An aerial photograph of a city street with a blue map overlay. The map shows a grid of streets and a winding river. Several people are walking on the street, some carrying bags or backpacks. The overall scene is a busy urban environment.

# The Pandemic, Financial Health and Housing Security

Housing Committee

**LONDON**ASSEMBLY

## Housing Committee



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Labour



Leonie Cooper AM  
Labour



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The London Assembly Housing Committee examines matters relating to housing in London and takes a lead on scrutiny of the Mayor's housing responsibilities.

To read more about our work or to contact us, [please visit our website](#).

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## Foreword



**Sian Berry AM**

**Chair of the Housing Committee**

For many Londoners, housing costs represent their single biggest expenditure, and housing pressures have intensified during the pandemic. Many were faced with a shock to their incomes, and policy measures such as the eviction ban and a temporary increase in Universal Credit were brought in. As protections have been rescinded, security has faded.

With an escalating cost of living crisis, across London people are feeling the squeeze, as prices for food, energy, and transport are on the rise. As earnings fail to keep pace with inflation, more people will struggle to meet their basic needs. And the impact of high housing costs on living standards and financial wellbeing will intensify.

In 2021-22, the London Assembly Housing Committee ran an investigation into housing costs and financial health, in light of the coronavirus pandemic. Our investigation included meetings with experts across the housing sector, as well as with Londoners who shared their lived experiences with us. We held two surveys, one with TalkLondon and one with YouGov, and some of the respondents to the TalkLondon survey also took part in an online discussion. We are grateful to all those who took the time to speak to us.

Our investigation includes powerful first-hand testimonies from those who have been most impacted by the pandemic. These highlight the multiple ways in which housing costs damage the financial health of Londoners, cementing poorer living standards and leaving some people in unsuitable accommodation or even, in the worst cases, making them homeless. For others, continuous financial pressures can lead to detrimental outcomes in terms of their health, education and overall wellbeing. It is unacceptable for so many in London to be left to deal with the consequences of the failure to get to grips with housing costs.

This report marks a chance to reflect on the scale of the challenge and identifies those who are most in need of support. We hope the Mayor and central Government are listening.

## This investigation

The average cost of renting a one-bedroom home in the capital is equivalent to 45.3 per cent of gross median pay in London; in contrast, the average one-bedroom home across England as a proportion of average earnings is just 25.5 per cent.<sup>1</sup>

Recent events and data create some concern about financial health in relation to housing affordability. ONS data shows average private rents in London remain flat,<sup>2</sup> though private rent increases are again being reported elsewhere,<sup>3</sup> following some respite in recent years. Although Government has provided a range of additional support through the coronavirus pandemic, and more recently in relation to energy costs, other living costs are also rising.

Inflation has risen sharply and is expected to reach as high as 7 per cent over the spring, driven largely by an increase in energy costs.<sup>4</sup> This is likely to be further affected by an expected increase in the energy price cap by £693 per year from April 2022.<sup>5</sup>

In order to make ends meet, many Londoners are faced with a choice of either being priced out of their homes and communities or going into debt.

This investigation into the pandemic, financial health and housing security attempts to map out the scale of the problem in London. We looked at evidence of how different groups of Londoners have been affected and the ways in which high housing costs have exacerbated the challenges of the pandemic and affected the insecurity of their housing situation.

### The London Assembly Housing Committee's 2021 investigation into the financial health of Londoners

#### *Who did we speak to?*

- Experts from across the housing sector;
- Londoners living in the social and private rented sectors, as well as homeowners;
- TalkLondon forum discussion and survey of Londoners; and
- a representative YouGov survey of Londoners.

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<sup>2</sup> Office for National Statistics, [Index of Private Housing Rental Prices, UK: March 2021](#), 21 April 2021

<sup>3</sup> GLA, [GLA Housing Market Report December 2021](#), accessed 24 March 2022

<sup>4</sup> Bank of England, [Will inflation in the UK keep rising](#), accessed 24 March 2022

<sup>5</sup> Ofgem, [Price cap to increase by £693 from April](#), 03 February 2022

## Evidence from experts

In November 2021 we spoke to a range of experts across the housing sector to gain a better understanding of how the pandemic has affected housing costs in London.

### High housing costs and the private rented sector

Several experts highlighted the role of excessive housing costs within the London housing market, especially for those living in the private rented sector. Baroness Kennedy attributed high housing costs to a lack of supply that has been unable to keep pace with the scale of demand.

Sian Williams told the Committee that private landlords may have reasons to be reluctant to rent their properties, which could be partially contributing to supply shortages. She cited prospective changes and uncertainties concerning Section 21 legislation, renter incomes and tax changes on profits as possible factors.

Professor Christine Whitehead pointed out that London housing costs were excessive even before the pandemic but, due to changes in the way data was being collected on rent and other housing costs, it had proven difficult to get a clear picture of costs before and after. Critically, Professor Whitehead noted that there remained several unknowns, including the extent to which properties were removed from the market in the wake of the pandemic, and the potential change in demand that migration from London throughout the pandemic may have caused.

### Shocks to income

Baroness Kennedy highlighted that almost a third (32 per cent) of private renters had lost income during the first months of the pandemic. She stated that Universal Credit (UC) claims in London more than doubled from 119,000 in February 2020 to 239,000 by May 2020. By May 2021, claims in London had risen further to 296,000. For private renters who relied on Local Housing Allowance (LHA)<sup>6</sup> as part of their UC award, it was noted that this was often insufficient to

<sup>6</sup> Local housing allowance (LHA) is used to work out how much housing benefit you can get if you rent privately.

