Hard Choices or No Choices



Consultation with renters regarding government proposals to improve the energy efficiency of private rental accommodation in England and Wales

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ACORN is a community union of working class people. We know that the economic and political set up in this country doesn't work for people like us. So we built an organisation to fight for a better life for our members and the communities we come from.

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"I'm always worried everytime he improves or pays for something i'll be priced out or evicted. If the rent goes up more or I have to move I worry I won't be able to find another flat I can afford."



Executive Summary

This report analyses survey data from 252 ACORN members and private renters across England and Wales concerning energy usage and heating in the private rented sector. The analysis finds that the experience of private renters in England and Wales is characterised by deficient housing stock and adverse financial, health, and housing security effects for tenants. This analysis was done in anticipation of the government's recent proposals to require private landlords to improve the energy efficiency of their properties. While ACORN welcomes the introduction of improved minimum standards, there is much concern that these proposals will result in many people across England and Wales losing their homes if they are introduced without further protections for renters.

90% of respondents identified structural defects in their homes – including insulation deficiency, single-glazed windows, and outdated heating systems – that directly increased energy demand. This inefficiency results in a major crisis of affordability: 54% of all tenants reported struggling to meet energy costs. This is particularly acute for low-income households (82% of those earning under £18,000 per year) but demonstrably affects moderate-income brackets too (41% of those earning £35,000–£50,000).

This results in a constant trade-off between thermal comfort and financial stability for tenants. To lower expenses, tenants employ strategies such as reducing heating to minimal or insufficient temperatures (10°C to 15°C). The resulting health impacts include chronic winter illness, exacerbated respiratory conditions (e.g., asthma), and difficulties for elderly and disabled renters. 59% of respondents reported significant damp and mould growth, a condition aggravated by inadequate ventilation and the inability to afford sufficient heating to keep homes dry. Additionally, all of the above contributes to reported high levels of stress, anxiety, and social isolation.

A central finding pertinent to forthcoming energy efficiency legislation is the very real housing insecurity tenants feel in relation to retrofits and home improvements. While 91% of tenants express a desire for energy efficiency retrofits, 70% maintain that engaging with landlords on this subject would result in retaliatory action, specifically eviction or a substantial rent increase. Remarkably, this apprehension is consistent across all income groups, from those earning below £18,000 a year to those earning over £100,000.

This anticipated retaliatory rent increase is the main anticipated method of displacement following property improvement - or what we call 'renoviction'. If the government's proposals to require landlords to improve the energy efficiency of their properties proceed without protections for tenants, the outcome will likely be across-the-board rent rises and the pricing-out of tenants across England and Wales. For policy to effectively improve the housing stock as well as guarantee housing security for tenants, the concerns of the tenants must be addressed concurrently with the implementation of minimum energy standards.



Headline Findings

- 54% of respondents struggle to pay their energy bills
- 82% of those earning under £18,000 amd 41% of those earning between £35,000–£50,000 struggle to pay their energy bills
- 90% of respondents said there was at least one issue with their home causing them to spend more on energy than they would otherwise
- 91% of respondents said they would want a retrofit of their homes if their tenancy could be guaranteed
- At the same time, 70% of respondents fear that they would face either an eviction or rent rise should they either ask for a retrofit, or should the landlord be forced to retrofit their home
- This fear was felt by between 67% and 72% of respondents in every income bracket



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Introduction

The precarity which accompanies private renting in England and Wales is well documented and has been a prominent political issue for the last decade (McNally & Lally, 2024). This is exemplified by three pieces of recent legislation put forward by the UK government and Welsh Senedd to address both the lack of rights renters in England and Wales have (the Renter's Rights Act 2025 (HM Government, 2025a) and the Renting Homes (Wales) Act 2016 (Welsh Government, 2016)) and the generally poor conditions of the housing stock maintained by private landlords (Improving the energy performance of privately rented homes in England and Wales – HM Government, 2025b).

The generally poor standard of private rental accommodation in England and Wales (McNally & Lally, 2024), and lack of any viable housing alternative for many (Mckee et al., 2017), has led to salient levels of fuel poverty under generalised conditions of unprecedentedly high energy prices (Kotak & Chappell, 2021; Wang et al., 2022; Bolton & Hinson, 2025). This is particularly important as 20% of households across the UK live in private rental accommodation – the highest proportion for 40 years (ONS, 2025).

