



Kingfisher



# ***If Walls Could Talk***

Shining a light on the issue of unfit housing



**UK Report**



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*If Walls Could Talk*

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# Foreword

Home schools, home offices, home gyms – Covid-19 has seen our homes become more central to our lives than ever over the course of this year.

In whatever way we are using them, everyone wants their home to be safe, warm and welcoming. We can all agree that if those needs aren't met, and whenever housing is unfit, it is distressing. For any of us, at any time.

As a result of the pandemic, the consequences of unfit housing on those who are living with it are being felt far more deeply. This deserves urgent attention.

Millions of people are living in homes that are too damp, too cold or too small. Our research found that excessive cold, noise and damp are the biggest issues faced across all five of our key markets in Europe. In addition, around a third of people surveyed in France, Spain, Poland and Romania feel they live with significant housing issues with little or no control in fixing them. The same is true for almost a fifth of people in the UK.

We know this, because we asked over 7,000 participants in the markets in which we operate about the most common problems associated with their homes. We have also looked at the wider implications that these problems can have on their physical and mental health. It's abundantly clear that these issues have been made worse throughout the Covid-19 pandemic.

We are a home improvement business with a purpose to help make better homes accessible for everyone. One of the four responsible business priorities that we are focusing on is a commitment to helping tackle bad housing and, against a backdrop of Covid-19, this has never been so important.

The following research sets out the breadth and depth of the problem. It aims to broaden the conversation about unfit housing and understand what we can all do to help tackle the issue.

We know it will take a multi-sector, whole-society approach, so we are working with partners in each of the key markets in which we operate. In the UK, we will be supporting Shelter and leading housing charities, Shelter Cymru and Housing Rights, to provide more urgent expert support to people who are struggling with unfit housing, while in France we continue to work with Fondation Abbé-Pierre. In 2020 and into 2021, we are also launching a network of Foundations for our retail banners – to support local charities who provide, maintain, repair, and improve housing and community spaces. These Foundations will be funded by annual donations from Kingfisher and our market banners, as well as fundraising by colleagues and customers in each market. Finally, we will be sharing our findings with governments, to help deepen their understanding along with suggestions about what else can be done to help.

The need to address the problem of unfit housing has never been more urgent, with the pandemic increasing its effects on people's lives. There is much more to do.



**Thierry Garnier, CEO, Kingfisher plc**



# 01 Introduction

Shining a light on the issue of unfit housing

# Introduction

Unfit housing impacts millions of people across Europe, contributing to health problems and negatively affecting many aspects of their lives. With people spending more time at home because of the pandemic, these problems have been magnified.

## A Europe-wide problem

We surveyed over 7,000 people across the UK, France, Poland, Romania and Spain to understand how poor housing is impacting their day-to-day lives. Their insights and perceptions paint a picture of how the places we live shape our lives for better or worse.

More than a third of people in France, Poland, Romania and Spain, and 18% in the UK, told us that they are living with 'significant housing issues'\*. 30% across all countries said it had a major impact on their overall wellbeing. More often than not, these are long-term problems - almost two thirds (62%) have been living with at least one housing issue for over a year.

*\*We defined those living with elements of unfit housing as either having two or more housing issues, or at least one major housing issue from the list found on page 26 in the Methodology section. Those defined as living in good housing don't suffer with these elements of unfit housing. Those with 'significant housing issues' have told us the elements of unfit housing they are living with have a moderate/major impact on aspects of their lives.*

## Percentages of people who report living with 'significant housing issues', and of those, percentages who feel they have little or no control to resolve them

	UK	FRANCE	SPAIN	ROMANIA	POLAND
Percentage of people who report living with unfit housing	18%	36%	39%	39%	41%
Percentage of people living with unfit housing who feel they can't resolve the situation*	74%	82%	70%	75%	69%

\*Percentage of those living with elements of unfit housing which have a significant impact who feel they have little or no control to resolve the issue.

## Covid-19: making a difficult situation worse

Many have been dealing with elements of unfit housing for years but Covid-19 has only amplified certain issues in 2020. Those with housing issues said the first nationwide lockdown and spending more time at home had magnified their housing problems, leaving them feeling "trapped", "powerless" and "frustrated". This was particularly the case for the most vulnerable in society and those with disabilities; many of whom were required to 'shield' or isolate.

The most common issues made worse by spending more time at home include having a home that is too small, too cold, too noisy, overcrowded, with poor bathroom and toilet facilities and lack of natural light.

**For people living with elements of unfit housing, spending more time at home during lockdown left 52% feeling trapped and 51% feeling powerless and frustrated.**

### Unfit housing: too cold, too noisy, too damp

Our research showed that across Europe people living with elements of unfit housing are often experiencing the same issues. Excessive cold, noise and damp are the top three issues experienced in all five markets.