### Experts

Baroness Alicia Kennedy, Director, Generation Rent

Sian Williams, Director of External Policy, Toynbee Hall

Christine Whitehead, Professor of Housing Economics, at the London School of Economics

Susie Dye, Grants Manager, Trust for London

Mark Farmer, Operational Manager, Royal College of Nursing

cover rent, leading to more rent arrears. According to data from Generation Rent, the average monthly gap between LHA and median rent in a two-bedroom home was largest in the constituency of Kensington, with a gap of £1,417 per month.

Certain groups were also more likely to face housing pressures due to the impact of the pandemic on incomes. Susie Dye stated that during the winter of 2021 half of all single parents were in receipt of UC. Sian Williams noted that young people were spending a significant proportion of their incomes on rent, which can lead to poorer living conditions, such as overcrowding. It was also highlighted that people from Black, Asian and minority ethnic communities, especially women, were facing high housing costs and rent arrears. According to Professor Whitehead, people working in sectors that were heavily impacted by national lockdowns, such as hospitality, and people in insecure employment were more likely to have been made homeless.

Mark Farmer highlighted the impact on healthcare workers. According to survey evidence collected by the RCN prior to the pandemic, 57 per cent of respondents said they were considering leaving London within the next five years, because of the twin impacts of housing and transport costs.

In separate evidence provided to the Committee, the RCN said it expected these pressures to continue after the pandemic. Its Members' Support Service provided financial guidance on mortgage or rental payments to 1,413 RCN London members in the year to December 2021. The RCN believes that a higher number of nursing staff in London are experiencing financial difficulty but are not actively seeking support.

### **Consequences for Londoners**

Baroness Kennedy highlighted that those who had to meet high housing costs would struggle to save for a mortgage or pass potential affordability checks by landlords. In addition to posing a barrier to home ownership, various experts raised the idea that high housing costs would contribute to growing poverty, mental health problems and eventually rising homelessness. This underlines the importance and urgency of ensuring that housing affordability continues to be a key priority for the Mayor.

## Survey findings – TalkLondon

### Methodology

The Housing Committee worked with TalkLondon to run a survey and a discussion forum with Londoners. TalkLondon's sample of Londoners comprised 641 individuals who completed our survey questions. 119 individuals took part in the discussion forum.

For further information about questions asked, please see Appendix 1.

### Results

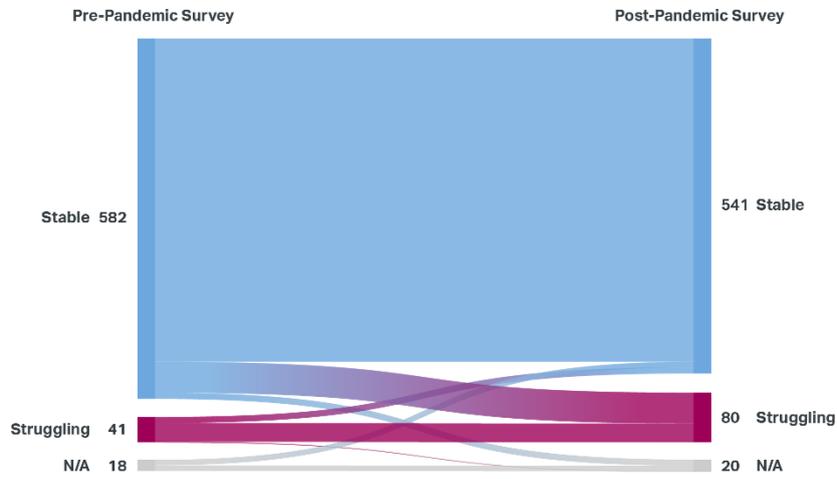
#### In the TalkLondon survey:

- Pre-pandemic (March 2020): 91 per cent of respondents reported they were keeping up with rent, mortgage payments, or owned their home outright, with 6 per cent struggling.
- Post pandemic (November 2021): 84 per cent of respondents were keeping up and 12 per cent struggling with housing costs post-pandemic.
- 26 per cent of respondents who own or rent their home felt more at risk of losing their home compared to before the pandemic, with 64 per cent feeling no difference.
- The 35-44 age group (39 per cent), women (29 per cent), and people from minority ethnic groups (34 per cent) had higher proportions of respondents that reported feeling more at risk.

### TalkLondon responses - pre-and post-pandemic broad housing security

Respondent shift moving between "stable" and "struggling" housing situations

Respondents: ■ In stable housing ■ Struggling with payments, homeless or 'sofa-surfing'



