



# **Floored**

Provision of appropriate flooring in social housing

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## **Background**

"(my floor was) left bare and in a horrendous condition when moved in. Still like it now. Cannot afford to floor the whole house. From huge holes, to nails, gaps for bugs to enter, floods and loose floorboards and dangerous areas where the children hurt themselves. I've been repairing for two years myself" (Tenant)

I went to visit my mother who had recently moved into a social housing property and she had no flooring. Being extremely naive and new to the housing sector, I asked her when the landlord was coming to fit the carpet. She informed me that she would have to buy carpet as this wasn't provided to tenants by their landlord, unlike it is in the private rental sector. I couldn't believe that my mother, who had just lost her council house property she had purchased many years ago due to financial hardship was then expected to buy carpet. Being a new homeowner myself and having to buy flooring, I knew how expensive this was. I was able to get interest free credit for mine as I have a good credit rating, but this is not the case for my mother and I argue that this is not the case for many individuals living in social housing.

I felt extremely passionate about this and couldn't understand why carpet or flooring of any sort was not being provided. So, I began to delve deeper into the law to find that the Fitness for Human Habitation standards highlight that you only need flooring in the bathroom and toilet. I then began asking a group of Single Parents in Wales about their experiences of social housing and found so many upsetting realities. Here is the blog I wrote as a result.

The blog gained interest from the sector and it made me realise that this was huge issue that needed to be addressed. Tenants should not be expected to provide their own flooring when social housing by definition is to provide housing for people on low incomes. A low-income household will struggle significantly to purchase flooring.

I then went to volunteer for a small social enterprise in RCT called Greensteam Flooring. They provide recycled carpet tiles to people for a small cost. They get the tiles from huge corporate organisations so that they don't simply go into landfill, which links to the decarbonisation agenda. One day a month, they host a giveaway day where they give away the tiles that no one wants. This is the day I volunteered, and I couldn't believe my eyes. There were young families, older people, working people, non-working people etc; all queuing to get free carpet tiles. I began to ask them why they were there, here is the blog I wrote as a result.

As you can see in this blog, I went and spoke to various social housing providers to find out why they weren't providing flooring.

I worked with Tai Pawb due to the equality and social justice aspect. Together, we developed some questions to send out to landlords and tenants.

Social housing tenants are one of the most disadvantaged groups in Wales. For many, being able to afford basic furnishings at the start of tenancy is extremely hard or simply unachievable. Despite this, it is common practice for social new lets not to provide those – with the most basic one being carpets or flooring.

Consequently, some social tenants end up living without carpets or appropriate flooring for many years, which, in many cases, can have a serious impact on the health and wellbeing of adults and children.

The aim of this report is to consider the practice related to voids and flooring amongst social landlords in Wales as well as explore the experiences of and the impact on social tenants.

It is our hope that this report will serve as the basis for a constructive approach to working together to explore and improve the lettings practice in Wales.

#### Recommendations

- Social housing providers should consider using their community funds or own budget to provide grants to tenants who cannot afford suitable flooring or carpets. Particularly those at higher risk of fuel poverty such as pensioners, economically inactive or unemployed, families with young children or disabled persons or tenants in receipt of means tested benefits.
- Social housing providers should engage with their tenants and look to provide new tenants with a disclaimer form that provides the option of retaining former flooring and furniture when relevant. This can be added to the supplementary terms of the new Renting Homes (Wales) Act, 2016 contracts.
- Social housing providers in Wales have a unique opportunity to support social enterprise and low-income tenants in Wales by actively choosing to use low cost, otherwise landfilled re-used/ second life carpet from organisations such as Welsh-base social enterprise Greenstream Flooring CIC.
- Welsh Government should look to review Welsh Housing Quality Standards (WHQS) to include provision of appropriate flooring as per this report.
- Welsh Government should look to review the terms of the Discretionary Assistance Fund (DAF) and or other crisis funds, to include provision of appropriate flooring as per this report.
- Social housing providers together with Welsh Government should consider introducing a national void standard or void principles to include appropriate flooring. The standard should provide tenants with a choice of keeping previous carpet/floor.

