtain at back of door to try and keep some draught out. When we had a really bad winter two or three years ago this were totally covered from top to bottom, we covered it in two blankets and plastic insulation

tape and the back door you can see daylight, it's freezing. So a lot of the time in winter we're upstairs a lot, especially in the evening." (Stacey, Rotherham)

Interestingly, with the exception of Stacey, few respondents seemed to consider installing basic energy efficiency measures such as draught exclusion or thicker curtains to help keep the home warmer and would rather rely on blankets or extra clothing. When we explored this issue further, it appeared to be due to a combination of concerns about the expense associated with installing such measures; the perceived need to secure permission from the landlord and above all else, an apparent lack of awareness of the potential benefits that can be achieved through small changes such as heavier curtains, draught exclusion, etc.

In Rotherham a clear sense of stoicism was detectable with multiple references to the old maxim of 'putting on another jumper'. This combined with the sense that such practices were not regarded as problematic or cause for concern, suggests that expectations regarding warmth and comfort at home may have been lower amongst respondents in Rotherham. Whilst the same practices and strategies for keeping warm were reported in Hackney, expectations seemed higher and respondents expressed a clear sense of frustration that they could not keep adequately warm at home without the use of extra layers or blankets.

It is hard to disentangle from the available data what lies behind this schism in expectations and attitudes towards keeping warm at home, but exploring this further must be a priority for future research. It will be particularly important to explore this issue given the low expectations evident in Rotherham which lead to a worrying acceptance of restrictive practices such as spending evenings under blankets or wearing outdoor clothing at home. Respondents appeared to take a degree of pride in their stoicism and are therefore unlikely to lobby landlords to improve conditions and make homes easier to keep warm, thus perpetuating the belief amongst landlords that the energy performance of properties is unimportant to tenants.

Barriers to heating the home

In both locations, the cost of heating was reported to be the main barrier preventing respondents from being able to heat their home to a level which they found acceptable. It was common practice to heat the home for short periods- often of less than an hour at a time- in a bid to save money. After this point, it was commonplace to simply endure the cold- which was regarded as preferable to running up an expensive bill.

"Even when I did have my gas I couldn't really afford to have it on anyway so I only used it a tiny bit if I wanted a bath, but otherwise I'd sit and freeze cos I couldn't afford it. It's an inconvenience not having any hot water but it's not that bad." (Chris, Rotherham)

"When I turn the heater on...I have to switch it off cos they charge me too much so after 10 or 20 minutes I have to switch it off and I don't really feel like it's warm because I'm worried that the money's going to go over and so I need to switch it off cos I'm like I've already put £10 in and tomorrow it's going to finish, it doesn't stay [warm for] long." (Adele, Hackney)

The vast majority of respondents reported being very cautious with their use of the heating, and the extent to which they used it was nearly always driven by cost.

R: Yeah in a morning especially cos it takes that long to get the house warmed through.

I: We talked earlier about the time the heating comes on, would you have the heating coming on earlier?

R: I just think it's another hour of heating being on and that's more money and I think for an hour of being cold it's not going to hurt nobody. (Angela, Rotherham)

Also, of concern were the expectations of many respondents in terms of how cold it needed to be before they would put the heating on. For Eddie, the room would need to fall below six degrees centigrade before he would activate the heating, a decision purely driven by concerns about cost. He did not regard six degrees as 'dangerously cold'.

"It has to be below six degrees before it comes on. It's very expensive but I wouldn't let it get dangerously cold." (Eddie, Hackney)

For Chris, the plug-in electric heater was only switched on when the weather was very cold and he was feeling ill, or because his daughter was visiting. He goes to great lengths to avoid using the heating, sleeping in two jumpers and woolly trousers.

I: Could you tell me about how you keep warm now in winter?

R: If it's freezing, freezing and I feel a bit ill I bring that [plug-in heater] in, if not I've got a coat on, if you weren't here, I'd be embarrassed so I took it off, I've got a fluffy dressing gown that I wear in house, you just wear extra layers, dressing gown, coat, if it's cold I put my woolly hat on but if it is really freezing and I feel a bit ill I'll get my heater out... I get the heater on when my daughter comes cos I don't like her to be cold... so I put it in her bedroom at night and we both have a hot water bottle, I sleep with a hot water bottle as well and I sleep with my, not my clothes on but I have a t-shirt and two jumpers on and some woolly tracksuit bottoms and I put them on to sleep in, it's just extra layers really. (Chris, Rotherham)

Others, like 59 year old Martin, opted to keep warm and 'suffer the consequences' of a high bill. This approach was not common amongst respondents:

"If I'm cold I put the heating on and suffer the consequences when I get the bill, but we always try and keep warm." (Martin, Rotherham)

None of the respondents had unrealistic expectations regarding indoor temperature. When asked how warm they would ideally like the home to be, the majority stated that between 18 and 20 degrees would be desirable, although it is unlikely that many achieved this given the heating practices they described.

Seemingly in a bid to stay in control of their heating costs, few respondents opted to programme their heating where this facility was available. Not only were programming devices felt to be complicated to operate (and some didn't have them) but for some, there was also the fear of the heating coming on automatically when it is not absolutely needed.

Vignette 2: Mo's story

Mo is 50 and has lived in the same bedsit in Hackney for 14 years. He moved in a couple of years after arriving in the UK from Iran. He moved to the bedsit to be close to his job- working part time in a small shop.

His rent is currently £125 per week but he has been told that it will soon increase to £150 per week and he is worried. He only earns £94 per week but receives around £82 Local Housing Allowance to help with his rent. After paying his rent, he has £51 a week to cover all other expenses and this will soon diminish when his rent increases. His rent increases most years, he says.

Out of this £51, spends £20 a week on electricity via a pre-payment meter, which he uses for cooking, lighting and heating. He has only a radio for entertainment. When his electricity credit gets low, Mo switches the heater off, puts his coat on and goes to bed.

"It is cold but what can I do? Last night it switched off cos I don't have enough electricity in my meter. I just put my coat on and get into bed."

His room is heated through one oil filled radiator plugged in at the wall. Mo bought this himself. There is no other form of heating in the bedsit. Mo raised the lack of heating with his landlords who was not responsive to his concerns:

"I ask the landlord why it doesn't hold on to the heating and he say that, if you want you can move if you don't like it, everywhere is the same he said. I tried to find somewhere else but I couldn't."

The researcher that visited Mo made these observations:

"Respondent is living an incredibly rudimentary existence- only a radio for entertainment. He has multiple health conditions including depression. He goes to bed to keep warm but only one thin blanket on the bed. The building is in poor condition."

4.4. Paying for heating

Discussions of how respondents kept warm at home during the winter naturally led into discussions about paying for heating. This theme was explored in more detail through a series of questions on methods of payment; heating costs; keeping up with payments and seeking help when struggling to keep up. The aim of these questions was primarily to provide insights into the financial challenges associated with heating the home and whether there are any specific ways in which living in private rented accommodation impacts on the cost of heating the home.