The following report details the findings of a survey carried out by ACORN to understand the experiences and perspectives of renters regarding energy use in their homes. It covers how factors such as heating, insulation, and home energy systems (or lack thereof) are important for their housing and financial stability, as well as their mental and physical health. It discusses how renters understand the power imbalance and lack of autonomy that comes with renting in England and Wales, exacerbated by the loose legislation of the private rental sector relative to other developed and similarly sized economies (Kettunen & Ruonavaara, 2021).

This report and the analysis herein have been carried out in anticipation of the government's proposals to improve the energy performance of privately rented homes (HM Government, 2025b) to understand how this bill will affect renters in practice, using renters' own lived experience. This is done with particular concern for the fact that renters may be confronted with difficulties not provided for fully in either the Renters Rights Act 2025 or in the government's proposals for improved energy performance.



Data & Methodology

Data was collected through surveys distributed using the nationwide ACORN mailing list, recording a total of 252 complete responses. The survey contained a short series of demographic questions (location in the country, household size and income, average monthly expenditure on household energy use), followed by a number of open questions designed to understand the experiences and difficulties of renters in relation to using energy in private rented accommodation. These questions can be found in the annex at the end of this report.

Respondents to the survey came from across England and Wales, including the South West, the East, the Midlands, the North East, Wales, and London. Income brackets were well represented among respondents, with an even distribution between low and moderate-income groups, and slightly fewer high-income groups. Couples were the most represented by household composition (35%), followed by single-person households, other compositions, families, and multi-adult households.

An in-depth thematic analysis of longer textual responses was performed for each question, identifying common experiences and circumstances among respondents in relation to energy use in privately rented housing. NVIVO was used for thematic coding. This analysis was carried out by Dr. Patterson and is the basis of this report. The full question by question analysis can be found in the annex of this report.

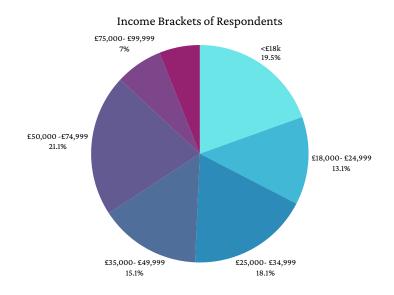
To obtain headline quantitative results from question responses, each was given a numeric code indicating whether they agreed with/had experienced the premise put forward in the question or not. Codes used can be found in the annex at the end of this report.

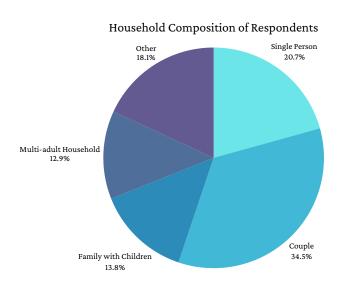
The results are presented below first as overall percentages of responses, then as part of the three themes identified during the analysis.

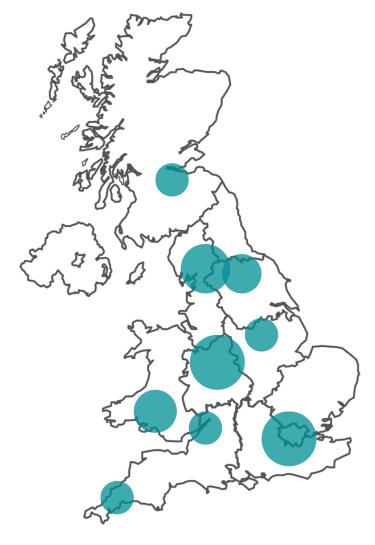


Who was surveyed and where?

The below graphics illustrate the distribution of income groups and household compositions among respondents. The map indicates from where in the country we received responses.









Findings

The survey data paints a picture of the conditions confronting private renters where a majority live in substandard housing and under constant conditions of financial and housing insecurity.

90.1% of respondents reported specific problems with their home, these were primarily no/poor insulation, draughty windows/doors, or faulty/outdated heating systems. These were believed to be directly causing their energy bills to be higher - the average energy spend across all respondents is £148 per month. This is a clear indication of the poor structural conditions of privately owned rental stock in England and Wales.

Consequently, over half of all respondents (53.9%) struggle to pay their energy bills. Among lower income brackets, this was far more pronounced; 82% of those earning under £18,000 a year reported difficulties with paying their bills. Even among those earning between £35,000 and £50,000, 41% reported difficulties. It is evident that the costs of poorly maintained private rental homes are falling hardest on those with the lowest income, who in most cases are already struggling to pay rent - another common comment made by respondents. This is a direct result of poor housing quality, underscoring the need for widespread improvement of private rental housing stock.