Source: Housing Financial Health Survey  
Graphic by GLA City Intelligence

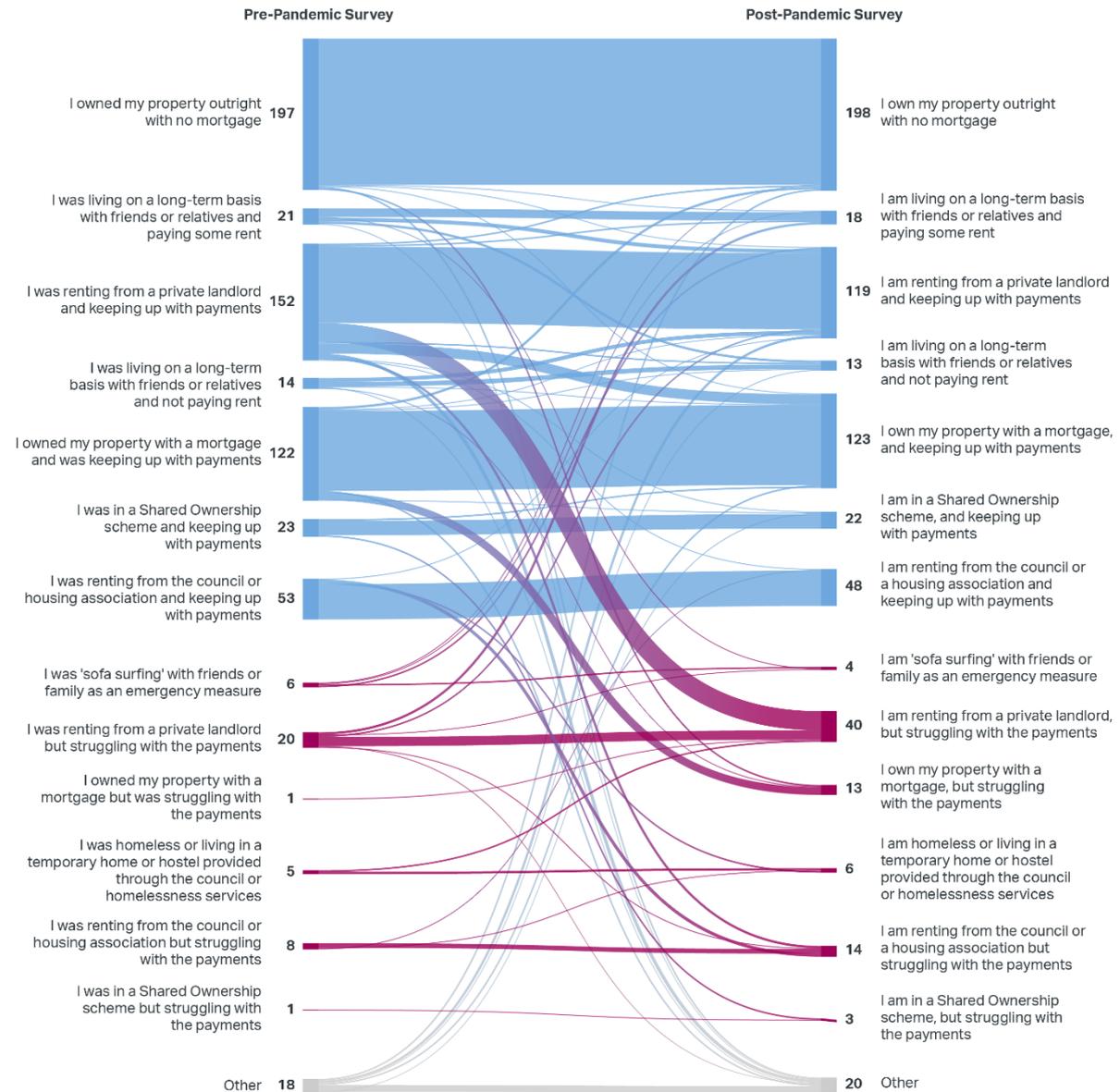
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### TalkLondon responses - pre- and post-pandemic detailed housing security

TalkLondon responses - pre-and post-pandemic detailed housing security

Breakdown of respondent shift between "stable" and "struggling" housing situations

Respondents: ■ In stable housing ■ Struggling with payments, homeless or 'sofa-surfing'



Source: Housing Financial Health Survey  
Graphic by GLA City Intelligence

N for both charts=119

### TalkLondon discussion group

As well as the survey, the Housing Committee ran an online discussion group with 119 people. The people who joined the discussion group reported worse post-pandemic housing situations than the survey group. This may be due to the discussion group being a self-selecting sample, with people worst affected by recent events more motivated to tell us their stories.

- 70 per cent provided responses indicating their housing situation is worse overall.
- Before the pandemic 74 per cent reported they were keeping up with payments, with 11 per cent struggling; post-pandemic these figures were 60 per cent and 22 per cent respectively.
- Economic factors were the dominant issues identified by participants. Low pay and reductions in pay were the top reported issues, but a complex combination of economic effects and financial impacts had interacted to affect respondents' ability to pay their rent or mortgage.
- Over 65s appeared to be keeping up with payments the most, with those aged 45 to 64 most likely to be struggling.
- More women than men took part in the survey and/or discussion.
- Part-time workers and those not working due to disability were more likely to be struggling than those working full time.
- 48 per cent of respondents felt their housing situation was at greater risk compared with before the pandemic, with 46 per cent feeling no difference.

### Key themes

Key themes arising from the discussion included the impact of financial shocks, people in different tenures experiencing different challenges, and the increasing challenge of the rising cost of living.

### Financial shocks

Discussion participants stressed the economic and financial challenges they had faced, with low wages and reductions in pay the most reported issue. This has implications for the impact of the pandemic on working-age people, with 31 per cent of respondents saying that low pay had negatively impacted their ability to meet housing costs.

The discussion raised several stories of how the pandemic exposed people to financial shocks that made it more difficult to meet their housing costs, the impact of which has been delayed until recently.

*"We were fairly comfortable before the pandemic, managing our mortgage payments and household costs. During the pandemic, my partner was furloughed and unfortunately had a cut of hours as her industry struggled. This tipped the balance.*

*Since then, we have cut all non-essential spending (dinners out, takeaways, etc) as well as deferred regular house maintenance etc. This is now catching up with us, just as price of energy, council tax, transport, tradesmen, materials, insurance is all going up. This is causing anxiety and stress on us."*

**Owner occupier, Hillingdon**

*I became unemployed as I couldn't travel for my work. I am in the high-risk Covid category. Tried to get JSA but problems with health meant I couldn't work. Tried ESA but they only offered 'stamps' credits. They suggested I try UC which I got, but I lost four months' benefits. Eventually came through but by then I had borrowed over £2000. Now I've reached retirement age and am awaiting my first pension payment. If it weren't for the kindness of my family / friends I would have been homeless.*

**Private renter, Bexley**

Shocks to income and higher costs have had a negative impact on savings. With savings depleted and incomes reduced, many in the discussion group suggested that they anticipated having to leave their communities. It was clear from the discussions that the pandemic has exposed the significant challenges that housing costs pose to London's most vulnerable communities.