Methods of payment

Within each location, there was a roughly even split between those paying for their heating via Direct Debit and those using pre-payment methods (cards or key cards), with just a few respondents paying quarterly bills. The survey also reflected this split, revealing that of the 105 respondents, 53 per cent used pre-payment cards or key meters to pay for their fuel.

Those paying by Direct Debit did not comment extensively about the cost and convenience of this method, aside from some references to feeling frustrated that

payment amounts had been altered without prior warning and two or three other comments about the discounts available for paying this way. Those who used pre-payment methods had more to say and despite being widely regarded as an expensive means of paying for energy⁶ (Citizens Advice, 2015) around half of those using pre-payment methods spoke positively about them. It appeared to be the budgetary control that it afforded them that they appreciated and linked to this, having the option to pay for their heating weekly rather than facing a larger bill on a monthly or quarterly basis.

"Yeah I like it, it were like that when I moved in but I didn't change in, I like to see where I am and see when I'm getting down to a few pounds and I can just pop some more on, that's not a problem." (Sarah, Rotherham)

"Yeah I've tried bills before and the key's better for me and I get my money every week and I know I can top up so much by that and I get my food shop and I know it's best that way." (Stacey, Rotherham)

Those using pre-payment methods also identified benefits in relation to avoiding fuel debt. On the other hand, those who paid by Direct Debit tended to be more liberal in their heat usage, but were more likely to worry about covering their heating costs as a result. Several respondents who used Direct Debit described a scenario whereby they use heat as and when they need it and worry about paying for it when their Direct Debit amount is reviewed.

I: Do you have the money aside to pay it [heating bill]?

R: Are you kidding me?

I: So when it comes what will you do?

R: I haven't got a clue, they're going to chase me for debt and I'm not going to have any money, all that money's gone on food and I've got a phone bill. (Sonny, Hackney)

For Sonny, the immediate pressure to buy food took precedence over the comparatively distant prospect of his gas bill.

However, the stories of Benjamin and Wendy, below highlight how, in private rented housing, it can be difficult to exercise choice over how you pay for your heating and energy, especially when a pre-payment meter is already installed.

"Well it's not as efficient; it's just for control of your own use. I'm trying to switch back to the normal meter, pay monthly or quarterly basis, unfortunately my house is a private landlord so they have installed their own system so I can't force them to change, so if I did that I don't know if they'd charge me more for the rent. I'm going to speak to my current energy provider which is Eon so they will be able to switch to a standard meter for me. That's what I plan to do." (Benjamin, Hackney)

"These companies are loathed to change it unless the owner of the property asks for it to be done." (Wendy, Rotherham)

⁶ Prepay energy customers pay an average of £226 more per year than they would on the cheapest online Direct Debit deals. (Citizens Advice, 2015)

As Wendy explains, she would need her landlord to request the removal of the meter and in Benjamin's case, he feared a rent increase if he put pressure on his landlord to organise the removal of the meter. This is another example of the ways in which living in private rented accommodation can influence how much tenants pay for their heating. As detailed earlier, they face colder homes and therefore potentially higher bills (unless they ration heating); they can feel limited in terms of the minor energy efficiency adaptations they can make without permission from the landlord and they may also inherit a pre-payment meter and therefore a higher tariff.

Keeping up with heating costs

As outlined in Section 4.3, a key strategy employed by respondents to help keep up with heating costs and avoid debt was to reduce usage and find other ways of coping with the cold.

"I try to take stock every year and see how it can be brought down, even if it's only putting it [the heating] on an hour later every day... You've got to be able to meet your heating bills cos otherwise you're chasing your tail all the time cos you're paying for what you use and trying to pay off what you've used 12 months ago." (Alison, Rotherham)

"I think cos I've been off work ill I've been a bit more careful just making sure I've had the thermostat turned down a bit more." (Samantha, Rotherham)

The qualitative insights were supported by the results of the survey which revealed that 63 per cent of those who responded agreed with the statement: '*I heat the home less than I need to because of the cost of heating*'.

Where debt has been accrued, it was common for respondents to have to borrow from family and friends to meet the costs:

"Well I'm struggling this month cos it's probably an extra £50 so I've got to find that from somewhere else, so it might be a bit less spent on food or ask my daughter for some money." (Martin, Rotherham)

Other strategies employed to help reduce heating costs were to stay with friends and family when possible or spend time in public places during the day:

"Sometimes, sometimes I'm really broke and I don't have a choice so I have to go and stay at my friend's." (Adele, Hackney)

"Yeah recently I went to the library to read rather than read at home. We try and do more physical stuff and get warm, we wrap up the baby and get wrapped up and we like to go for walks and that's partly to build up our own heat rather than try and get her to sleep here, we sit in cafes a bit but then you're paying money to be there, but we've got a friend that owns a café so we can sit there for free." (David, Hackney)

The majority of respondents operated under considerable financial pressure in all aspects of their life. The cost of heating was just one source of worry, but was a considerable one, particularly because unit costs always seem to be increasing. For Adele, buying gas was a priority but was competing with other essential expenditure such as food and transport:

"It just worries you when winter comes cos you're scared that they're going to say it needs increasing by X amount cos of using it a lot more than what you think you've used it year before and cos rates go up." (Angela, Rotherham)

"Sometimes, like now I'm short of money and I'm stressed, I need to find a new job, each time I go for an interview I have to use money for transport, next week I'll have to do that cos I have an interview, so I'm thinking about the rest I have now how I'm going to manage to spend for the gas, electricity and the transport, I don't need to buy any more food but when I need to buy gas I have to. It's really stressful." (Adele, Hackney)

Like Adele, around half of all respondents were not economically active and therefore precarious financial circumstances were common. Even those in employment struggled to make ends meet on a low income. Under these circumstances and when living in a cold home, keeping up with heating costs is inevitably a struggle.

"[Heating is] my biggest bill in terms of household, well food is the biggest bill, energy is second. It causes me stress, definitely. It's cost me nearly 300 quid until August, by January it will be 600 quid and you're talking about the price of a holiday." (Gill, Hackney)

Financial pressure is arguably felt more acutely in London, where rents and transport costs are considerably higher:

"Oh all the time, we live very lightly, I think we're really low on the poverty scale so it's always a worry, basic living here and it's getting worse cos travelling is really expensive, everything's going up and up and even though we got a fairly small rent increase it's still a massive amount of rent here. It's very expensive living in London." (David, Hackney)

Indeed, the survey results shed further light on the financial pressures facing Hackney renters, revealing that of the 87 people who responded to the question 'Approximately how much does your household pay in rent each month?', 30 per cent estimated that they pay between £1000 and £2000 per month. This figure should also be considered in the context that 71 per cent of survey respondents had a total household income of less than £750 per month.

