

Housing insecurity through bereavement

Summary research report

Key findings

- An estimated **3.3 million people** face bereavement across the UK every year.
- Marie Curie's new research found that at this uniquely distressing time, **more than one in ten (11%) are forced to move home because of their bereavement**
- This means around **335,000 people** are affected across the UK each year.
- **6%** said they had to move home because they **could no longer afford** to live in their home, while **5%** had to move because they **didn't hold the tenancy**
- **Twice as many people were affected in 2023** compared to the period between 2018-2021
- Those **renting privately are most affected** with 1 in 5 among this group being forced to move due to their bereavement (17%)
- Younger people, **aged 16-34**, and **Londoners** are the most vulnerable, with **almost a quarter (23%)** and **over one in five (21%)** of these groups being forced to move respectively

Key recommendations

1. **The Department for Levelling Up, Housing and Communities should legislate to remove Ground 7 (Death of a Tenant) under the 1988 Housing Act as a grounds for possession in the private rented sector**
2. **The Department for Levelling Up, Housing and Communities should retain the current 12-month limit for eviction under Ground 7 in the social rented sector, rather than the proposed extension to 24 months**
3. **The Department for Work and Pensions should extend exemption from the Under Occupancy Charge (bedroom tax) to a year (up from 3 months) after a bereavement**

Rachel Warren, Senior Policy and Research Manager
April 2024

1. Intro

A bereavement can be one of the most profound upheavals any one of us faces with emotional, practical, financial and sometimes longer-term psychological impacts.

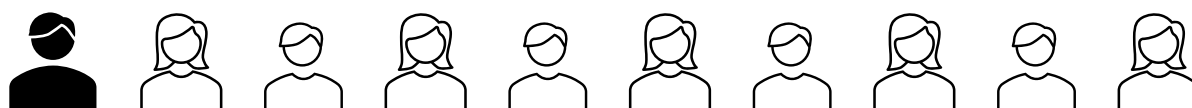
The UK Commission on Bereavement heard that in this context, newly bereaved people are at heightened risk of eviction and housing insecurity.

In November 2023, Marie Curie commissioned Opinium to conduct new research to advance understanding of the risk of housing insecurity among grieving people. A representative sample of 2,000 UK residents aged 16+ who experienced a close bereavement within the last 5 years shared their experiences.

2. The scale of the challenge

An estimated **3.3 million people** face bereavement across the UK every year.

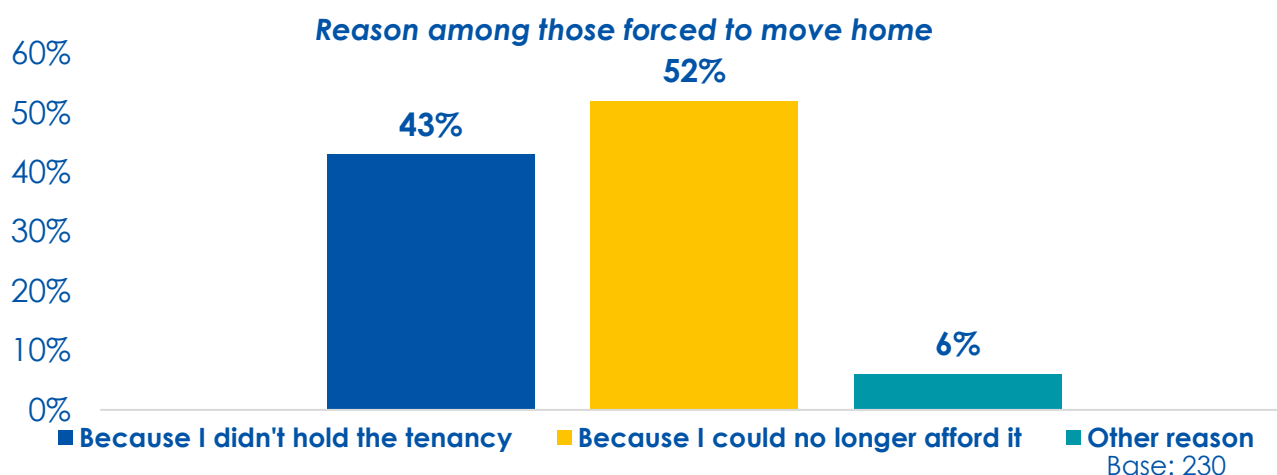
Marie Curie's new research found that at this uniquely distressing time, of these, **more than one in ten** (11%) are forced to move home because of their bereavement.



This means around **335,000** people across the UK are affected annually.