Over a quarter of respondents to the TalkLondon survey (27 per cent) reported that their savings were negatively affected by the pandemic.

*"Our area is just full of hundreds of new build tiny flats on buying schemes which are still unaffordable as we cannot get a mortgage due to using up tiny savings during the Covid pandemic after Covid job losses and [are] unable to survive on universal credit. We struggle now to pay the high rent every month and we are going to have to move far out of our London Borough, probably to Sussex or further, to find a cheaper rental as our London rent will go up high in 2022. Being allowed to apply for social housing in the area we were born and raised and next to work would be nice but will never happen! So we are planning having to relocate as soon as we can now. Goodbye London!"*

**Private renter, Hillingdon**

### **Different tenures, different challenges**

The challenges that individuals faced were heavily influenced by their tenure type. Those in the private rented sector felt that there was a significant imbalance in power between themselves and landlords, leaving them with the threat of Section 21 notices hanging over them, diminishing their housing stability and discouraging them for making complaints. Several discussion participants suggested this had left them facing serious issues with the quality of their housing, including damp, mould, and leaking roofs. They also felt the pandemic had been used as an excuse for landlords to delay fixing issues or responding to complaints.

*“We have just been served a Section 21 notice to leave the home we have been in for what will be two years. We do not pass affordability checks ...Which means we have to pay each year's rent in full in advance, plus a month's deposit, plus the useless new holding deposit of a week's rent...Last time we moved it was after a Section 21 notice after 6 years in the place. The housing market is broken.”*

**Private renter, Richmond upon Thames**

*“[We are] Stuck in a horrible area in a rundown private rented house with damp and mould problems, overcrowded, in disrepair with a lazy landlord who does not repair anything as he can get a lot more rent from new tenants. We have for a year had an indoor waterfall every time it rains as he has yet to repair [the] hole in the roof.”*

**Private renter, Hillingdon**

The concerns over inaction on housing issues were not limited to private rented tenants. One respondent noted that renting from the local council had left them facing high costs to remove excessive mould, which had been a source of stress and financial concerns on account of existing debts.

*“I'm now in a lot of financial debt. I am in arrears with utility bills and I am constantly worried about money. I am always ill because I cannot afford to have the heating on all the time, my flat is now mouldy and yet I have no time to sort any issues because I'm constantly busy with work. The local council do not repair damage caused by mould so I would have to foot the bill.”*

**Social renter, Barnet**

### Cost of living crisis

Contributing to further hardship has been the broader cost of living crisis, which has emerged in recent months and is expected to worsen. The discussion group highlighted how rising energy costs and other bills had coincided with increased rent and costs associated with leasing, to exacerbate the financial challenges they had been facing. Combined with reductions in wages and benefits in real terms, this raised serious concerns among discussion participants on their capacity to meet rent payments, with 28 per cent of survey respondents saying that the interaction of broad living costs alongside housing costs was negatively impacting them.

Over one in four TalkLondon survey respondents (28 per cent) said that the interaction of living costs alongside housing costs was negatively impacting them.

*“My pay increase is far less than the increase in bills. I'm cold all the time as I'm frightened of the cost of putting the heating on but worried my flat will get damp if I don't. My bills will soar if I have to work from home again.”*

**Private renter, Islington**

*“Both rent and service charges have increased significantly in 2020 and 2021; additionally council taxes have also gone up markedly. The suspension of the triple-lock and the freezing of Personal Tax allowance will further impact the ability to pay rent.”*

**Social renter, Hammersmith and Fulham**

## Survey findings – YouGov

### Methodology

The Housing Committee worked with YouGov, asking the same questions as the TalkLondon survey with fieldwork taking place between 7 and 10 January 2022 (see Appendix 1). All figures, unless otherwise stated, are from YouGov Plc. Population estimates were calculated by the London Assembly. Total sample size was 1,115 adults. The survey was carried out online. The figures have been weighted and are representative of all London adults (aged 18+).

We did this in order to run a representative survey of Londoners, so that we could understand the potential scale of impact across London.

### Results

13 per cent of people in the YouGov survey who owned or rented their property felt more at risk of losing their home in January 2022 than before the pandemic.<sup>7</sup> Across London, this could mean around 750,000 Londoners are currently feeling more at risk of losing their home.<sup>8</sup>

We also asked respondents to the YouGov survey to tell us about their housing situations before the pandemic and now. The below chart shows the movement of people between different tenures and different levels of managing their housing costs. Renters, both social and private, were more likely than people in other tenures or living situations to have gone from being able to manage their payments to struggling to keep up with payments.

Around 750,000 Londoners could be feeling more at risk of losing their home now, compared with before the pandemic.