UK	FRANCE	ROMANIA
<ol style="list-style-type: none"> <li>1. Excessive cold (43%)</li> <li>2. Excess noise (42%)</li> <li>3. Damp and mould growth (41%)</li> <li>4. Structural problems or disrepair (38%)</li> <li>5. Home that is too small (37%)</li> </ol>	<ol style="list-style-type: none"> <li>1. Excessive cold (50%)</li> <li>2. Excess noise (46%)</li> <li>3. Damp and mould growth (43%)</li> <li>4. Poor electrical or heating systems (41%)</li> <li>5. Poor bathroom and toilet facilities (38%)</li> </ol>	<ol style="list-style-type: none"> <li>1. Excess noise (46%)</li> <li>2. Damp and mould growth (45%)</li> <li>3. Excess cold (44%)</li> <li>4. Pests or rubbish (44%)</li> <li>5. Poor sanitation and drainage (42%)</li> </ol>
POLAND	SPAIN	
<ol style="list-style-type: none"> <li>1. Excess noise (48%)</li> <li>2. Excessive cold (47%)</li> <li>3. Damp and mould growth (43%)</li> <li>4. Structural problems or disrepair (42%)</li> <li>5. Poor electrical or heating systems (42%)</li> </ol>	<ol style="list-style-type: none"> <li>1. Excess noise (57%)</li> <li>2. Damp and mould growth (52%)</li> <li>3. Excessive cold (51%)</li> <li>4. Poor sanitation and drainage (49%)</li> <li>5. Excessive warmth (48%)</li> </ol>	

A full list of the housing issues covered by our research can be found in the Methodology section at the end of this report.

## A new partnership for action

While this research paints a depressing picture of the housing situation experienced by millions of people, it also points to potential solutions and opportunities for action.

We hope to use what we've learnt to spark a conversation about unfit housing with European, national and local governments, as well as NGOs, policymakers, social and private landlords. By working together with a broad range of partners we want to ensure that everyone has access to a home that is fit for purpose and is safe, secure, warm and comfortable.

You can find out how you can help in our fight against unfit housing at the end of this report.

**We need to have a good conversation about the fitness of our housing across the country and what the system is doing to people because of the poor quality of housing.**

Chris Wood, Assistant Director of Research, Policy and Public Affairs, Shelter

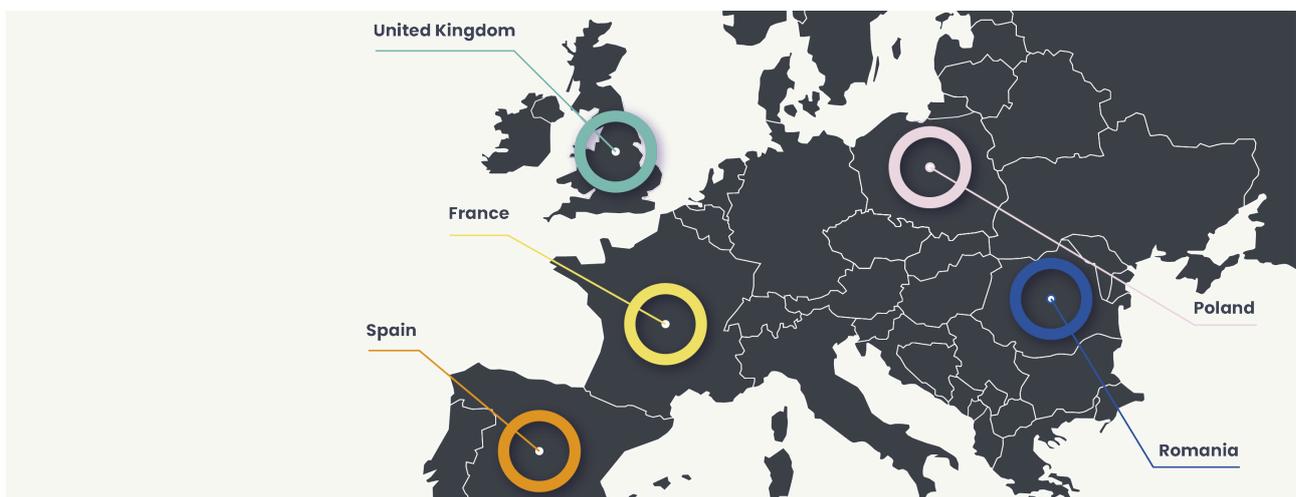


**Unfit housing places a great weight on your life – when you don't have the space to think or the money to act you can end up trapped in an awful, never-ending circle.**

Nick Lakin, Group Director of Corporate Affairs, Kingfisher



We surveyed 7,000 people across five countries in Europe



A close-up photograph of a wall heavily infested with dark, fuzzy mold. In the lower center, there is a brass-colored electrical outlet with two white sockets and a central white switch. The mold is most prominent around the outlet and in the upper right corner of the frame.