3. Reason for loss of home

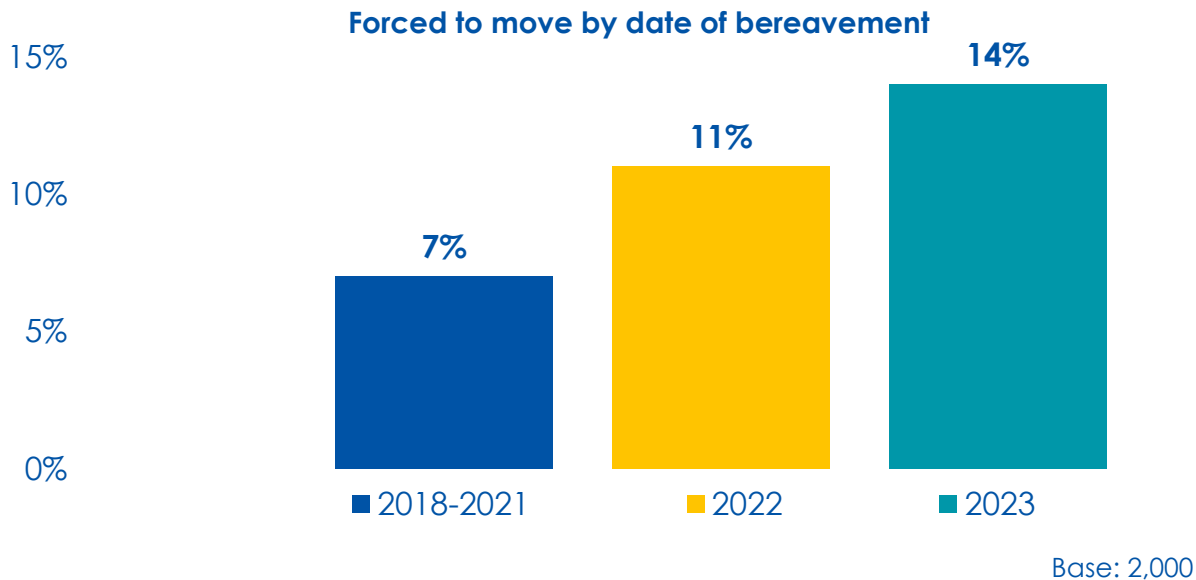
Of those affected, around half (6% of all bereaved people) said they had to move home because they **could no longer afford to live in their home**, while a similar proportion (5%) said they had to move home because they **didn't hold the tenancy**. This equates to around 198,000 and 165,000 people respectively each year.



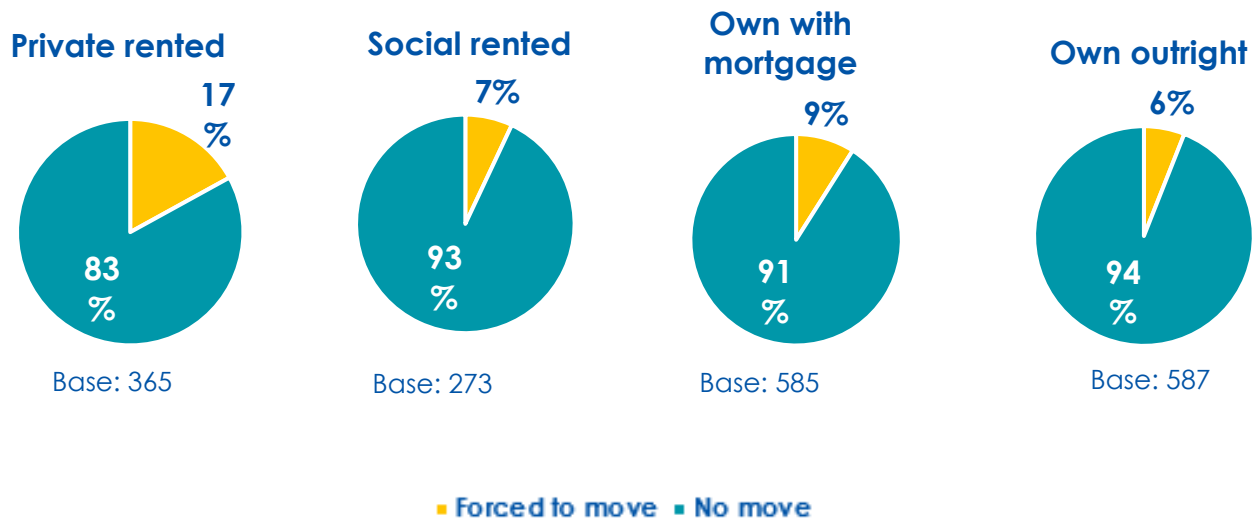
4. Change over time

This issue is **getting worse over time**. Those bereaved in the twelve months up to November 2023 were **twice as likely** to be affected as those bereaved between 2018- 2021.

In 2023, **1 in 7** bereaved people were forced to move home.