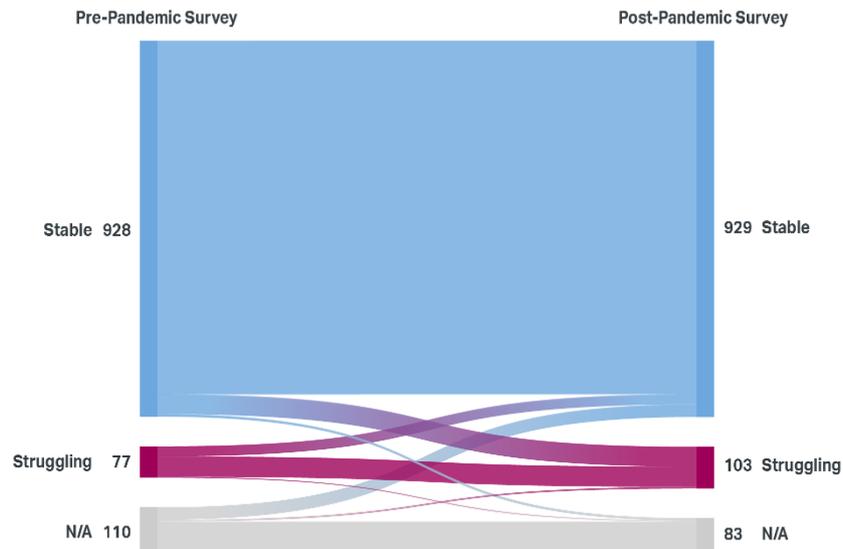
<sup>7</sup> N=955

<sup>8</sup> Calculated by the London Assembly. Methodology: Adult population estimate: 6,962,444 – this is from Statista taking the population and subtracting the children age groups (<https://www.statista.com/statistics/1064939/population-of-london-age-groups/>). This question was asked to those who own or rent their home, which was 955/1115 of the sample so 85.6% of the total adult population = 5,959,852 and then 13% of this, \* 0.13 = 774,780

### YouGov responses - pre- and post-pandemic broad housing security

Respondent shift moving between "stable" and "struggling" housing situations

Respondents: ■ In stable housing ■ Struggling with payments, homeless or 'sofa-surfing'



Source: YouGov Housing Financial Health Survey  
Graphic by GLA City Intelligence

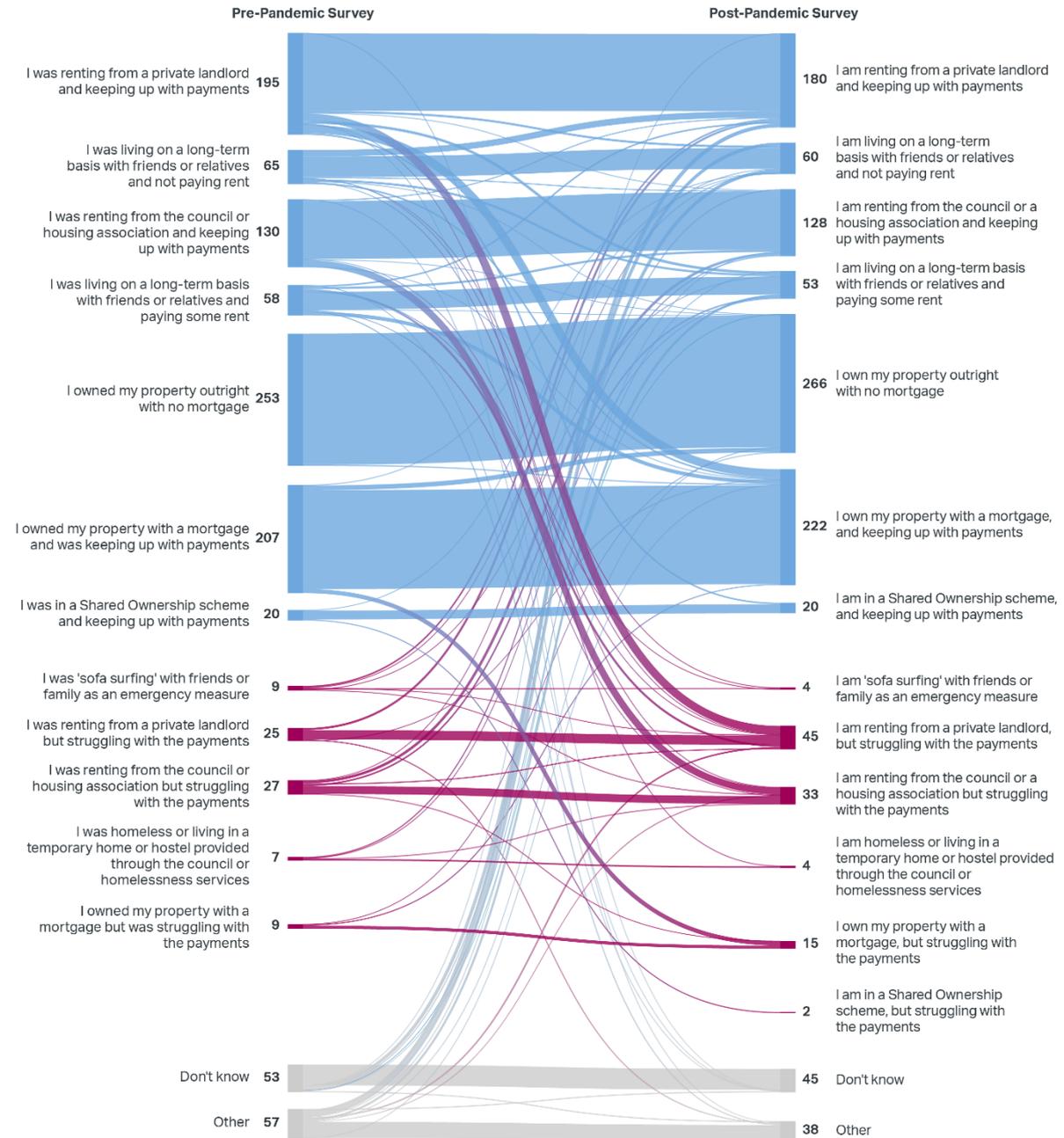
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N=1115, fieldwork took place between 7 and 10 January 2022.