02

## 02 Unfit housing in the UK

## What's wrong with housing in the UK?

### Nearly a fifth of the UK population live with significant housing issues

**Some 9.5 million** – or nearly a fifth (18%) – of UK residents report living with 'significant housing issues', and of those, **74% feel they have little or no control** of the situation. The most common problems people face in their homes are cold, damp and noise.

**People living in unfit housing are most likely to:** be young, have a disability, be living in urban areas, be on low incomes, work full-time or live with children under 18.

**The most common issues are cold, noise, damp and mould,** as well as structural problems or homes that are too small. **These issues are also taking a serious toll on people's health and wellbeing.**

**Living through long periods of lockdown due to the Covid-19 pandemic has compounded these problems,** leaving many respondents feeling "trapped" in unfit homes, and "powerless" to do anything about it.

### Percentages of people living with housing issues who report the following problems:

<p>Excessive cold</p>  <p><b>43%</b></p>	<p>"The windows and doors are in poor shape, meaning gaps that are large enough for drafts to get through, most of which I have had to tape around to try and keep heat in and cold out."</p>
<p>Excessive noise</p>  <p><b>42%</b></p>	<p>"The excess noise from neighbours and traffic right outside my window increases my stress levels to an unbearable extent."</p>
<p>Dampness and mould</p>  <p><b>41%</b></p>	<p>"It's a constant mess creeping across my bedroom ceiling and taking the paint off the ceiling and paper off the walls in the bathroom."</p>
<p>Structural problems or disrepair</p>  <p><b>38%</b></p>	<p>"The roof is damaged and has resulted in water pouring in when it rains. We use three buckets to catch the rain."</p>
<p>Home that is too small</p>  <p><b>37%</b></p>	<p>"I have three children and only two bedrooms, myself and my partner share a room with two of our children due to lack of space."</p>
<p>Overcrowding</p>  <p><b>25%</b></p>	<p>"My wife and I sleep in the living room. My two sons and one of their girlfriends sleep in one of the bedrooms. There is nowhere for any of us to self isolate if required to do so."</p>

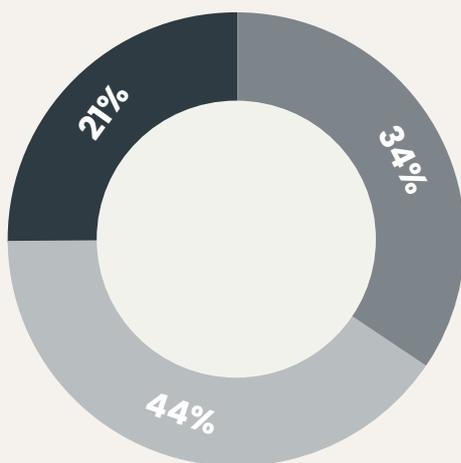
## Who is most affected by unfit housing?

Our research shows that those living with housing issues are more likely than those in good housing to be:

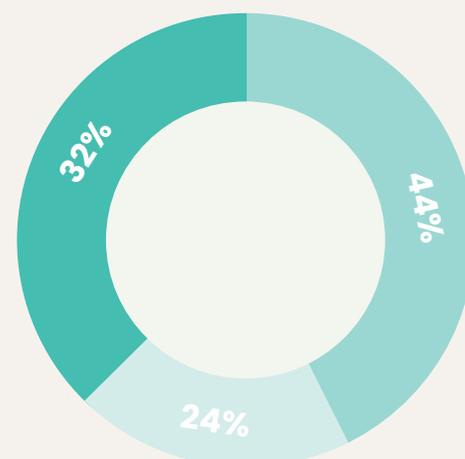
- Living in urban areas
- Working full-time
- On a low income (less than £20,000 pa)
- Living with a disability
- Have young children (at least one under 18)
- In an ethnically diverse group

