

Daniel Carter: Protecting renters now can help us minimise a second covid-19 wave

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The UK government's failure to protect renters is accelerating the recent rise in cases of covid-19. Against the advice of a number of epidemiologists, lockdown in many parts of the country has largely been eased. Many people continue to work from the relative safety of their own homes, while the most vulnerable, insecure segments of our society have no choice but to return to work in potentially unsafe conditions—just as they've been doing throughout the pandemic. Many of those individuals are key workers or NHS staff. Many of them will be renters. While a three-month eviction freeze was announced at the start of the pandemic and then extended twice, there are still no protections for renters who enter into arrears during this extension period. The latest eviction ban is set to end on 20 September, although renters living in lockdown areas have been given a [reprieve until Christmas](#)

Protections for renters will be essential tools for preventing covid-19 and strengthening our long term health. [Six in ten renters](#) have lost income due to the coronavirus pandemic and [hundreds of thousands of renters](#) are now in debt to their landlord. Unless the government takes urgent action, its temporary ban on evictions will result in hundreds of thousands being served with eviction notices in a couple of weeks' time. Just as there has been a freeze on payments for mortgage-holders during the crisis, the nearly 40% of Britons who live in rented housing must be a part of our public health strategy.

The way in which the government's failure to protect renters increases the public health risk for all is not a complex causal chain. If you cannot pay your rent, you may fear eviction. If you fear eviction, you may continue to travel and work. If you continue to travel and work, you may inadvertently acquire or spread covid-19. And if enough people continue to spread the virus, a second wave of the pandemic—if the first wave ever ended—looks inevitable. Requiring renters to pay back their arrears is a band-aid solution at best, not only keeping the virus in circulation as people have to work to pay their future rent debt, but also impacting our general wellbeing.

Failing to protect renters as part of the covid response deeply impacts mental health. The anxiety and stress of being required to pay 100% of the rent in a time where you cannot make 100% of your income is considerable, especially with the ending of the furlough scheme. [Biomarkers for chronic inflammation are elevated](#) in individuals experiencing acute and chronic poverty-related stress. These biomarkers are associated with conditions like heart disease and diabetes. They are [consistently found in higher levels](#) in people living in the private rental sector.

Those facing greater housing insecurity are already more vulnerable to covid and other health impacts. [A recent Italian seroprevalence survey](#) suggested about 40% of household contacts contracted covid. Homes in the private rental sector are on average smaller and more crowded than owned homes, increasing the risk of transmission to the household even further. [Nearly 700,000 renters](#) have had to lockdown inside homes with a hazard deemed a serious and immediate threat to health. People who are

homeless, institutionalised, or in care homes have a substantially elevated risk of covid and its comorbidities, and [homelessness has been increasing](#) throughout the pandemic. The [recently released government report](#) on worse covid outcomes among people from ethnic minorities omitted any analysis of the political systems that reinforce racial inequities in housing, a key determinant of this equity gap. Housing is yet another domain where covid does not strike us all equally.

The long term widening of social inequities resulting from several months of crisis will shape the health of the nation for years. Severe financial hardship impacts heavily on health beyond covid itself and we could see long-term negative impacts on suicide rates or rates of non-communicable disease, [just like after the 2008 financial crisis](#). Implementing protection for renters now will help to prevent future cost to the health of millions.

Fundamentally, the government has failed to provide sufficient protections to make lockdown sustainable. There never was a trade-off between the economy and public health. There is an equilibrium point between the adverse economic impacts of continued lockdown and a resurgence in cases of covid-19, but that point has never been fixed. Rent suspension, removing no-fault evictions, and taking steps to cancel the debt renters have now accrued, can help us to engage with public health efforts for longer. These policies are themselves public health measures. A time of crisis is a time for the medical community to advocate for more radical public health policies: our health depends on it.

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