**YouGov responses - pre- and post-pandemic detailed housing security**

Breakdown of respondent shift between "stable" and "struggling" housing situations

Respondents: ■ In stable housing ■ Struggling with payments, homeless or 'sofa-surfing'



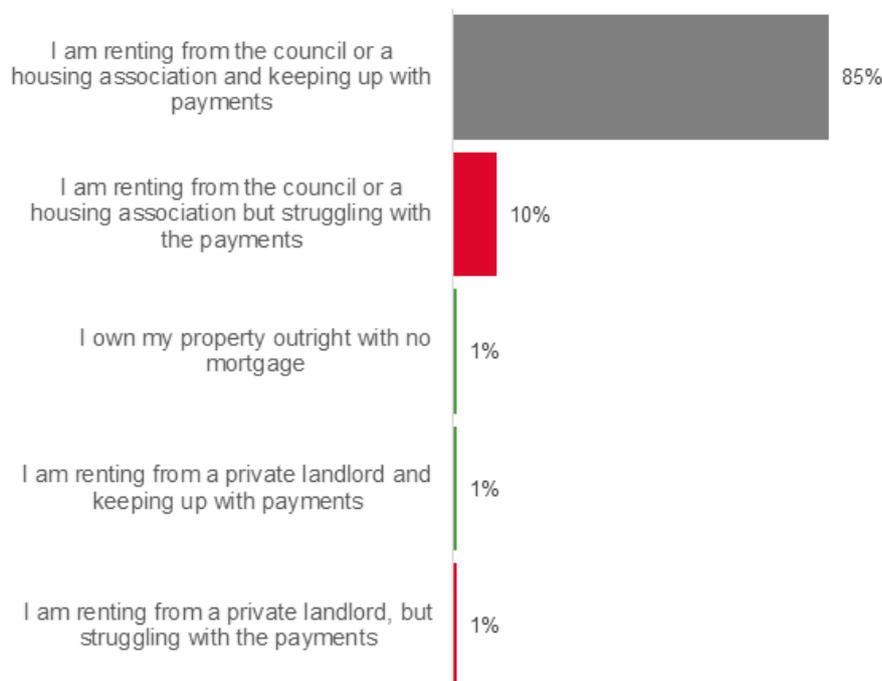
Source: YouGov Housing Financial Health Survey  
Graphic by GLA City Intelligence

N=1115, fieldwork took place between 7 and 10 January 2022.

The above chart shows the movement of Londoners between categories. Digging further into a selection of these categories (where the size of the group allowed for analysis) gives some interesting further insights.

**What happened to people who were renting from a council or housing association and keeping up with payments? The chart below shows how respondents' situations changed between March 2020 and January 2022:**

In March 2020 I was renting from the council or housing association and keeping up with payments, now



Base: those renting from the council or housing association and keeping up with payments in March 2020 (n=130)

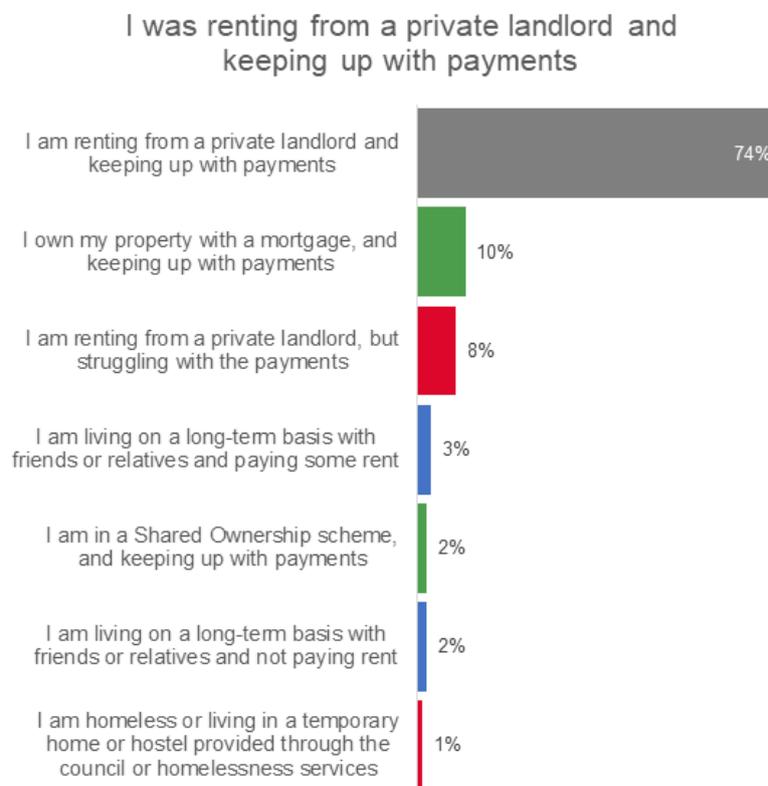
85 per cent of those who were renting from a council or housing association and keeping up with payments prior to the pandemic are still in the same situation in January 2022. However, 10 per cent are now struggling to keep up with payments. That could mean almost 90,000 people<sup>9</sup> in London who are newly struggling with social rent payments. This could have a huge impact on tenants and landlords alike.

There could be around 90,000 people in social housing in London struggling with rental payments.

<sup>9</sup> Calculated by the London Assembly. Methodology: total adult population 6,962,444 \* 0.13 to match the proportion of the sample this group makes up, then \* 0.1 as it's 10% of these respondents = 90,511

### What happened to people who were renting from a private landlord and keeping up with payments?

Base: those renting from a private landlord and keeping up with payments in March 2020 (n=195)



Around eight per cent of respondents who had been renting from a private landlord and had been keeping up with rental payments in 2020 were then struggling by January 2022. This means that potentially 100,000<sup>10</sup> private renters across London are now struggling with their rent. Combining social and private renters, nearly 200,000 Londoners may now be struggling to pay their rent.

Potentially 100,000 private renters across London are now struggling with their rent.

<sup>10</sup> Calculated by the London Assembly. Methodology: the total adult population 6,962,444 \* 0.18 (for proportion of renters keeping up with payments) then \*0.08 = 100,259.