Compounding financial pressures, many respondents were in receipt of some form of benefit and the financial impact of welfare reform was being felt by participants wherever they were located. For Alison, successive cuts to her benefits were a source of uncertainty and fear. She had always tried to ensure that she was warm and fed but now questions whether she will be able to meet these basic requirements in future:

"Yeah I suppose the older you get it's more important for you to keep warm and I've always said I'd never go hungry and never go cold but in the last three or four years they're making it more and more difficult for you to feel secure cos you never know where you're up to cos one minute you're getting so much money and then next minute you're not getting that anymore.." (Alison, Rotherham)

The cost of heating the home

Respondents were asked during the interviews how much they spend on heating their home per month in winter. Answers to this question did not prove particularly insightful simply because the estimated amount spent varied so significantly between respondents due to their different circumstances and heating practices as well as variations in payment method.

The results of the survey provided some additional insights into the level of expenditure that participants were facing through self-reported winter heating costs. 105 people responded to the question: *Approximately how much do you spend on fuel to heat your home per month in winter?* The results revealed a mixed picture whereby a quarter of respondents estimated that they spent between £25 and £50 per month (23 per cent) on heating; a quarter estimated between £50 and £75 (25 per cent) and a quarter between £100 and £200 (23 per cent). Of the remainder, 16 per cent estimated spending between £75 and £100. Therefore 39 per cent reported spending more than £75 per month on heating.

According to the latest statistics from the Department of Energy and Climate Change (DECC, now the Department of Business Energy and Industrial Strategy), the average annual gas bill for households in Great Britain in 2015 was £714 (an appropriate benchmark given that 72 per cent of survey respondents heat their homes using gas). It is difficult to draw any meaningful comparisons between this figure and the survey data on heating expenditure - primarily because the figure provided by DECC is not disaggregated by season or month and encompasses gas use for purposes other than heating. However, some rough calculations can be made which suggest that at least a quarter of the sample is spending far in excess of the national average on heating.⁷

In light of the insights we have garnered into the stress and worry they experience in association with meeting heating costs; the possibility that at least a quarter of respondents may be facing excessive heating costs (despite reported under-heating) is of great concern.

Seeking help with high bills and cold homes

Around a quarter of those interviewed had sought some form of help or support with covering heating costs. Most of those who had sought help had done so through a local advice service, such as Citizens Advice. In some instances, general concerns over making ends meet had led them to seek help and the matter of energy costs had been raised in the course of that discussion. As the quote from Andrea below illustrates, being in financial hardship could actually militate against tenants seeking help with cold homes, for fear of a rent increase:

"Well not just for the energy but I've had to, when I moved in here I got into massive debt and I had to go to Citizen's Advice and they swapped my bank account and everything and I'm paying off some debts from there, I'm constantly checking my balance now cos it's a very fine line, sometimes you're scrabbling around to buy a loaf of bread, it's bad. So that's why I don't want to say anything because I can't allow the rent to go up any more." (Andrea, Rotherham)

Others had sought help in response to a large energy bill or due to disputes with their energy company. This was reflective of a general tendency to seek help and support with energy bills but rarely in relation to cold homes that were difficult to keep warm. For many, cold homes were not viewed as something that support was available for, whereas most knew that support was available for those with high energy bills through advice agencies. It was very unusual for respondents to approach their landlord to discuss cold homes or energy efficiency issues due to fears of rent

⁷ If it is assumed that those spending more than £75 per month on heating in winter, spend £75 per month for five months of the year and half that amount for the remaining seven months, then their total annual spend on heating would be in the region of the national average at a minimum of £637. For the quarter of respondents that estimated they spent between £100 and £200- if we assume that they spend £150 a month for five months and then £75 a month for seven months- they may face an annual heating bill of £1,275, significantly higher than the national average.

increases or even eviction. In Peter's case, these fears had been founded when a complaint about damp led to the threat of eviction:

"When we complained about anything, he said we were the only ones who complain and that he was going to evict us. We went to the council advice centre and they told us he couldn't do that without giving us a Section 21." (Peter, Rotherham)

Peter's position appeared to be weakened further by the fact that he was in receipt of Local Housing Allowance and found few landlords willing to accept it, something his landlord was very much aware of. The fact that many respondents were reluctant to complain to their landlord echoes the findings of recent research by Shelter (2014), reported in the publication *'Can't Complain'*.

Those who received additional support from the local authority due to specific vulnerabilities were the most likely to have received help with cold homes (see Jack and Joan's story for an example of this). The support they had received from the local authority had been invaluable in helping them to challenge a poor landlord and secure the installation of central heating, yet they still felt uncomfortable about having 'rocked the boat':

"The way I look at it now, if we moved out to get a different landlord, which is a new contract then you can be stung with that cos they can put the rent up every three months or six months, there's no regulation, all rent should be regulated really. Its better the devil you know though isn't it? At least we can afford this place, for all its faults. You don't want to rock the boat too much, do you?" (Jack, Hackney)

There were also three examples of respondents who had been offered energy efficiency improvements through (now defunct) schemes such as Warm Front or the Community Energy Saving Programme. For David, it was only when he was offered insulation and a new boiler through a local charity that he began to wonder why the landlord had never insulated the property:

"I knew it was bad, I don't really know why the landlord never insulated this house, cos he is a structural engineer, they should know that you need to insulate, it's probably illegal not to insulate the place. So for something like 10 years I was living in an uninsulated house. A charity insulated the place and I got this draught proofing stuff done, they did offer a new boiler but I didn't take it cos I thought that one's working ok, but I should have done really, it would have been a more efficient boiler, I didn't really think of that." (David, Hackney)

However, it was unusual for respondents to have benefitted from energy efficiency and energy bill support schemes and where they had, they had found out about them by chance. These findings are significant in so far as they indicate that schemes with the potential to support those who struggle with cold homes and high heating bills, such as Warm Homes Discount, the Energy Company Obligation and associated Affordable Warmth Grants, do not appear to be reaching PRS tenants. Schemes involving physical interventions in the property will require the permission of the landlord and it seems likely, on the basis of evidence presented in Section 4.5 below, that many tenants would be uncomfortable to approach their landlords regarding this. However, approaching the landlord for consent does not appear to be the critical barrier here, as the majority of those interviewed were simply not aware of the help and support on offer. This lack of awareness, combined with a strong sense of disempowerment and associated fears of rent increases and eviction, point to a future where PRS tenants continue to quietly endure cold homes and high heating costs and where they do seek help, to do so from any party other than the landlord.

Vignette number 3: Edie's story

Edie is 54. She lives by herself and has been living in her current home for three years. She is in receipt of Employment and Support Allowance (ESA) and suffers from anxiety, depression and asthma. She feels that if she was working on a low wage or had her benefits cut she would struggle to pay her rent of £450 per month. Edie has needed help with her energy bills in the past, but says that she's "just managed."