### Breakdown by age of those living in good vs unfit housing

People living in good housing

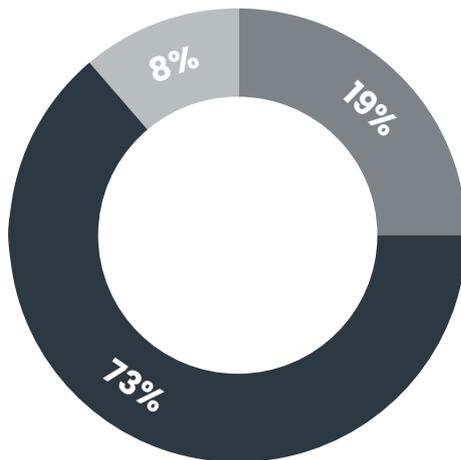


People living with housing issues



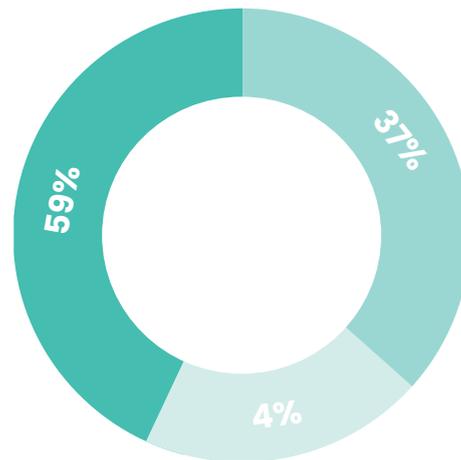
## Breakdown of home owners and renters living in good vs unfit housing

### People living in good housing



Own
  Rent
  Other

### People living with housing issues



Own
  Rent
  Other

## Lack of space and dedicated rooms

**38%**

38% with housing issues don't have access to an outdoor space (versus 17% who live in good housing)

**17%**

17% with housing issues don't have a living room (versus 6% who live in good housing)

## Taking a toll on health and wellbeing

Unfit housing is affecting all aspects of people's lives. Our research showed it takes a toll both physically and mentally - keeping people awake at night, triggering stress, anxiety and mental health issues, and exacerbating existing illnesses.

### How housing issues affect people's lives:



Say it has affected their own or their family's health



Say it has affected their life in another way, such as their social or love life



Of parents say it has impacted their children



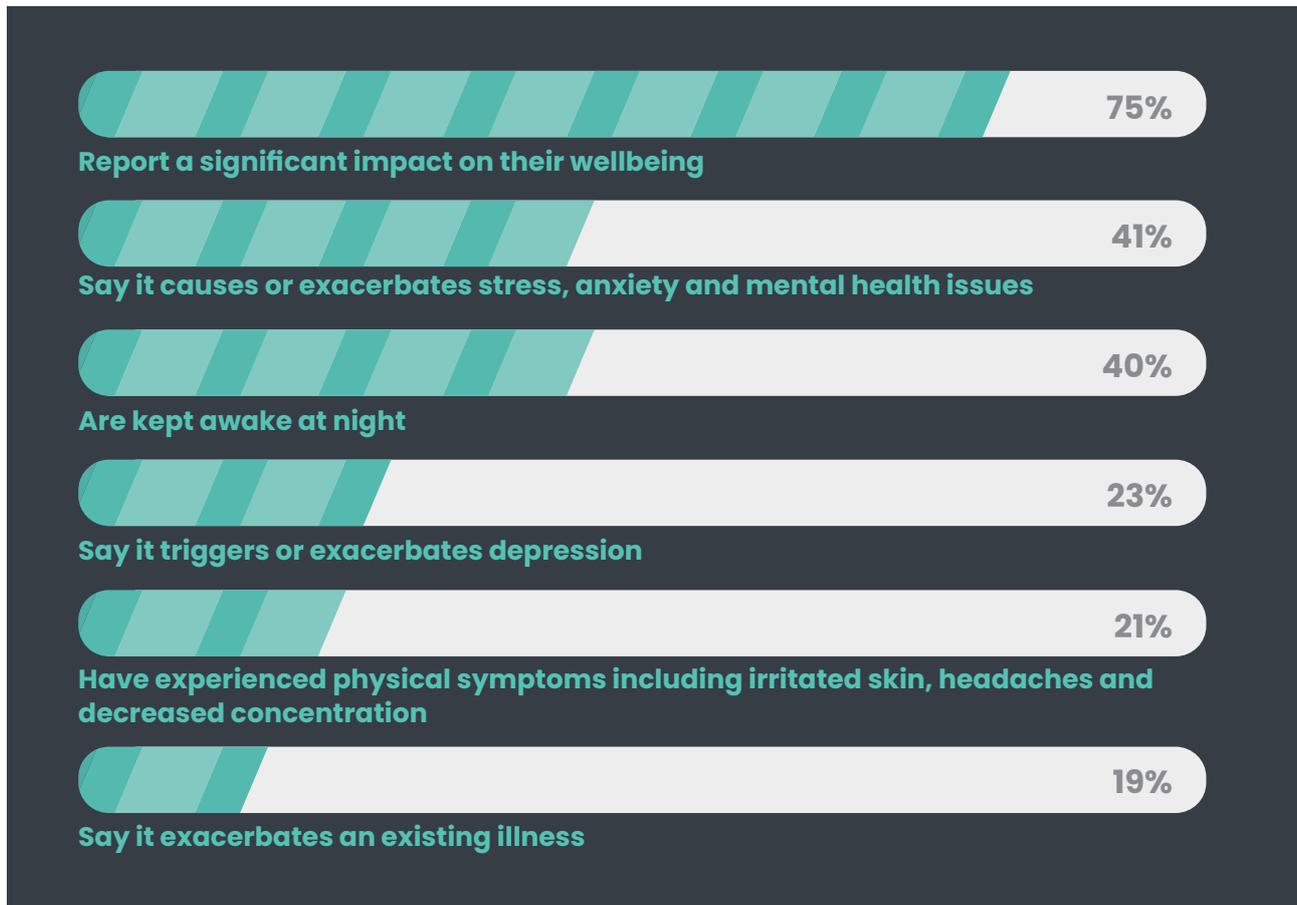
Of workers say that their career has been affected in some way