Understandably, the desire for improvement among respondents is overwhelming. 91.2% of respondents stated they would want their landlord to carry out energy efficiency retrofits if their tenancy was guaranteed. Renters are acutely aware of the problems they face, as well as the solutions to them – they primarily experience their landlord as the biggest barrier to this.

Most importantly for the government's proposals, respondents feared that if they proposed these solutions to their landlords, they would face retaliation. 70.1% of all respondents fear that requesting or agreeing to retrofits would lead to either an eviction or a substantive rent rise, and in many cases, both. Most who feared a rent rise expressed that this would likely price them out of their home in any case.

Remarkably, these fears are felt by between 66% and 72% of respondents in each self-reported income bracket; from those earning below £18,000 a year to those earning over £100,000.

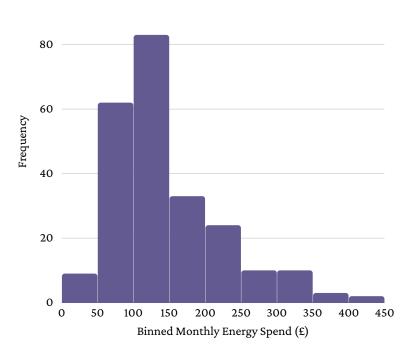
This shows that the primary barrier to creating warmer, more efficient homes is not a lack of solutions or tenant willingness, but a power imbalance wherein renters have no power over the comfort and safety of their own homes, and fear repercussions for seeking it; either directly through evictions, or indirectly through rent raises.



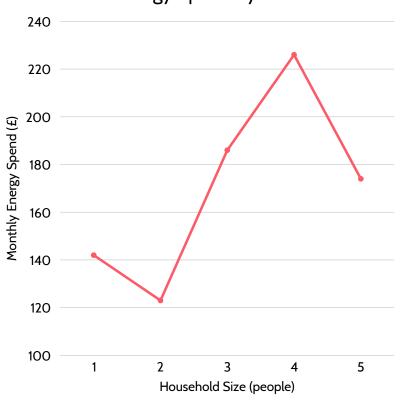
Distribution of Monthly Energy Spend

100

The average energy spend for respondents is £148 per month...

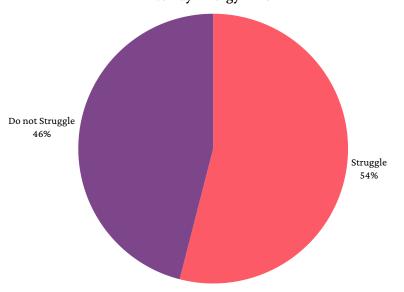


Mean Energy Spend by Household Size



...and fluctuates
between £120 and
£220 across different
household sizes

Proportion of Respondents Who Struggle to Pay Energy Bills



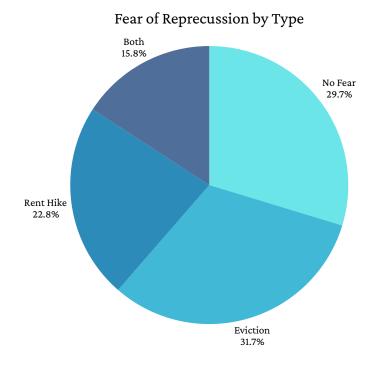
More than half of the respondents struggle to pay their energy bills...

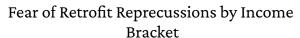
...especially those on lower incomes - though even those on moderate incomes struggle

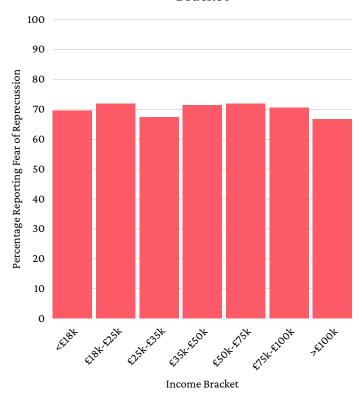
Energy Bill Struggles by Income Bracket 100 90 10 10 Light Li



70% of respondents fear reprecussions for requesting/undergoing a retrofit to improve their homes...







...and this is felt equally across all income brackets.



Key Themes

Responses to the questions can be separated broadly into three interlinked themes: housing (in)security/landlord neglect, financial worries and health difficulties. Commonly observed among responses was a 'cascade' relationship between these three themes. Poor housing costs too much to heat and cold housing causes illness.