She finds the gas central heating system in her home challenging to control and therefore finds it difficult to maintain the property at a comfortable temperature: "I'm not warm at convenient times, cos I manually operate it, well turn the thermostat, it's always cold when I wake up and that's annoying". She leaves a post-it note on her front door to remind her to switch the central heating off when she goes out of the house.



Edie says that her landlord had not shown her how to use the heating system and that "they're terrible landlords - they don't give a flying monkey." Edie has raised several problems with her landlords since moving into the property, but they have yet to resolve them: "This landlord being the type of landlord they are, you seem to be a nuisance if you ask anything cos you're meant to be just grateful to live in one of their houses."

Although a relatively modern property, it's clear that Edie isn't happy in her home and she feels that moving into the property had had led to some of her current problems – particularly the feeling of isolation. She had previously been forced to vacate a rented property in a village three miles away, but had moved to her current location because houses were cheaper to rent. "A lot of it is to do with living here, I hate living here, I hate living in this house, I hate my life, I'm trying to escape it but that creates another set of problems. So yeah it's not done me any good living here."

4.5. The tenant-landlord relationship

As reported in the last section, the relationship between tenant and landlord was often a distant one with most tenants feeling reluctant to make contact with their landlord. The relationship between tenant and landlord was a recurrent theme during the interviews, but specific questions were also posed regarding perceived roles and responsibilities of the landlord and what makes a good landlord.

Who is responsible for ensuring a private rented property is easy to keep warm?

When directly asked whose responsibility it is to ensure a private rental property is easy to keep warm and affordable to heat, most respondents recognised that responsibility lay primarily with the landlord- although many were not confident in their answer.

"I'd say it probably would be the landlord's cos there's nothing you can do as a tenant, you can't make adjustments to the building without their say so." (Clive, Hackney)

"It's my responsibility to keep it warm... but I guess the landlord sets the parameters of what's possible in those terms." (Eddie, Hackney)

However, in practice, most respondents absorbed much of the responsibility for dealing with cold homes by rationing their use of heating and finding ways of coping with the cold rather than lobbying landlords for change.

A dichotomy was therefore highlighted between recognising the responsibilities of the landlord and seeking to hold them to their responsibilities. When asked whether they had ever spoken to their landlord about heating or the warmth of the property, many had never broached their concerns. Adele, who finds her cold kitchen prevents her from cooking, would rather find alternative accommodation than raise this with her landlord:

I: "Have you ever mentioned that (cold kitchen) to your landlord?"

R: "No I've never asked. I don't think they would do it, there's many small things they don't do so I don't think they would do this large thing. I don't bother anymore; I just want to find somewhere else to move." (Adele, Hackney)

There were also indications amongst several respondents that the decision not to approach landlords with problems of heating and cold homes was due to the fear of repercussions, which has been well documented throughout this report. Alan from Rotherham explained how a local tenants' and residents' organisation can offer advice and support on housing conditions but that many tenants are afraid to attend the meetings:

"There's the Rotherham federation of tenants and residents organisation who can help- you find out what your rights are as a private tenant. We've been to one local to here. The problem is a lot of private tenants won't go to the meetings cos they're worried about the landlords finding out." (Alan, Rotherham)

"I feel all right about reporting things but I'd be a bit worried that they might put the rent up cos I'd really struggle to pay. That would definitely put me off." (Andrea, Rotherham)

The few who had ventured to raise issues with their landlords had generally received a negative response which had deterred them from asking again:

R: There's one room where there's a hole in the wall and when it's windy it's... so we have to cover that up.

I: And you had to do that yourself, the landlord hasn't done anything?

R: I've argued with the landlord about that. He's just never wrong and he says 'no it's fine'. Well, how can it be? Yeah it's still a bit draughty this house, the floorboards, there's draughts come up through the holes where the floorboards hit the wall. It needs double glazing, too.

I: Would you ever request that from the landlord?

R: It just wouldn't be worth it based on how he's reacted in the past. (David, Hackney)

For Edie in Rotherham, even a complaint about a situation that could have posed a serious risk to her health (and even her mortality) was met with a threat:

"I went through a phase of thinking I was being poisoned, I thought there was a leak here, I still think there is, where the gas comes into the house and I was refusing to put it on. My landlord wasn't very helpful with that, they said if we send someone and there's not a leak we'll charge you, so in the end I didn't, it was an emergency to me. Anyway I used electric heaters instead and they're not economical: my electricity bill trebled." (Edie, Rotherham)

None of the tenants that we spoke to were aware of the (at that time) very recently introduced Deregulation Act (2015). However, even if they had, it seems doubtful that it would afford them much reassurance in light of the disempowered position so many respondents occupied and the apparently entrenched nature of the fear they felt in relation to their landlords.

What makes a good landlord?

Most respondents had a clear sense of what - in their minds - constituted a good landlord. For many, a good landlord should strike a balance between affording the tenant privacy and space to make the property their home whilst also being proactive in terms of keeping the property maintained and in good condition.

"I think they have to take responsibility for what they're responsible for and they've got to be proactive without being interfering and remember that it's your home, however much it is their house. They're general guidelines but within that there are certain items they should do." (Edie, Rotherham)

"A good landlord maintains his property and makes sure the tenants are happy." (Stacey, Rotherham)

However, two thirds of respondents who commented on this issue felt that their experience of their own landlord often fell short of these ideals. Once again, a sense of fear was apparent (as David describes) as well as the need to play games in order to try and engender sympathy and support from the landlord (as Eddie describes):

"Our landlord knows we've got a baby and we're good people and we put up with all kinds of horrors here and their priority is making money rather than supplying a good quality product... they should provide a nice home and make the place safe and warm and help their tenants feel secure and comfortable and not living in fear of being evicted. He is just an aggressive business person and that's his priority to make money. We're just scared and it's really wrong and when we negotiate we have to think of every trick in the book and degrade ourselves and that's really wrong." (David, Hackney)

"Simple - the tenant feels they have a go to person that they can talk to about what they need. You need to feel they are willing to fix the problem. In reality I end up having to play dumb and inflate my health condition to get their attention because getting angry makes them less inclined to help." (Eddie, Hackney)

Michael in Hackney hit upon an important point, often overlooked by other respondents, that landlords have a responsibility to ensure that a tenant's safety is not compromised by where they live and in Michael's view; this included ensuring that the property was not dangerously cold.

"They should keep you safe, they've got responsibilities to make sure where you're staying is safe and they're up to date with energy laws." (Michael, Hackney)

Michael's view is supported by law in the form of the Housing Act, 2004 which led to the development of the Housing Health and Safety Rating System which outlines landlords' responsibilities in terms of ensuring that their properties are safe and hazard free. Hazards - as defined by the act - include: excess cold; fire; lead; domestic hygiene and noise.