**There's a perfect storm there where affordability, security, and poor conditions mean that people are in really awful conditions, hugely anxious about security and affordability - where the next payment's going to come from - but also whether their housing accommodation is damaging their children or their health.**

Chris Wood, Assistant Director of Research, Policy and Public Affairs, Shelter



## Feeling the impact of poor housing:



**The boiler itself is quite old and breaks down every now and then... it can be a week or two before it is up and running again, meaning I rely on blankets and electric heaters if it's a cold season.**

Anonymous, female, 49, South West



**As soon as we get bad weather, I worry about the house and panic about mould and damp. It makes me not want to be in the house much.**

Anonymous, female, 39, East Midlands



## A tale of two crises: the impact of Covid-19 on unfit housing

### The damaging effects of unfit housing are being made worse by the pandemic

Unfit housing is an ongoing and widespread problem: 62% of those living with housing issues told us they have suffered with at least one element of unfit housing that has lasted more than a year. However, while the Covid-19 pandemic didn't cause housing issues, it has certainly brought them into sharper focus.

The nationwide lockdown from March–May 2020 meant our homes suddenly became more central than ever to all aspects of our lives. Most people found themselves spending more time inside and having to repurpose their spaces quickly into home schools or offices. As a result, more than half (53%) of our UK respondents stated that the overall state of their current home is more important to them now than it was pre-lockdown.

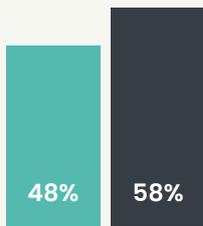
The pandemic and lockdown made certain elements of unfit housing more problematic. Lack of space and excessive noise are rated among the biggest challenges, as more people find themselves living in close quarters with each other.

Long periods of lockdown and restricted movement are also taking a heavy toll on the mental health of those with housing issues, with respondents feeling “trapped” in unfit homes, and “powerless” to do anything about it.

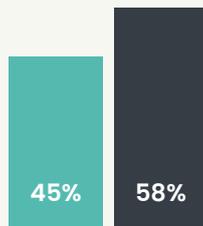
### Top 3 housing issues made worse by the Covid-19 pandemic



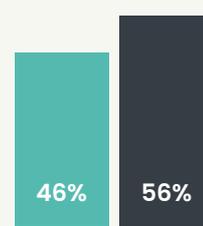
### Breakdown of how people feel about spending more time at home during the pandemic



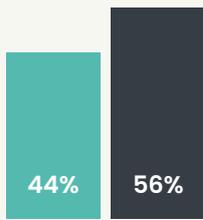
Trapped



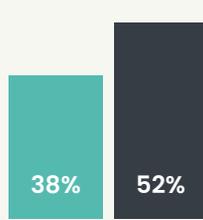
Powerless



Frustrated



Isolated



Uninspired

■ % of people living with housing issues  
■ % of people living in good housing

**The situation was difficult during normal circumstances, but during lockdown we really felt the impact of a small, overcrowded home. I became clinically depressed for a while but luckily it subsided. My husband periodically gets depressed about our living conditions.**

Maria, female, 36, South East



**Because I am spending more time in the home I cannot escape these problems, I also have to use my facilities more so it is more noticeable when they are inadequate. The more time you spend in the house the more likely the unsafe aspects could harm you.**

Anonymous, female, 23, South East



**When I was shielding, home was the only place we were in 24 hours a day. We tried to improve what we could but, unfortunately, it only highlighted the issues we had. The whole situation made me feel frustrated and even more down.**

Farhan, male, 48, Yorkshire and Humberside



**My children have been spending their days here, as opposed to at their various places of education - and that has been difficult for them - and for me. I felt they were too cramped in the current conditions.**