Running through all of respondents' experiences of financial difficulties and poor living conditions is a pervasive insecurity felt in their housing situation. The vast majority of respondents perceived their landlord as volatile, profit-drive and a threat to the stability of their home - and not without reason. Most respondents have had overwhelmingly negative experiences in the private rental sector. This experience leaves many respondents to think that should their landlord be asked to improve their proporties to increase their energy efficiency, this would result in either an eviction or unaffordable rent rise.

The following section details three key, interrelated themes arising from the responses given to our survey questions.

"[...] I recently complained about the damp and reported this to Cornwall Council (as the rising damp got so bad).

Since this, I have received an email from the letting agents saying that the landlord does not wish to renew my 12 month rental contract.

This is not a coincidence as I have lived here for 5 years and prior to this my contract has always been renewed."

- Respondent, Cornwall



Theme 1: Burning Money to Stay Warm

Participants described the financial strain of heating inefficient homes, with many feeling they were "throwing money down the drain" due to problems like poor insulation, draughty windows, and old or faulty heating systems. One respondent from East Sussex explained, "We often don't turn heating on because it goes straight out the windows, even with curtains closed." One person in a 1-bedroom all-electric flat described paying "the equivalent of a 3 bed house during the winter months" because the radiators were the wrong size and the landlord had refused to rectify the issue. The financial burden forced many into difficult choices, such as skipping meals, forgoing basic hygiene products, or becoming dependent on credit, friends, or family.

"our flat is also ALWAYS cold during winter, we don't use the heating and neither of us use the bath, yet we pay £115 a month for electric [...]" - Respondent, Greater Manchester

A respondent from Greater Manchester shared, "I had to skip 1 meal a day for most of each month, regularly go days without basic hygiene products and ration heating in colder months in order to afford energy". Several participants had built up significant energy debt, causing constant anxiety about bailiffs and having their energy supply cut off. One person from England reported, "[I've] currently not paid a bill for 5 months. Added stress, it's another rising cost amongst many". Energy bills were reported to be consistently high (£200/month was cited by one respondent) just to maintain a minimal, often uncomfortable, temperature. Another respondent reported paying £250 per month, while a respondent in an HMO faced a collective bill of £380.

"Yes, it made me feel oppressed and infantilised. I had to move money around to avoid my account being debited in order to pay for food and other bills." - Respondent, Cornwall

These bills were all on top of rent and other monthly outgoings, leading to difficult choices between eating and heating. Many reported falling into debt with their energy suppliers during the winter months, with some unable to see a way to pay it back. One respondent described a £400 debt from the previous winter they were still paying off, compounding the costs of current monthly bills.



Theme 2: Skint and then Sick

Respondents reported a trade-off between their financial and physical well-being. To save money, they keep their heating at minimal bearable temperatures or only heat the room they are in, which has consequences for their health. One respondent said "We have to choose between being broke or living in an unhealthy environment". Many described being constantly ill throughout the winter, and those with asthma find it unmanageable. A respondent recalled a previous flat where "I still ended up with a constant cough and my asthma exacerbated, ignoring the usual colds that you get".

"[...] We have to choose between being broke or living in an unhealthy environment." - Respondent

A number of respondents reported spending the majority of their time in bed under blankets just to escape the cold. Poor ventilation and an inability to afford dehumidifiers exacerbates mould, which 59% of participants reported growing on wallsand ceilings. One person in an HMO reported mould growing on their toothbrush due to a broken extractor fan.

"[...] the landlord has told me it's my fault we have mould and that they were gunna sell up as it was costing them way to much to fix it even though I was trying to get it done through a grant so they didn't have to pay " - Respondent

The stress and anxiety of trying to keep homes warm, including feelings of embarrassment and social isolation, also takes a significant toll on the mental well-being of respondents. A respondent described the impact as "soul destroying," while another said it was "depressing when you feel you can't have friends over because the place is freezing". The survey respondents included disabled and elderly people on fixed incomes, who were particularly affected. A household with two disabled adults reported "a lot of joint pain" from having the heating off, while a respondent in their 60s described their situation as "disheartening and emotionally hurtful".

"[...] It's depressing when you feel you can't have friends over because the place is freezing." - Respondent, West Midlands



Theme 3: Cut Corners or Kicked Out

The most important findings from the survey emphasise the pervasive neglect from landlords and the fear of reprisal for requesting improvements. Participants reported that essential repairs for issues like broken extractor fans, drafty windows, and faulty boilers were ignored or met with cheap, ineffective solutions, such as one landlord's DIY "natural ventilation system" or, as another respondent reported, a landlord who "punched a hole in the wall and installed bathroom-type fans in each room" to solve a damp problem, which would have increased draughts and bills.