Mubarak felt that given that landlords provide a service for which they charge a market rent, they should treat tenants more like customers and endeavour to provide good customer service and open lines of communication:

"I think good landlord has good relation with the tenant and sometimes he can ask about you, is everything ok without you asking him cos it's part of customer service. Secondly if you ask him he should not keep moaning cos he's going to spend money, he should listen to you and communicate with you about what he's going to do." (Mubarak, Hackney)

Although Mubarak's argument is entirely logical, Samir recognises that the reality of the power dynamic between tenant and landlord is somewhat different to a typical customer-provider relationship in so far as. in a context where demand for rental properties outweighs supply. it is the provider of the service that holds the greatest power.

"I don't know, they are in power so they can do what they like. So if they say next month you have to leave, then what can I do? Nothing! I can just ask him to change his mind, but he doesn't have to." (Samir, Hackney)

Vignette 4: Lewis' Story

Lewis, aged 43, was residing in a bedsit in Hackney at the time of interviewing, where he had been living for over two years. He previously lived with his then partner in a privately rented house until their separation forced him to find alternative accommodation. The process of finding somewhere to live in London in a rush was stressful and he felt lucky at the time to find anywhere at all. Lewis moved into the bedsit in the summer when it had just been freshly painted. Two years later and Lewis was desperate to *"get a deposit for somewhere and get out"*.

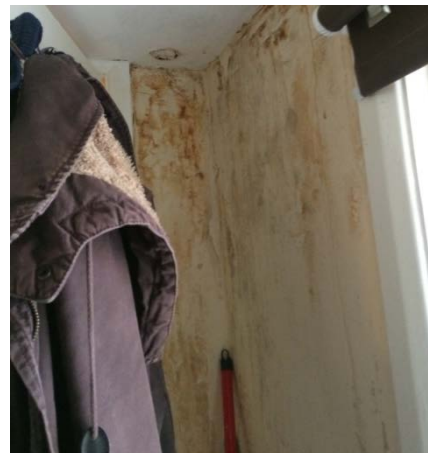
There had never been any central heating in the bedsit over the two years Lewis had lived there. His landlord gave him a plug-in electric heater (pictured below) but, as Lewis was quick to find out, this did not give out enough heat on its own. Lewis bought a convection heater out of his own pocket. Three-quarters of Lewis' income was spent on heating, with little leftover for other essentials:

"I have to cut back on cooking [...] I have to eat light stuff – cereal or bread"

The inefficiency of the plug-in heaters could be felt in the coldness of the room and seen on the damp, mould-covered walls: *"Wake up in the morning and you're freezing. When you breathe you can see"*. Scrubbing mould from the walls and ceilings with bleach was a full-time job, and Lewis noticed how his health had suffered significantly since moving into the bedsit: *"I don't really breathe as freely as before"*. Mildew covered his clothes, his bed sheets, his university notes. Last winter, Lewis spent as much time as possible out of the flat to stay warm and to save money but could not face the prospect of spending another winter there, *"it's tormenting; it's really hard"*.

Lewis' first course of action was to call the landlord, whose only response was to say he would *"send someone to paint over the mould"*. As this never materialised, when Lewis next contacted his landlord, he began to blame him for not opening the window: *"He wanted to blame me for the condensation in the bathroom cos I use the shower and didn't open the window"*.

Lewis had given up on waiting for his landlord to bring the property up to a decent standard. His main aim was to keep working and save up a deposit for another flat. But he feared for the next tenant: *"I would want to move but at the same time I wouldn't want someone else coming here"*.



4.6. Maintaining health and wellbeing in cold homes that are difficult to heat

The theme of health and wellbeing was explored during the interviews and the extent of any known or perceived connections between housing and health were investigated. Respondents were asked if they felt there were any ways in which their current home impacted on their health and wellbeing. In response to this question, there appeared to be three main perceived impacts on health: the exacerbation of existing health conditions; dangers directly posed by the condition of the home and stress linked to high fuel bills and financial hardship more broadly.

Around a third of respondents suffered from chronic health conditions of one form or another. Those who suffered from musculoskeletal conditions, such as arthritis or multiple sclerosis explained that living in cold conditions exacerbated their discomfort and increased the level of pain they experienced; whereas a warm environment could be soothing.

Angela who suffers from rheumatoid arthritis reported finding it difficult to get going on cold winters morning. She also explained that, in order to save money, she had recently decided to put her heating on for an hour less in the morning:

"On a morning if it's cold, cos I suffer with rheumatoid arthritis, it takes a while for my joints to get going and pain-free. In the winter it's always worse." (Angela, Rotherham)

Similarly, Chris felt that his chronic back pain is exacerbated by cold conditions and finds he feels much better when in a warm room. Chris also reported severely rationing his use of heating and regularly grappled with a 'heat or eat' dilemma.

"I can feel it if it's a freezing cold winter it all goes into my back, at first I thought I'd got really bad back ache but it's not, it's cold in my back and it kills, but back then when I were 30 I don't think cold would have bothered me. It is to do with the weather but it doesn't seem to bother if I'm in a heated house." (Chris, Rotherham)

There were also several examples of instances where properties that were poorly maintained or damp and difficult to heat were posing a more direct threat to health.

Peter was put at risk of carbon monoxide poisoning by a dilapidated boiler. His landlord ignored his concerns until the local environmental health team intervened:

"I mentioned it to landlord, this warrant officer came and went down in the cellar cos it was an old house and said 'I'm surprised you two aren't dead!' I said 'is there a gas leak?' he says 'worse than a gas leak, you're lucky you're not dead.'"

Peter also talked about the emotional impact of living in a dilapidated house that had posed a direct threat to him and his partner:

"Every time I went home, there was always something and I was like 'this bloody house again, I hate it'. I cried every day for nine months." (Peter, Rotherham)

There were also some references to coughs and colds that were perceived to be linked to damp and cold or that lingered for longer because of it:

"I think maybe it was the damp cos now that's sorted I haven't had as many coughs." (Barbara, Rotherham)

Several respondents also highlighted negative impacts on wellbeing of struggling to meet heating costs and other household bills. Gill reported feeling anxious and depressed as a result of the struggle to make ends meet and as such felt powerless to take on her energy company over a bill dispute:

"You can get depressed cos you can't solve it, part of my inaction dealing with Eon is because it's another big company to deal with, staff all saying different things, not talking to each other and meanwhile it's costing a lot. The massive power they've got versus me as a punter. And as a parent when you're worrying about bills I know that bleeds out, my kid sees it and it's not nice, I don't want to make him pessimistic and anxious about life and what you can afford, I want him to feel confident and secure." (Gill, Hackney)

For Lloyd, the pressure to meet massive heating costs (of £3,000 per year) was overwhelming:

"They keep bringing it up, the 94 year old woman who killed herself cos of all the charity demands, that's nothing compared to what you go through with this, it's not like just saying 'no' to somebody demanding money from you over the phone or email, it's this thing, food or heat. I could pay a reasonable amount without any trouble but not £3000 per year, nor would I give them that much money out of principle." (Lloyd, Hackney)

The heat or eat dilemma was raised explicitly by two respondents (Lloyd and Chris), both of whom were, on the basis of their descriptions, eating poorly in order to make ends meet. Chris' expectations were low and he did not perceive his poor diet to be a problem, as long as he was not starving.