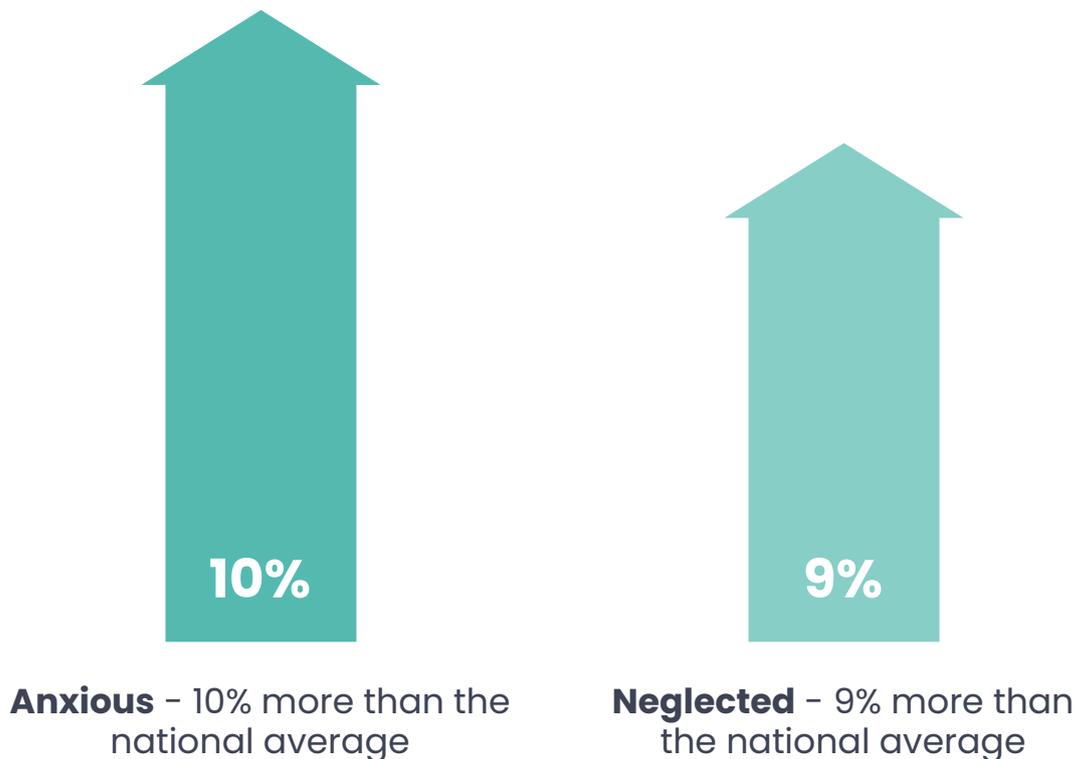
Anonymous, female, 38, North West



## The emotional toll of Covid-19 on people with disabilities living with housing issues

For people living with a disability, lockdown further magnified the negative impacts of unfit housing. They were 10% more likely to report feeling anxious and 9% more likely to feel neglected.

### People with disabilities living with housing issues are more likely to feel the emotional impact of Covid-19:



With England going through a second lockdown at the time of writing this report, just as the country enters the darker, colder months of winter, **it is more important than ever that our homes are safe, secure, warm and comfortable spaces.**