"Landlord thinks he's invented a 'natural ventilation system' in the kitchen and bathroom by putting on a plastic ceiling with holes in." - Respondent

One respondent noted their landlord lied on the EPC certificate (Energy Performance certificate), claiming the house was partially double-glazed when it was not. There was an overwhelming fear that asking for energy efficiency retrofits would result in eviction or rent rises. This power imbalance left tenants feeling insecure and powerless, with many choosing to live in poor conditions rather than risk making a request that could leave them homeless. One respondent stated that "We have other things wrong with the house we don't ask for fixing because we know they'll jack up the rent for it". Another expressed that they "...have long standing trauma from landlords ending tenancies when repairs have been requested so don't have the mental space to really engage with the thought exercise [of the question]".

"That is what happened at the last property! I got them insulation and a heat pump FREE and they evicted me!" - Respondent, Yorkshire

Most importantly, the threat is not always immediate eviction, but often a "renoviction" - where tenants are priced out of their homes following improvements. One respondent stated, "I don't think I'll be directly evicted, but... it's likely the rent will go up significantly, so I may not be able to stay". Another noted, "My worry is that they would evict us to sell or to put it back on the rental market at a higher price". This creates a disincentive for tenants to advocate for warmer, healthier, and more efficient homes.

"I think that if the house gets retrofitted, we'll either be evicted or forced to move i.e. By rent increase." - Respondent, Wales



Hard Choices or No Choices

Respondents reported strong connections between all of their concerns; poorly heated/insulated homes cost more to keep warm, leading to financial trouble, which only gets worse, which can lead to problems with landlords alongside serious health consequences. They are often asked to choose between saving money and staying healthy, and when they do ask for improvements to be made, they face at best cut corners or raised rents, and at worst threats of eviction from cold, unhealthy, and expensive homes.

"Awful decision: food or warm home." - Respondent, East Sussex

A stark finding is the environment of fear these choices have to be made in; threats of eviction or rent rises are a constant backdrop for many respondents, and landlords are perceived as the primary obstacle to improving the comfort and energy efficiency of homes as well as the primary source of both housing and financial insecurity in people's lives.

"I might be [made] homeless just because I reminded the landlord of my rights regarding the [...] increase in rent." - Respondent, London

This is most important for the Government's energy performance proposal, as well as the Renters' Rights Act. Renters are in a position where not only is it very difficult to make changes to their homes to make them warmer and safer, but they face an uphill battle even if they manage to make these changes. An end to Section 21 "no-fault" evictions only goes so far, given that the majority of respondents would anticipate a renoviction rather than a direct, no-fault eviction.

"[it's] very difficult to imagine a course of action that lowincome renters wouldn't be effectively punished for. In a more perfect world, rent controls and a pause on evictions would help." - Respondent, Greater Manchester



Recommendations

This report demonstrates a private rented sector defined by poor housing and pervasive insecurity. A vast majority of respondents (90%) live in homes with structural defects like poor insulation and faulty heating, creating an affordability crisis that forces over half (54%) to struggle with energy bills. While 91% of tenants want energy efficiency retrofits, most are afraid to ask or agree to them. Landlords are seen as the primary obstacle to renovations, and a fear for housing insecurity means tenants endure poor conditions rather than risk their tenancy.

The key finding is widespread fear of retaliation: 70% of respondents believe requesting retrofits would lead to eviction or a major rent rise. This fear is consistent across all income brackets. Most fear they would face a "renoviction" - displacement via anticipatory or post-improvement rent hikes. Evidence confirms this is a rational fear, with tenants reporting being ousted after improvements so rents could be raised.

If the government's proposals are to succeed, they must be coupled with protections against renovictions, and respondents overwhelmingly emphasised the need for greater protections for renters. Ending Section 21 "no fault" evictions is insufficient if landlords can price tenants out, or choose not to renew already short-term contracts - as most respondents fear. While the vast majority of respondents want improvements, without explicit measures to prevent widespread rent increases after retrofits, the proposals could result in displacement and increased costs of living, rather than securing warmer, safer homes for tenants. These measures could come in the form of intenancy rent controls and/or a freeze on rents and sales during and for a period following retrofit works.

"Tenants need to be protected, otherwise landlords will try to recoup the costs from the tenants through rent increases or evictions" - Respondent



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Survey questions

(1) Demographics:

- 1. What county do you live in?
- 2. What is your current household income bracket? If you live in an HMO, this will include every adult who shares a energy meter.
- 3. How many adults live in your household? If you live in an HMO, this will include everyone who shares an energy meter.
- 4. How many children in your household?
- 5. On average, how much per month do you spend on energy (gas, oil, electricity)? If you live in an HMO, how much is this collectively?