**What happened to those who owned their property with a mortgage and were keeping up with payments?**

I owned my property with a mortgage and was keeping up with payments



*Base: those that owned their own property with a mortgage and were keeping up with payments in March 2020 (n=207)*

Five per cent of those who owned property with a mortgage and were keeping up with their mortgage payments in 2020 were then struggling in January 2022. Across London, this means that there could be almost 60,000<sup>11</sup> people struggling to keep up with mortgage payments who weren't struggling at the start of the pandemic.

There could be almost 60,000 people in London struggling to keep up with mortgage payments who were not struggling at the start of the pandemic.

<sup>11</sup> Calculated by the London Assembly. Methodology: the total adult population 6,962,444 \* 0.17 (proportion in the sample who were keeping up before) then \* 0.05 (now struggling with payments) = 59,180.

## Case Studies

As part of this investigation, the Housing Committee also held a meeting to hear directly from Londoners to discuss their housing situations. The Committee met a diverse group, which included social tenants, private tenants, a landlord, a representative from the Housing Needs team at Haringey Council, a refugee, and a nurse who had been forced to leave London due to high housing costs. Organisations that helped put us in touch with Londoners were the Royal College of Nursing, Southwark Group of Tenant's Organisations, Impact on Urban Health, Kineara, AGE London, Social Housing Action Campaign, and the London Tenants Federation.

### Case study – Suzanne

Suzanne, a nurse, moved to London prior to the coronavirus pandemic. She told the Committee that she lived with a friend briefly before attempting to find accommodation closer to her work. Despite working at a central London hospital, she found that her income was not enough to allow her to find accommodation near her place of work. As a result, Suzanne had to move out of London, and into a commuter town in the home counties.

Suzanne described her complex commute into London, which involves her driving, getting a bus and taking a train. She told the Committee that depending on which location she worked in London, it can take her up to two hours a day to get to work:

*“All around, you are kind of stuck working in London. In the National Health Service (NHS), you are not earning a wage which is sufficient to be able to live within London without having to pick up extra shifts, but then you live outside of London and the commute, in honesty, is tiring at times. To be adding two hours either side to get up into London to work is unmanageable in a long-term sense. Nurses are basically being priced out of the capital and also the tiredness of the commute up here also is a factor in that, too.”*

During our investigation, Mark Farmer told the Committee that the twin impacts of housing and transport were prompting staff to consider leaving London. These concerns are being exacerbated by the burnout that nursing staff have faced in London throughout the pandemic, as well as pay awards being below inflation. Speaking to the Committee, Mark Farmer cited one survey respondent who stated that they could not afford to have children:

*“I live in a shared house with my partner. I cannot afford to live alone with my partner. I cannot afford to save a deposit for a house. I cannot afford to have children.”*

In a report from early 2020, the RCN found that 79 per cent of nursing staff reported accommodation costs taking up a greater share of income compared with five years earlier.<sup>12</sup> 57 per cent of respondents said that they wanted to or planned to leave London within the next five years, while 84 per cent of those who had left gave the cost of accommodation as a major reason.<sup>13</sup> In addition, RCN London research shows that nursing staff working in inner London boroughs with a high concentration of hospitals cannot afford to live there. Over 52 per cent of respondents said they worked in the boroughs of Southwark, Westminster, Hammersmith and Fulham or Kensington and Chelsea yet only 8.27% said they are resident there. In follow up correspondence, the RCN stated:

*“There is a fundamental risk to London’s health system preparedness as the ability of the system to respond to a critical incident and to mobilise nursing staff rapidly may be hamstrung due to staff not living locally. Nurses play a crucial role on the frontline of the NHS. London’s NHS is already in the midst of a nursing workforce crisis. There are currently 9,564 vacant nursing posts in the NHS alone in London, as well as rising vacancies across social care. If housing and transport costs were to discourage nurses from remaining in London, it may impact vital services that have played a central role through the coronavirus pandemic and could devastate the health system in the UK. This is at a time when the NHS is desperately trying to attract more nursing staff into London to keep pace with the backlog of care due to the coronavirus pandemic.”*

### Case Study – Alana

Alana is a pensioner and lives in social housing in a south London borough. The coronavirus pandemic has put pressure on Alana’s finances and she’s having to use her savings and make cutbacks to get by.

Alana spoke about the high levels of stress she was experiencing trying to keep up with bills, and the challenges facing pensioners whose own children are also facing financial difficulties due to the pandemic.

*“Our saving is draining. We do not have any savings. As a pensioner, I cannot rely on my children because they have their own bills. They have their own children to look after. It is a point about how we are surviving as pensioners.”*

With money so tight, Alana spoke about how lockdowns had led to her and her fellow residents having to rely on food banks or food subsidy programmes.

*“COVID has had a big impact on us. It is not going away. If we are looking to another lockdown, a lot of us depend on the foodbank or the food pantry and we tend to go there to get minimum stuff. We do not get everything but we get a minimum subsidy*

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<sup>12</sup>Royal College of Nursing, [Living in the red: the cost of living crisis for London’s nursing workforce](#), 31 January 2020

<sup>13</sup> Royal College of Nursing, [Living in the red: the cost of living crisis for London’s nursing workforce](#), 31 January 2020

*of food for £4.50 instead of paying £15 at the supermarket. We will get that for £4.50 there. Most of us residents do use these services because that is the only way they can cope because it is not just the facility for feeding ourselves but the underlying health issues that people have as well."*

Another challenge caused by the coronavirus pandemic was a delay in repairs to housing, and how this caused additional costs that she cannot cover.