"I spend a little bit on food, I have to eat a little bit less but it doesn't do me any harm, you also go for cheaper food, you can buy them noodles in a packet for 15p and have a few slices of bread and you can have your dinner on 25p so I'm not starving." (Chris, Rotherham)

Similarly, Sonny restricted himself to warming food or cooking just once a day to save money and survived on raw food the rest of the time:

"When my life changed, before I would go out and eat out or I'd eat in or cook or whatever but because of what happened I'd start thinking about money, I had a limited amount of money and I thought I can't just start cooking cos that's going to cost so the only cooking I do now is porridge or eggs in the morning and that's it. I eat raw things the rest of the time." (Sonny, Hackney)

Living in a cold home that was difficult to heat had also caused Natalia to change her behaviour. To avoid sleeping in cold bedrooms, she and her daughter both sleep in the sitting room together.

"The smaller room is still very cold, there's 4 degree difference between two rooms...I don't really use bedroom cos my daughter has got asthma and it's just colder. She sleeps with me in the sitting room." (Natalia, Hackney)

The material featured in this section has demonstrated that there are various ways in which living in cold homes that are difficult to heat can impact on health.

Respondents have highlighted both the direct consequences, well documented by previous studies, such as the exacerbation of chronic conditions and the obvious dangers associated with old boilers and faulty equipment. However, they have also drawn attention, through their candid accounts, to the less obvious issues such as the emotional impact of living in a home that makes you unhappy; the stress of

balancing the costs of heating the home against other household expenditure; the restrictions on how much of the home you can use and afford to keep heated and the long term health risks associated with poor diet.

Overall, the picture emerging from the accounts of respondents is one characterised by limited housing choice that often leads to the acceptance of poor quality properties that would otherwise be unacceptable; to fear of challenging the landlord in case of retaliatory action; to enduring cold conditions and high bills and eventually to suffering the consequences of all of this for health and wellbeing. The following quote from Natalia serves to summarise this process and its consequences:

"You're worried all the time. I was looking for a house where bills were inclusive but in reality I didn't find it. I have ended up with a house that I've got to heat but I've got draughty windows which make this difficult. So, of course it has an impact. I'm feeling very low." (Natalia, Hackney)

Vignette number 5: Wendy's story

Wendy is 65 and recently retired. She has lived in her current home for 15 years and shares it with another tenant. Her income is around £800 per month, with the household rent having recently increased from £350 to £450 per month and energy bills amounting to between £120-£150 per month.

Her recent retirement means that *"I am going to find it, not a stretch, but it's going to be tight paying the rent without going in to my savings too much, the money I took from my pension, cos it takes me over that ballpark for any benefits for a little while."*

Wendy keeps warm using gas central heating and a small convector heater, but she finds the boiler to be *"rather temperamental"*. The same gas boiler has been in the property since she moved in, but she doesn't think that her landlord will replace it until it stops working. She also believes that asking for a new boiler would lead to an increase in rent or sale of the property.

When the weather gets really cold she puts on a cardigan and a blanket to stay warm. Her landlord recently paid for the house to be clad in exterior wall insulation, which has meant that house stays warmer for longer; prior to that she found the house to be bitterly cold and damp, with mould and condensation on internal walls. Condensation continues to be a problem in the property, despite the installation of exterior insulation.

Wendy's experience of her landlord is that he leaves her alone as long as the rent is paid and the property is looked after properly. When she hears from her landlord it's usually about an increase in rent. She thinks that *"... he does try and do things himself and it's not always to the standard required."*

4.7. The Energy Act

Under the provisions of the Energy Act (2011) (which, it should be noted, only applies in England and Wales), from 1st April 2016 tenants are able to request consent from their landlords to carry out energy efficiency improvements to privately rented properties. The landlord will not be able to unreasonably refuse consent. It will, however, be the responsibility of the tenants to ensure that the works are funded and the intention is that no upfront costs should fall on the landlord, unless the landlord agrees to contribute. This change in legislation was explained to respondents during the interviews and they were asked for their views on whether it would encourage

them to request improvements from their landlords. None of those interviewed were able to think of any sources of funding that they might be able to access to cover the costs of any improvements requested and therefore considered a scenario whereby they would be asking the landlord to consent to *and* fund improvements.

The majority of respondents were supportive of the legislation in principle and were able to identify at least one energy efficiency measure that they would like their landlord to install. Several respondents felt that their homes would benefit from double glazing or additional radiators; others mentioned insulation or new boilers. However, only two or three respondents felt that they would feel confident enough to request such improvements from their landlord, with the majority feeling too afraid to do so. In most cases, respondents were held back by their fear of being viewed as a 'nuisance' tenant and linked to this, their fear that the landlord would respond to requests for improvement with an eviction order or rent increase.

"I hope people use it, but will they be too scared to ask? I know some tenants are so scared to ask anything." (Alan, Rotherham)

"I think a lot of tenants have that fear that the landlord's not going to want us there, they're going to want us to move out cos we're causing trouble and have someone else in." (Clive, Hackney)

Eddie in Rotherham felt that she would like to make use of the legislation but feared that, on the basis of previous requests that have been rebuffed, she would be regarded as a nuisance and that her rent may increase.

"I might want to and I might try it but cos of this landlord being the type of landlord they are, you seem to be a nuisance if you ask anything cos you're meant to be just grateful to live in one of their houses. I feel if I push it about these taps they'll say we're putting the rent up, which I can't afford." (Eddie, Rotherham)

Susan had a more positive view of her landlord and had generally found him to be honest and cooperative. She felt he would comply with the legislation, yet, at the same time, she alludes to the fact that he is steadfast in his refusal to double glaze the house and that she is accepting of this. This suggests that despite her ostensibly positive relationship with her landlord, she is still unwilling to challenge him over the installation of a basic energy efficiency measure such as double glazing.

"He's quite frank about saying 'I don't want to do that cos I'm not getting any money out of it', but yeah it would be good and especially cos I know that he would know the law cos he's from that background and he'd realise he had to do something. It could do with having double glazing but he's not going to double glaze it so there's no point." (Susan, Rotherham)

In the quote below, David expresses very clearly the dilemma facing tenants. He feels that the law is a positive move in principle but feels that in an overheated rental market, there's no real incentive for landlords to cooperate. They can increase rents when they want to and can issue a Section 21 (eviction order) without giving a reason. He therefore feels that he has very limited scope to make any demands of his landlord.