(2) Thematic:

- 1. Have you ever struggled to pay for your energy? If yes, what was this experience like? How did it make you feel and what impact did it have on your and your family's wellbeing?
- 2. Is there anything wrong with your home that you believe is making you spend more money on energy (i.e. drafty windows, lack of insulation, mould or moisture, old boiler, etc.)? If yes, what is the problem and how do you think its impacting your bills?
- 3. If you could be guaranteed to keep your tenancy, would you like your landlord to retrofit your home to solve the issues you outlined in the question above? Why?
- 4. Are you afraid if your landlord retrofits your home (i.e. installs insulation and better windows) that you will be evicted? Please explain
- 5. What do you think the government could do to prevent this from happening?

(3) Quantitative Codes:

• eng_strug_1 (yes/no discrete codes for thematic question 1)

1 = yes

0 = no

• eng_home_1 (yes/no discrete codes for thematic question 2)

1 = yes

0 = no

• retro_yes_1 (yes/no discrete codes for thematic question 3)

1 = yes

0 = no

• retro_fear_1 (ordinal codes for thematic question 4)

1 = yes, eviction

2 = rent hike

3 = both eviction or rent hike

0 = no



Full thematic analysis by question

Have you ever struggled to pay for your energy

When asked if they had ever struggled to pay for their energy bill, 54% said yes. The conditions of their home which made heating impossible, exasperated by financial difficulties, was the primary causation of participants struggling to pay the energy bills. Participants discussed inefficient heating systems and drafty windows as the primary cause as their energy costs, which felt like 'throwing money down the drain'. Several participants said that were incapable of heating their homes through the built-in heating system if they wanted to. For example, people said they can decades old storage heaters that didn't work or radiators that were two small for the rooms they were in. One person said that after a few weeks of living in his current accommodations, he worked out that he was paying what would be equivalent of heating a 3-bedroom house for his 1-bedroom all electric flat. Others said that they needed to rely on electric radiators, electric blankets and hot water bottles to avoid constantly having to go to hospital; despite this, they said that their asthma is unmanageable in the winter months. Finally, despite landlords being responsible for maintenance, several participants discussed how these energy efficiency issues, and consequent unpayable energy bills that accompany them, have been brought to their landlord's attention but there has been no attempt to address the problem.

Most of the survey participants discussed issues of discomfort due to the lack of heating. Prepayment was a significant concern, causing stress and anxiety at the thought of the prepayment meter or propane running out, particularly during a time in which they have no money to top them up. Several people discussed the constant need to avoid putting their heat of electricity on, whether to avoid high bills or because they have no money at the time to prepay for the energy. One person said that in the winter, their flat commonly felt colder inside than it was inside. Another said that they maintain their heat at 15 degrees, although in many parts of the house this will only 10 degrees, account for her energy bill being £200/month; she wonders want her bill would be if she actually maintained her house at a comfortable temperature. Two other people said that during winter, they spend the majority of their time in bed, filled with blankets and hot water bottles, as this is the only place they can escape the cold. What was interesting was that this survey included a wide range of income ranges, from disabled and elderly people on fixed income to people on what they believed to be good salaries. Despite this income differences, people across the spectrum argued that they struggled to pay their energy bill, either became dependent on credit to maintain a temperature that did not make them ill or simply just had to do without heat. One person epitomized this dilemma by state: 'we have to choose between being broke or living in an unhealthy environment'.



Financial strain was a common theme discussed among the participants. Several people argued that they had built up a significant debt with their energy supplier due to their inability to pay their bills during winter months. Although some said that they had managed to work out a repayment plan, one said that she had no capacity to pay her debt. She was constantly worried about bailiffs knocking on her door and her energy being turned off; as a mother to two children, she was worried about her children being taken away due to neglect. Others mentioned that they constantly had to decide to pay for their energy or buy food, a choice they described as deeming and 'takes the joy out of living'. One man living on Universal Credit said that he 'had to skip one meal a day for most of each month and regularly go days without basic hygiene products' in order to afford his energy. Finally, other people said that they were forced to borrow from friends or simply did not turn the heat on during the winter months because there was no way that they could pay their energy bill if they did. Two people have said that their inability to pay their energy bill have made them much more dependent on their partners, housemates or family than they are comfortable with and that they see no escape from the bills they feel like they are drowning in.