**It [home] has felt like a prison, especially during the main part of lockdown.**

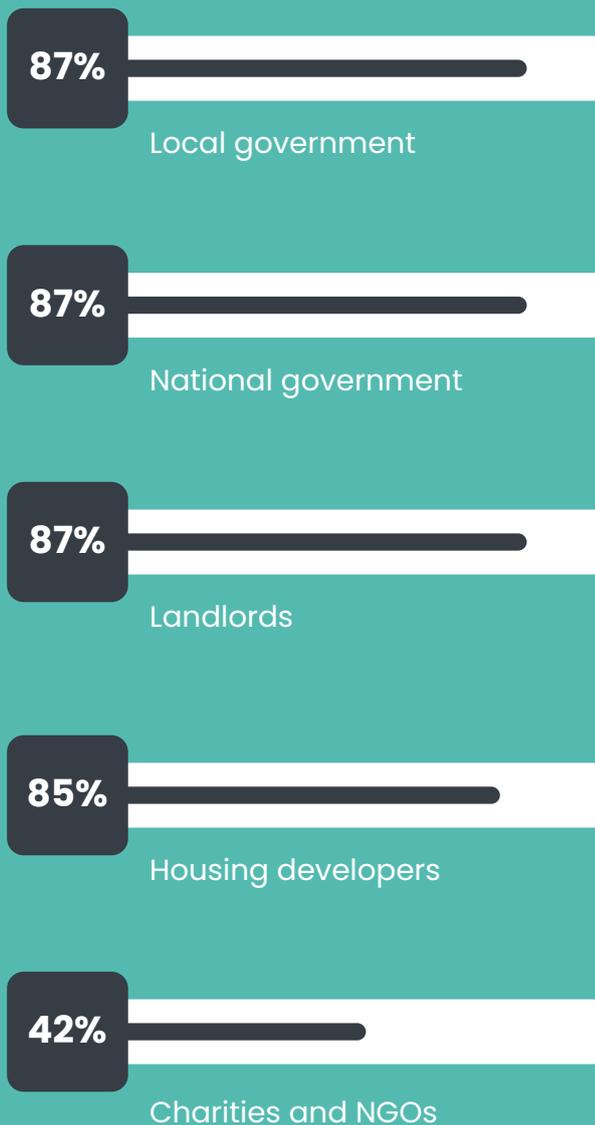
Beverley, female, 46, South East



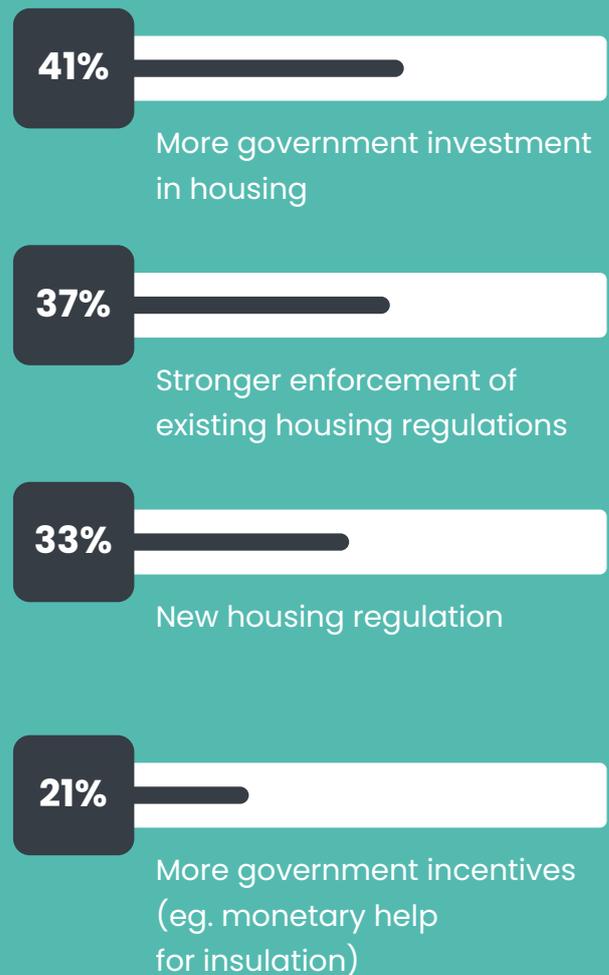
## Who is responsible and how can we change things?

We asked all respondents who they think is responsible for tackling the issues of unfit housing. Responses showed that local and national governments, landlords and housing developers are all viewed as responsible while charities and non-governmental organisations (NGOs) also have a part to play. Participants also had clear ideas on how best to tackle the problems of unfit housing.

### 'Who is 'very' or 'somewhat' responsible for solving the problem of unfit housing?'



### 'What are the most effective solutions?'



03



# 03 A collective call to action

# A collective call to action

Kingfisher's aim is to help everyone have a better home, but for some people across our communities, this can be just too difficult. As part of our responsible business plan, we have a clear commitment to help address unfit housing with a goal to help more than one million people whose housing needs are greatest by 2025. Against the backdrop of Covid-19, this commitment has never been more important than it is today.

Since 2017, Kingfisher and our retail banners have been working together with leading housing NGOs across our markets, including Shelter here in the UK, to support and develop programmes that address unfit housing. We are also launching charitable foundations that support our local communities to fix, maintain and repair homes and community spaces.

With this report illustrating the scale of unfit housing in five of our core European markets, we want to take the next step. We will be using what we've learnt to help us develop new solutions through our business to support those living in unfit housing. We will reach out to governments with suggestions about policy developments such as 'green' grants and seek to broaden the public conversation so more people understand the steps we can all take to help drive real change. We want to ensure we are doing what we can to help - but by working together we can achieve much more. We will be reaching out to other businesses to share what we learn and see how we can collaborate and unite to achieve real change.

## We ask everyone to join us by:

1. Supporting and donating to our partners and other organisations\* focused on better housing,
2. Joining their campaigns focused on fighting to fix housing issues,
3. Advocate and engage with local community groups, councils and politicians on housing issues and,
4. If you or someone you know is suffering with housing issues, please reach out to [shelter.org.uk](http://shelter.org.uk) in England, [scotland.shelter.org.uk](http://scotland.shelter.org.uk) in Scotland, [sheltercymru.org.uk](http://sheltercymru.org.uk) in Wales or [housingrights.org.uk](http://housingrights.org.uk) in Northern Ireland.

Together we can make a difference to the millions of people who are experiencing housing issues. Because good housing is essential. To dignity. To health and happiness. To building relationships and strengthening communities.