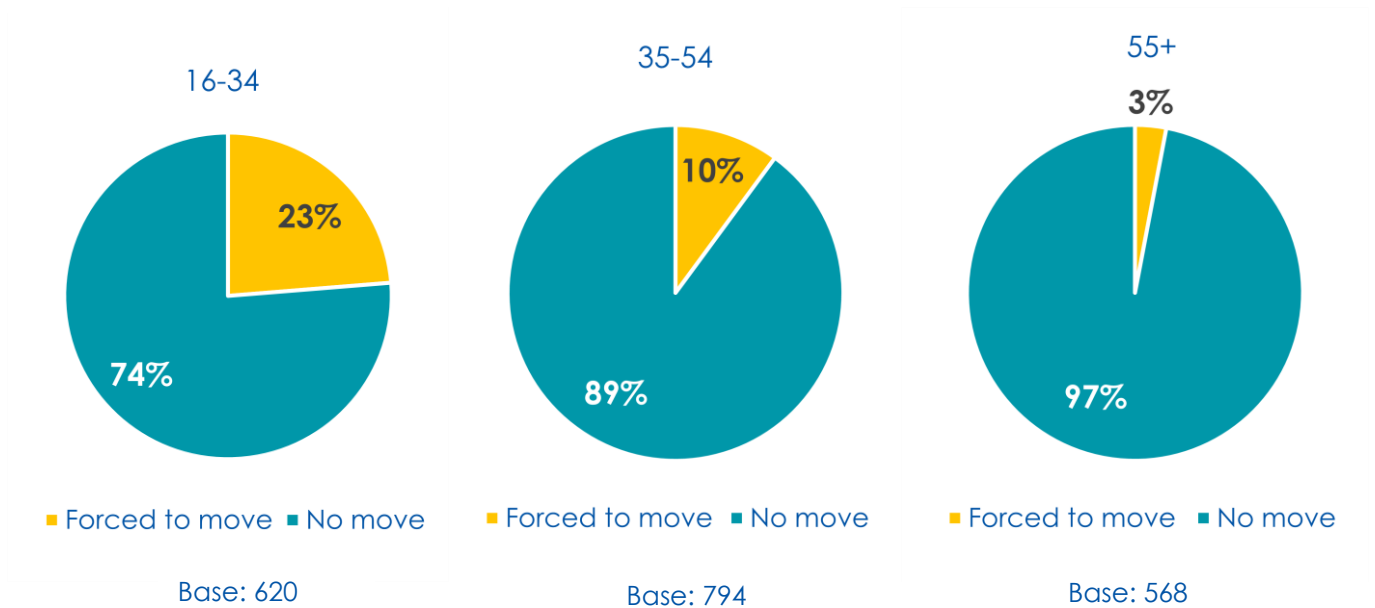
5. Incidence by tenure type



1 in 5 (17%) people renting privately in the UK are forced to move as a result of their bereavement, with **561,000** private tenants affected by this each year. This group are twice to three times as vulnerable as people in all other housing tenures.

10% of private tenants had to move due to reasons of affordability, 6% were forced to move due to tenancy rights and 1% cited other reasons.

6. Incidence by age



*Remaining % of respondents selected "prefer not to say"

Younger people, aged 16-34, are most affected by housing insecurity through bereavement, with almost **a quarter** (23%) being forced to move after the death of a person they lived with, compared to just 3% of people aged 55+.

7. Incidence by nation and region

While the prevalence of housing insecurity is high amongst all nations, the issue is **worst in England (12%)**, followed by Wales (10%), Scotland (9%) and Northern Ireland (9%).

Londoners are the most acutely affected, being almost twice as vulnerable as bereaved people on average across the UK. In London, one in five (21%) bereaved people will have to move home as a result of their bereavement.

8. Key policy recommendations

1. **The Department for Levelling Up, Housing and Communities should legislate to remove Ground 7 (Death of a Tenant) under the 1988 Housing Act (Grounds for possession of dwelling-houses let on assured tenancies), as a grounds for possession in the private rented sector.**

Currently, under the 1988 Housing Act (Grounds for possession of dwelling-houses let on assured tenancies), landlords can evict tenants not just despite, but because of, their bereavement by using Ground 7 (Death of a Tenant). Bereaved people who are renting therefore living with the fear and uncertainty of an increased likelihood of eviction at what is often already one of the most challenging times of their life.

2. **The Department for Levelling Up, Housing and Communities should retain the current 12-month limit for eviction under Ground 7 in the social rented sector, rather than the proposed extension to 24 months in the Renters (Reform) Bill.**

The Renter's (Reform) Bill proposes to extend the existing period in which a landlord can initiate proceedings on this ground for possession from twelve to twenty-four months. This means that bereaved renters in both the private and social sectors would have the threat of eviction hanging over them for two years after a bereavement.

3. The Department for Work and Pensions should extend exemption from the Under Occupancy Charge (bedroom tax) to a year (up from 3 months) after a bereavement.

6% of bereaved people are forced to leave their home after the death of someone they live with because they can no longer afford it.

Beyond the drop in household income caused by the loss of earnings and benefits of the person who died, newly grieving people face additional immediate financial pressures, such as preparing funerals and memorials. The Under Occupancy charge is a cruel burden to place on people at this difficult time, and extending exemption to a year could enable many to stay in their home in the first year after a bereavement.

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