The survey participants discussed various coping mechanisms for dealing with the inability to heat their homes at an affordable price. In addition to choosing not to buy food or not using heating at all, most participants said that they had to constantly be conscious of how much energy they use. Most participants said that they kept their home at a minimal bearable temperature, commonly 15°C or only using electric heaters in the rooms they were occupying at any one moment. A common response was that this negotiation of reducing the temperature of their homes had a significant impact on their health and the conditions of their homes. Several people mentioned being constantly ill throughout the winter. Others said the mould in their homes became worse in the winter because they were incapable of drying their clothes or reducing the moisture.

Finally, the most significant theme addressed when asked about the impact of struggling to pay for their energy bill has had on their lives focused on mental health. Most of the participants, even those who managed to pay their energy bills each month, discussed feeling stressed, anxious, and insecure. Several people reported feeling embarrassed needing to borrow money from family, to go on emergency credit to get through the day, or socially isolating themselves from friends because their homes are freezing and they do not have enough credit to boil a kettle to make a cup of tea. One person said: 'You worry about every penny and minute of use' which over time takes a significant toll on their mental well-being. Others said that these conditions made them feel trapped and infantilized, stuck in an inhospitable home in which every second of energy use needs to be justified by an already rising bill that they cannot afford. For those who racked up significant debt during the winter because of these conditions, this stress and anxiety never reduces and energy use becomes a constant mental battle no matter the temperature outside.



Is there anything wrong with your home that you believe is making you spend more on energy? When asked if there was anything specifically wrong with their home that they believed made them spend more on energy a number of themes emerging including poor insulation, draftiness, poor ventilation, poor heating, and ongoing mould issues. The people who experienced multiple of these issues that believed that they were interrelated. For example, many believed that poor ventilation contributed to mould issues or that poor insulation and draftiness exasperated ongoing heating issues. In the cases, they believed that their landlord's minimal efforts to solve one issue failed to have any significant effect on their energy use our quality of their home environment.

When discussing poor insulation, participants in this survey commonly referred to their walls of roofs, believing that these structures did very little to keep heat in and that this created unbearable temperatures in the winter. Several people said that their exterior walls were only solid stone or brick, while others said that in addition to the roofs completely lacking insulation they were also crumbling and in urgent need of repair. One person said that his room was 'freezing cold on days below 2 degrees unless the heating is on. The walls are poorly insulated and are freezing to touch, creating condensation on the windows and walls.' The participants struggled to heat their homes because it felt like the heat failed to actually stay in the home, contributing to excessive and ongoing energy usage just to maintain their home at a bearable temperature.

Contributing to this issue of insulation and the constant escape of heat for these participants were drafty windows and doors. Some claimed that they only had single glazed windows, while others said that even though their landlords had paid for double glazed windows, they were poorly installed and failed to keep any heat in anyways. One woman said that her 'window seals in the living room have failed so there is a constant draft coming through it. We have told the landlord about the problem many time but she has failed to act on it.' Similarly, two people mentioned that their windows do not close entirely. Exterior doors were equally an issue for many participants, with claims being made that their frames were loose or that their were significant gaps or cracks either in the door or between the door and the frame. These issues, similar to poor insulation, means that when these homes are heated, that the heating fails to heat the whole house and commonly leaves the home immediately due to the constant exposure outside.

Many of the participants also mentioned issues with their heating system. Several people mentioned that they had a very old or faulty boiler. One person said that their boiler 'breaks down from time to time. This year we went without heating or hot water for over a month. We paid a lot more electricity to heat the flat with an electric heater.' Three of individuals mentioned that they currently had no hot water at the time of their survey response, or had experiences a significant period time without hot water. Several people mentioned that heating their homes were dependent on inefficient old night storage heaters. People argued that these heaters 'siphon a lot of electricity and don't actually seem to have an effect.' Several participants said that when their heating system did not work properly that they became dependent on alternative heating systems such as electric heaters which were expensive to run and had minimal impact on heating the entire home.



Most people who mentioned issues with heating said that they have attempted to communicate these issues several time with their landlords and either have been ignored or presented to solutions that have had little to no effect on the problem.

Similar to the above experiences, poor ventilation was common discussed as an ongoing issue in the participants homes. Several people mentioned that the extractor fans in their kitchens and bathrooms did not work, requiring the windows to be left open in the attempt to reduce moiture and the build up of mould. One person said 'the bathroom extractor fan has been broken the entire time I've lived here, meaning that we are forced to choose between the entire bathroom being filled with mould (I have had it start growing on my toothbrush) or keeping the bathroom window open and losing all the heat.' Another person had a humorous experience with their landlord's attempts to address poor ventilation issues at a minimal cost. She said 'my landlord thinks he has invented a natural ventilation system in the kitchen and bathroom by putting on a plastic ceiling with holes in it.' Several other people said in replacement for the lack of ventilation they were forced to constantly use dehumidifiers, which increased the cost of their energy bills.