\*



# 04

## 04 Methodology

# Methodology

Working with our research partner Opinium, an award-winning, accredited Market Research Society member, our research involved multiple phases. This ensured that the research was credible and robust, whilst offering a platform for individuals to tell their stories about how the issue of unfit housing has affected their lives.

**1. Review** - A thorough literature review to understand how unfit housing has already been discussed and reported on across the non-profit, political and media landscapes and what the current climate feels like.

**2. Listen** - Interviews with senior stakeholders, both within Kingfisher and its housing charity partners across the five markets, to build a picture of the scale of work being undertaken, the most urgent priorities, as well as the barriers faced at a policy level.

**3. Explore** - Nationally representative pilot study amongst 6,000 people split across the five markets: UK, France, Spain, Romania and Poland. Aimed to define how unfit housing manifests itself uniquely within each market and to ensure we do not force our own opinions and biases on the issue onto the Discover phase.

**4. Discover** - The core quantitative study, an online survey with 7,000 people across all five markets (50% living with elements of unfit housing and 50% not living with elements of unfit housing) assessing the prevalence of unfit housing issues, the consequences and resolutions for the issue.

**5. Reveal** - A three-day focus group amongst 40 people suffering with elements of unfit housing in both the UK and France. We used an interactive online platform to immerse ourselves in the stories of the individuals suffering from these issues, to understand how unfit housing affects every facet of their lives. Alongside this, we conducted 45-minute in-depth interviews with nine people suffering with unfit housing in Spain, Romania and Poland. This allowed us to highlight the consequences of unfit housing in the markets with smaller population sizes.

## Details about our discover phase – quantitative study and online survey

This research report, *If Walls Could Talk*, is predominantly based on the Discover phase, surveying over 7,000 participants across the UK, France, Spain, Poland and Romania, on the most prevalent problems associated with unfit housing. This includes wider implications on work opportunities, children's education, social lives, physical and mental health and how they have been escalated throughout the Covid-19 pandemic.

Rather than measuring the extent of unfit housing as an objective measure, this research aimed to understand unfit housing as a subjective measure based on what the public in each market considers to be the minimum level necessary for housing to be fit, and the extent to which people consider issues to be a problem for them at the time of the survey. In other words, the research was carried out to understand the types of issues those living with elements of unfit housing are dealing with and the impact it has on their lives.

**Demographics** – Ensuring that half of those interviewed identified as living with housing issues and that we understood each household's differing living situation, in order to segment audiences into key groups.

**Housing evaluation** – Measuring how each household assessed their living situation, in order to quantify the extent of housing issues within each market and the drivers that are influencing that assessment.

**Unfit housing deep-dive** – Deep dive review on the impact housing issues have on the life of the inhabitants, the causes of each factor and the potential requirements to overcome each factor.

**Political and social perceptions** – Understanding respondents' views towards the existence of housing issues in their area and country, its causes, responsibility for fixing unfit housing and solutions.

**Covid-19** – Measuring the impact of the Covid-19 pandemic on respondents' attitudes towards housing and their home.

## Defining those living with housing issues

We used the information gathered during stakeholder interviews and the literature review to help us define those living with elements of unfit housing as either having two or more housing issues, or at least one major housing issue.

Our 7,000 respondents were asked to rate a number of housing issues in their current home on a scale of 1 to 5, with 1 being 'not a problem for me' and 5 being 'a major problem for me'. Those who selected 4 or 5 for one major issue, or two+ issues from the list below were defined, for the purpose of this study, as living with elements of unfit housing.

We focused on the following housing issues. Major issues are highlighted in **bold**:

1. **Inadequate access to hot water**
2. **Excessive cold due to inadequate heating or insulation**
3. **Excessively warm due to poor insulation or malfunctioning heating**
4. **Unsafe electrics**
5. **Toxic or dangerous substances – e.g. lead**
6. **Poor or inadequate sanitation and drainage**
7. **Pests or rubbish**
8. **Structural problems or disrepair – e.g. walls, roofs, windows, doors, chimneys etc.**
9. **Poor or inadequate electrical or heating systems**
10. **Poor or inadequate kitchen facilities**
11. **Poor or inadequate bathroom and toilet facilities**
12. **Overcrowding – too many people living in the property given its size**
13. **Inadequate access to basic utilities (water, gas or electricity)**
14. Unsafe surfaces that risk causing trips or falls
15. Exposed hot surfaces risking burns – e.g. pipes and radiators
16. Surfaces or materials that are flammable or at risk of catching fire
17. Dampness and mould growth
18. Excess noise from neighbours or surroundings that interferes with day-to-day life
19. Lack of domestic hygiene
20. Poor or inadequate security (e.g. inadequate locks, unsafe windows, etc.)
21. Home that is too small
22. Poor natural light



# *If Walls Could Talk*

Shining a light on the issue of unfit housing

[www.kingfisher.com](http://www.kingfisher.com)