"Yeah I think it's a good thing but I also think that landlords have ways. I don't really trust that law. We've looked a little bit at our rights but I think if I said to the landlord I want this done and we know legally we can ask for that... I think they might find a way to... they're always one step ahead and they would, I'd be frightened that next month I'm going to get a revenge rent increase or some

notice. I've got to play it so carefully with these people. They've said in the past quite blatantly, there's just people out there with a lot more money than you that want this place, we've had people round valuing the place and it's really oppressive and then they'll say 'we know we can get 2½ grand for this place'. It's degrading living in fear like that." (David, Hackney)

Respondent's views on the potential of the Energy Act closely reflect discussion in Section 4.5 regarding the tension that exists between tenants knowing what their landlord's responsibilities are yet feeling unable to challenge them when they do not fulfil them. They also echo a recurrent theme within this report relating to the deeply embedded fear of retaliatory rent increases or even eviction. For these reasons, it seems unlikely that the provisions of the Energy Act will go any way towards addressing the clear power imbalance between tenant and landlord and as such, will not make it any easier for tenants to demand energy efficiency improvements from their landlord.

Conclusions and key learning

5.1. Revisiting project aims

This project set out to provide a deeper understanding of PRS tenants' experiences of a range of issues related to the energy efficiency of their homes, affording them, for the first time, a voice in the emerging debate surrounding poor energy performance in private rented housing. The data presented in this report add depth to our understanding of tenants' everyday experiences of finding and living in private rented accommodation and specifically how they navigate the daily challenges of keeping warm and managing the costs of heating in properties with poor energy performance. It also provides insights into the relationship between tenants and landlords and considers how relations between the two parties might impact on the likelihood that tenants will make use of the provisions of the Energy Act to request energy efficiency improvements from their landlord. However, although these insights make an important contribution to a much under researched field, there remains a great need for further research and to ensure that tenants have a sustained voice in the debate around energy efficiency in the PRS, providing a counterpoint to the assumptions of landlords that tenants are not concerned about energy efficiency.

In this penultimate section of the report, we will summarise the new knowledge and most salient points to emerge from the report before drawing out a series of key learning points for policy and practice and for the research community.

5.2. Key findings

From the outset of the research, it was clear that the vast majority of respondents were not in private rented housing through choice. Most respondents faced extremely constrained housing choice and reported great difficulties in finding properties that they could afford and that met their requirements. The vast majority were compromising significantly over many aspects of their accommodation. Many had hoped to access social housing and others aspired to home ownership- both of which were regarded as distant prospects. As such, the PRS was their only real option but also their least favoured.

This limited choice meant that when looking for somewhere to live, considerations of energy efficiency including the adequacy of heating and the likelihood of being able to keep warm and comfortable in the property were often eclipsed by the basic imperative to secure shelter. Rejecting a property on the basis that it did not have double glazing, for example, feels risky when there are only one or two properties available within your budget.

Cold homes that were difficult and expensive to keep warm were widely accepted, particularly by those in Rotherham. A series of common coping mechanisms were revealed across the two areas, including the widespread use of extra layers of clothing and blankets to keep warm at home. Concerns about the cost of heating across the sample led to rationing of heating and under-heating of the home. The cost of heating was just one area where respondents were trying to cut back and make savings in response to multiple financial pressures. Financial pressure was perhaps felt most acutely in Hackney where respondents felt that rent levels were spiralling out of control and where everyday living costs were higher.

It was clear that tenants would rather cope with cold homes and high heating costs than request improvements from their landlord. Landlords were therefore not under any pressure to address poor energy performance.

In terms of paying for heating and energy, tenants who moved into a property with a pre-payment meter found it very difficult to get it removed and were often reluctant to seek the landlord's permission for this to be done. However, some found pre-payment methods helpful in managing a tight household budget and were willing to pay a higher tariff for their energy to avoid falling into energy debt. It is likely that both higher fuel costs and fear of debt contributed to the widespread under-heating reported.

Far from motivating tenants to seek improvements to the energy performance of the home in order to help save money, those struggling financially seemed more reluctant to raise problems with their landlord. This was due to a widespread sense of fear that tenants who spoke out would incur greater costs through retaliatory rent increases and may even face eviction. As a result, tenants were more likely to focus on addressing the symptoms of energy-inefficient homes by under-heating, rather than the underlying causes. Awareness of schemes such as ECO - with the potential to improve energy performance at no or reduced cost to either party - was low amongst respondents, suggesting that they are failing to reach a key group that stand to benefit considerably from the installation of energy efficiency measures.

Overall, relations between tenants and their landlords were characterised by fear. The relationship described was not a typical customer-provider dynamic. Instead, tenants (or customers) were often submissive when it came to dealing with their landlords, acutely aware at all times of the risk of eviction or a rent increase. In Hackney in particular, tenants were always aware that their landlord could easily replace them with a tenant willing to pay a higher rent. This led to a situation where many tenants recognised the responsibilities of their landlord regarding the provision of a safe property that did not pose a threat to health; yet were reluctant to hold their landlord to these responsibilities. On this basis, it appears unlikely that the provisions of the Energy Act will go any way towards addressing the clear power imbalance between tenant and landlord and as such, will not make it any easier for tenants to demand energy efficiency improvements from their landlord.

The health and wellbeing issues reported by tenants in connection with their homes were in many ways typical of the sorts of problems associated with cold homes, such as the exacerbation of existing chronic conditions, for example. However, the research also revealed impacts of living in poor quality accommodation that have received less coverage, including the emotional impact of living in a home that makes you unhappy and where you feel insecure; restrictions on the use of the home during cold weather (i.e. heating only one room) and eating a poor diet in order to get by on a constrained budget exacerbated by high heating costs.

Overall, the picture emerging from the accounts of respondents is one characterised by limited housing choice that often leads to the acceptance of poor quality

properties that would otherwise be unacceptable; to fear of challenging the landlord in case of retaliatory action; to enduring cold conditions and high bills and eventually to suffering the consequences of all of this for health and wellbeing.

5.3. Contribution to the literature

The literature review summarised in Section Three of this report highlighted the dearth of previous research seeking to understand the tenants' perspective in relation to living in the PRS generally and living with poor energy performance specifically (Abbott, 2009; Ástmarsson et al., 2013). The lack of regard for the views of tenants is not only unjust but leads to a situation where the views of those that are vocal on this topic (landlords and their representative bodies) exert influence over policy responses. Our research has gone some way towards redressing this imbalance and in doing so, has revealed flaws in the assumptions espoused by landlords. In particular it reveals that the assumption that tenants are not concerned about energy efficiency when seeking a property to rent, is a gross oversimplification of a complex issue. Crucially, our research reveals insights into the reasons why tenants do not feel they can speak out against cold homes and poor conditions and confirms that this has nothing to do with apathy. We believe this study has the potential to represent a turning point in the literature around energy efficiency in the PRS, providing the foundation for more informed debate which takes account of the positions of all key actors.

5.4. Key learning points

On the basis of the key findings to emerge from the study, the following key learning points have been identified. It is our hope that these points will be taken forward by policy makers, practitioners and academics with relevant remits, as the basis on which to develop detailed recommendations; to inform further research and to invigorate the debate surrounding energy efficiency in private rented housing. These learning points will form the basis of debate and discussion at a forthcoming interactive feedback event to be held in Sheffield on 30th November 2016.