*"Now regarding repairs, during the lockdown there were no repairs done. I had a leak from above, my ceiling light really was flooding in and all I had to use was buckets and buckets because no workman would come out to look at that."*

Alana talked about waking up on freezing winter mornings to no heating and no hot water, and all the council could do was provide electric heaters. However, these are unaffordable to run, and Alana and her fellow residents had been unable to claim compensation from the council. Alana was really concerned about how this was affecting elderly and vulnerable people.

*"The elderly population gets frustrated because it is the coldest day of the month or the coldest day of the year, you wake up, there is no hot water and there is no heating. As a group of us, we will phone up the call centre and they will say, "Can we have a point where we can deliver some electric heaters?" but these electric heaters cost £5 per day for burning and if you have not got the money, you are afraid to plug them in because of your income."*

### **Case Study – Fiona**

Fiona lives in social housing in a south London borough. Before the pandemic she was working in a full-time job but got made redundant in summer 2021.

*"Before the pandemic I was working. I was in a full-time job. Because of the pandemic, there were lots of changes. In July this year I was made redundant and I have been out of work since. I have had to go on Universal Credit (UC). After the pandemic, because I have been redundant, I do not make as much money as I did before and so that has been a bit of an issue."*

Losing her job has put huge financial strain on her and her family, and she and her two children are currently living in overcrowded and poor-quality housing. She spoke of how the ongoing struggle to improve her family's housing situation had become traumatic.

*"I have two children of school age, one in primary and one in secondary. My housing situation is overcrowded. There is mould as well. My children have to share a room, it is cold and, as someone was saying, with the PVC there is always condensation. I have been on the bidding list for about eight years. I had always been in band 4, which is*

*the lowest, I have now been in band 3 for the last three years and it does not really make a difference. Yes, in one word, traumatising.”*

## Solutions suggested by respondents

We asked those who took part in the TalkLondon discussion forum to tell us the solutions that they want to see on housing policy. Most popular solutions (comments could be ‘upvoted’ by other attendees) included:

- **Building more social housing**
- **More powers for councils to seize unsafe housing from private landlords**
- **More powers for councils to tax empty homes, and to be able to seize them after a certain period**
- **Caps on rent, utility, service charge, and tax rises**
- **Improved standards and security of tenure in the private rented sector**
- **Affordable rents to be linked to the London Living wage**

Please note that these are not polling results, and do not necessarily represent the views of the Committee or of Londoners as a whole.

## Conclusion

There is no area of life that has been left untouched by the pandemic. Our research with Londoners shows that housing security is no exception.

Hundreds of thousands of Londoners are struggling with their housing costs, whether that is rent or a mortgage. In 2022, in one of the world's major cities, this is unacceptable.

The responses to our YouGov survey suggest that potentially around 750,000 Londoners may now feel less secure about their housing situation than before the pandemic. We have heard time and time again from people struggling to make ends meet, struggling with housing costs, in housing situations that are ever more precarious.

The months ahead will be financially challenging. The cost of living crisis that is enveloping the country has the potential to drag many more Londoners into financial insecurity in the months ahead.

The voices of those we've spoken to in this investigation must be heard, their struggles must be recognised and there must be clear measures put in place to try and prevent a housing crisis that will affect the health and wellbeing of huge numbers of people in our city.

The London Assembly Housing Committee is grateful to everyone who took the time to tell us their story. Working with the Mayor and the Government, we will continue to call for decent, affordable housing in London, to help Londoners thrive.

## Appendix 1

### TalkLondon Methodology

**641 individuals completed a survey** – analysis of the full survey cohort also includes the responses of those individuals who participated in the TalkLondon discussion.

**119 unique individual participants** were found from examining the online discussion board responses. This data was blended with the survey responses into one dataset to provide analysis of the TalkLondon responses with the survey responses.

**The survey questions (which were also replicated in the YouGov survey with fieldwork taking place from 7 to 10 January 2022) were:**

1. Thinking about March 2020, before the coronavirus outbreak and lockdown, which of the following best describes the security of your living situation?
2. And which of the following best describes the current security of your living situation?
3. In general, do you feel more or less at risk of losing your home now compared to before the coronavirus outbreak and lockdown, or is there no difference?

**The answers meant that we could understand:**

1. the housing tenure pre-pandemic (owner shared owner, renting, social renting, “sofa surfing”, homeless etc) and whether the respondent was already struggling with payments;
2. their situation now in comparable responses; and
3. whether respondents were more or less at risk, or no difference.

### Discussion questions

The discussion prompt for participant discussions was the question ***How has the pandemic affected your ability to pay your rent or mortgage?***

YouGov survey results can be found [here](#).



## Other formats and languages

If you, or someone you know needs this report in large print or braille, or a copy of the summary and main findings in another language, then please call us on: 020 7983 4100 or email [assembly.translations@london.gov.uk](mailto:assembly.translations@london.gov.uk)

### Chinese

如您需要这份文件的简介的翻译本，  
请电话联系或按上面所提供的邮寄地址或  
Email 与我们联系。

### Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

### Greek

*Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.*

### Turkish

Bu belgenin kendi dilinize çevrilmiş bir özetini okumak isterseniz, lütfen yukarıdaki telefon numarasını arayın, veya posta ya da e-posta adresi aracılığıyla bizimle temasa geçin.

### Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

### Hindi

यदि आपको इस दस्तावेज का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

### Bengali

আপনি যদি এই দলিলের একটা সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে ফো করবেন অথবা উল্লেখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

### Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

### Arabic

الوصول على ملخص لهذا المستند بلغتك،  
فرجاء الاتصال برقم الهاتف أو الاتصال على  
العنوان البريدي أو عنون البريدي  
الإلكتروني أعلاه.

### Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં જોઈતો હોય તો ઉપર આપેલ નંબર પર ફોન કરો અથવા ઉપર આપેલ ટપાલ અથવા ઈ-મેઇલ સરનામા પર અમારો સંપર્ક કરો.

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