These ventilation issues had a significant impact on the occurrence of mould in the homes of many of the participants of this survey. Several people said that they constantly needed to use dehumidifiers and mould spray to maintain homes. A women calculated with her smart metre that running her dehumidifier to the extent that it needed to be one was costing her an extra 70p per day, a bill which she could not afford on her fixed income. One man said that in his home 'there are damp patches on the ceilings and corners, suggesting that all the insulation in the walls is also damp and useless...The landlord's response to the damp was to punch a hole in wall and install bathroom-type fans in each room, which we declined because it would increase our bills .' This man said that his suggestion to the landlord on fixing the external walls were ignored. In addition to the lack of heat, mould seemed to be the worst consequence of poor housing infrastructure, exasperating these participants living conditions and directly influencing both their physical and mental health.

Would you like your landlord to retrofit your home? If they did, would you be afraid that they would evict you?

When asked if they would like their landlord to retrofit their homes, all but fourteen survey participants said yes. Many of these people argued that the problems listed above, such as insulation, properly fitted windows, and extractor fans, were desperately needed to make their homes comfortable and efficient. However, there were a few participants who were confused about whether this could be done or if this was the landlord's legal responsibility. One person mentioned that because they lived in a listed building, they assumed that retrofits were impossible. One woman said that she believed that there was nothing that could be done in her bathroom to improve its condition. These insights suggest that while tenants living in these homes are aware that they are energy-inefficient and potentially harmful to their health, they lack sufficient knowledge about what can be done to address the issue or who is responsible for implementing these changes.

This suggests that 1) there needs to be greater clarity about landlord responsibilities in making their properties habitable and 2) more professional communication with both landlords and tenants about retrofit solutions.

The remaining survey responses were split between people who believed that their landlord would evict them over deciding to retrofit or believed that their landlords would retrofit their homes but would either evict them as tenants or raise their rent prices to compensate for the cost. One woman said 'we can hardly get our maintenance problems fixed unless the cost is really low and the fix is simple. I doubt the landlord would want to fork out for something like this.' All the participants who believed that their landlord would never retrofit their home believed that their tenancy would be at risk if they dared to ask. A man said, 'we are concerned about continuously bringing up issues in case he decided to end our tenancy or blame us for the issues.' Another contributed to this point, arguing that 'in general, being homeless is my biggest fear, which is always somewhat realistic as in private renting your entire accommodation and life is at the whim of a landlord.' These participants, although confident that significant work needed to be done on their homes, were fearful of requesting this work due to the potential that their landlord could easily end their tenancy agreement is they were too disruptive.

Those who believed that their landlord would be interested in retrofitting their home with the aim of making it more energy efficient, believed that they would only do so if there was a financial incentive. This was concisely epitomized by one participant's response of 'landlords are greedy'. Another said 'I fear rent would increase a lot and I would be unable to comfortably afford to live here anymore. I would also be afraid they would make us live here anymore whilst repairs happened with no specific move back in date.' Others said that they believed their landlords would try to recuperate the loss for the repairs by increasing rent or by selling the property believing that the retrofit would significantly increase the value of the property. Finally, only eight of the 253 survey participants believed that they landlord would be willing to retrofit their home and not consider evicting them.

When asked what they believe the government could do to prevent their landlord from evicting them if they retrofitted their home, participants identified several solutions including increased legislation making tailored grants for landlords as a financial incentive. Under legislation, participants argued that there need to be higher minimum standards for private tenancies, there should be better enforcement to maintain these minimum standards, renoviction (evict as a result of renovations) should be made illegal, and there should be rent caps to prevent landlords from increasing their rents following retrofits. One person said that the 'upgrading of rented properties to meet a minimum standard should be compulsory...making it law that they have to meet this minimum.' Another argued for 'mandatory retrofitting-landlords must NOT rent out and make money from their homes which are not healthy or affordable to live in.' Others believed that there should be financial consequences in the form of fines if landlords failed to meet these minimum standards, believing that nothing would change otherwise.



Finally, participants argued that no fault evictions should be illegal and that there needs to be caps on rent increases. The participants in this survey argued that until the government takes a stronger role in legalisation and enforcement, the quality of their homes, and the insecurity they consequently face, will never improve.