LP1: Evidence from this study suggests that tenants at the lower end of the PRS are unlikely to be looking for the signs that a private rented property is energy-inefficient when viewing a property. They are also unlikely to engage with an EPC. If tenants are concerned about the energy efficiency of the property, they are unlikely to raise their concerns due to constrained housing options.

LP2: Tenants at the lower end of the PRS are likely to tolerate cold homes that are unaffordable to heat and use coping mechanisms including under-heating and wearing additional layers of clothing, spending time outside the home and spending extra time in bed to deal with the consequences of this, rather than lobbying landlords to improve the energy performance of the property.

LP3: Low-income tenants are in a weak position in a buoyant rental market and are acutely aware of this. They fear rent increases or even eviction if they speak out about problems with the property.

LP4: While tenants are tolerating and attempting to cope with the consequences of cold homes, landlords are not under any pressure to address poor energy performance.

LP5: Pre-payment meters already installed in properties can expose new tenants to higher energy costs, particularly where they feel unable to approach the landlord to arrange removal.

LP6: Pre-payment meters are relied upon by many households to manage fuel costs and avoid fuel debt. Higher tariffs may exacerbate unhealthy practices such as under-heating.

LP7: Awareness of subsidised energy efficiency schemes such as the Energy Company Obligation (ECO) was low amongst respondents, suggesting that they are failing to reach a key group that stand to benefit considerably from the installation of energy efficiency measures.

LP8: The relationship between tenants and their landlords is characterised by fear. As a result, many tenants recognised the responsibilities of their landlord yet were reluctant to hold them to their obligations.

LP9: The apparent power imbalance between landlord and tenant suggests that the provisions of the Energy Act will not strengthen tenants' positions regarding requesting energy efficiency improvements from their landlord.

LP10: The health and wellbeing consequences of living in energy-inefficient PRS accommodation appear to go beyond the sorts of health problems commonly associated with cold homes and impact upon tenants' emotional wellbeing and their diets.

Next steps and policy messages

6.1. What have we achieved and what remains to be done?

It was never the intention of this study to provide comprehensive insights into the experiences of tenants renting property at the lower end of the PRS. It was instead our intention to re-frame the emerging debate about energy performance in the PRS by introducing a new - and critical - voice to the debate: that of the tenants themselves. In doing so, we have revealed fresh insights into the consequences of living in energy-inefficient housing that is owned by someone else. We have also revealed how initiatives designed to drive up standards of energy performance, such as EPCs and aspects of the Energy Act, are rendered almost irrelevant in a context of an overheated rental market. We hope that these findings will be built upon through further research and that our findings will be tested and explored in different contexts.

Moreover, we have provided a new perspective on this problem, but not solutions. Tenants don't just need a voice, they also need change. We hope that future research and the responses of the policy and practice communities to this research will focus on the development of solutions grounded in the realities of everyday life for low-income PRS tenants.

6.2. Taking the programme of research forward

Reflecting these priorities, our onwards strategy regarding this programme of work will comprise of two main facets. First, it will seek to further strengthen the voice of tenants in the debate about the future of the PRS and more specifically, the debate around driving up standards of energy performance in the sector. This will involve exploring the experiences of a larger number of tenants in a variety of different locations and contexts. Second, it will seek to use this evidence to strengthen calls for more radical and decisive policy reform in relation to the insecurity and deleterious conditions that this report suggests are being widely experienced and endured by low-income PRS tenants. As such, we are eager to ensure that this report makes a difference and galvanises action amongst all those with an interest in and commitment to improving the quality of life experienced by PRS tenants.

To this end, we organised- at the conclusion of this research- an interactive stakeholder workshop where we presented the key findings to emerge from the research. The event was attended by over 30 representatives of key organisations with a concern for the plight of PRS tenants including The Eaga Charitable Trust, national advice organisations (i.e. Citizens' Advice), national charities (i.e. Crisis and National Energy Action), local authorities, academics (i.e. Universities of York, Sheffield, Salford and UCL) and energy companies (E.ON). At the event we sought

the views of the audience on a) the future direction of this programme of research, b) how we can maximise the policy and practice impact of this research, including identifying the key organisations and individuals that we should seek to bring this research to the attention of and c) which of the many messages to emerge from this research we should seek to emphasise through dissemination.

Key messages to emerge from the event are summarised below and will inform the development of a detailed dissemination strategy:

How should we take this programme of research forward?

- Undertake further research with tenants in order to strengthen the evidence base in relation to the views and experiences of this under-researched and poorly understood group.
- Undertake research with PRS tenants in a variety of different contexts and circumstances to broaden the evidence base and to counter the potential criticism that the issues highlighted are specific to Hackney and Rotherham.
- Find new ways to engage PRS tenants in this research: consider how we might encourage some of the hardest to reach and most disenfranchised within this group to share their experiences. This may be achieved by working through charities and other trusted organisations working directly with PRS tenants and accepting that local authorities are not always amongst the most trusted organisations. This approach will also help to counter the potential criticism that those with a grievance against their landlord are the most likely to participate.

How we can maximise the policy and practice impact of this research?

- Focus on a small number of key messages tailored to particular audiences and aligned to current policy priorities and initiatives, e.g. the latest round of the Energy Company Obligation (which places more emphasis on targeting vulnerable groups than previous rounds), the smart-meter roll out and the fuel poverty agenda and reducing the burden on the National Health Service.
- Frame the material as an issue relevant to a range of agendas and sectors, thus broadening 'ownership' of the issue beyond the housing and advice sectors. Highlight the links between the plight of PRS tenants and the priorities of social workers, public health professionals, those promoting financial inclusion and energy suppliers and encourage dialogue between these parties.
- Seek to engage letting agents in the debate as a key intermediary between landlords and tenants, with considerable scope to shape the expectations of (and information available to) both parties.

Specific suggestions for individuals and organisations that we should seek to engage with this research and its findings will be set out in the dissemination strategy currently under preparation.

Which of messages should we emphasise through dissemination?

- The PRS is often a destination of last resort and there are particular consequences for wellbeing associated with living in a home where you feel insecure, unable to put down firm roots and which does not meet your requirements or expectations.
- Subsidised energy efficiency schemes such as the Energy Company Obligation (ECO) appear to be failing to reach PRS tenants: a group that stand to benefit considerably from the installation of energy efficiency measures.

- Low-income tenants are in a weak position in a buoyant rental market and the provisions of the Energy Act are unlikely to make it any easier for tenants to demand energy efficiency improvements from their landlord. Additional support and advocacy in relation to this group is required as a result.
- Other policy agendas can work against efforts to improve conditions in the PRS such as welfare reform (which reduces income for landlords). Also, the current concern of increasing the quantity of housing in these times of chronic housing shortage can eclipse concerns of housing quality.

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