- As a starting point homes for those in most need/vulnerable for example under Housing First schemes, should include carpets and/or appropriate flooring
- Social housing providers to consider how best practice in providing flooring in all new lets could be replicated across Wales
- Social housing providers should consider how they can move towards providing carpets/appropriate flooring in all new lets going forward, following the example of some housing associations in Wales.
- Housing providers should work closely with TPAS Cymru, Tai Pawb, Welsh Government, tenants' and other relevant stakeholders to take forward the recommendations

#### Social Housing and poverty in the UK

Evidence suggests that out of all tenures, social tenants are the least likely to be able to afford carpets or flooring. In social housing however, for many reasons, it is common practice for newly let homes not to have carpets or appropriate flooring.

A report published by the Joseph Rowntree Foundation in 2016 states that 43% of social housing tenants across the UK were in poverty, compared to 36% of private renters and 11% of owner-occupiers. The number of workless families in poverty living in social housing was 2.4 million in 2014/15. Wales was one of the geographic locations with the highest poverty rates in the UK and had one of the highest proportions of renting households claiming housing benefit at 56%.

Blaenau Gwent was one of two areas in the UK with 7% of 22 to 59 year-olds receiving out of work benefits for more than three years and six of the areas with rates above 5% were in South Wales. This has clear implications for child poverty with 1.5 million children across the UK living in social rented households in 2014/15. Children in lone parent families are at particular risk of living in poverty since the more working adults there are in the family, the lower the likelihood of being in in-work poverty. Social housing tenants struggle to heat their homes, with cost being cited as the main barrier. <sup>1</sup>

The lack of finances among social housing tenants results in financial hardship, particularly when they move home. Here is an extract from a Joseph Rowntree Foundation webpage describing the experience of Melanie (a single parent, social rented sector, London) who got into debt after moving into a larger social rented property with her son:

"I had to use the credit card, I had to buy my boy a bed, bedding, carpet, blinds I had to buy, curtains, it's things that we had to have... I had to buy flooring, and then you have to pay someone to come in and do the flooring. So, then I had to take out loans. It just never seemed that we were clear or anything... I'm in debt about £2,500, which is quite a lot. I've never been in that much debt. But what was I supposed to do? I can't tell my boy he can't have carpet down on his floor, and you can't have a bed to sleep in yet because you've got to wait. You know?"

Although this describes the experience of a lone parent social housing tenant in London, TPAS Cymru's engagement with tenants and the survey carried out for this report evidence that social housing tenants in Wales face similar problems when moving into social housing.

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<sup>&</sup>lt;sup>1</sup> https://www.jrf.org.uk/report/monitoring-poverty-and-social-exclusion-2016

#### **Social Housing and Poverty in Wales**

It has been difficult to locate up to date information for Wales and the main source of data which includes reference to tenure is the 2011 census. This provides evidence that adults aged 16-65 in Wales living in social rented housing who are not full-time students are less likely to be economically active (in employment) than adults of the same age who live in other forms of housing such as private rented, owned or partly owned accommodation or adults living rent-free (Figure 1).

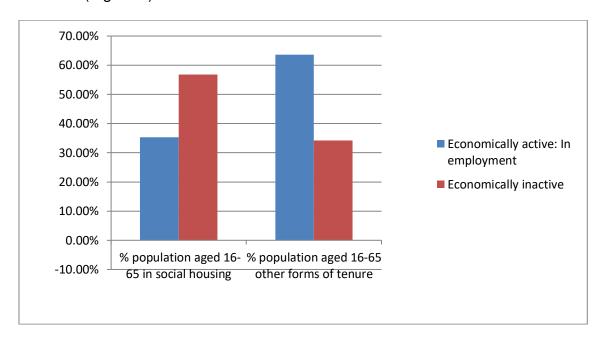


Figure 1: Economic activity/inactivity in Wales (persons aged 16-65 excluding full-time students)<sup>2</sup>

Due to the way census data is presented on NOMIS, it is not possible to exclude data for 16 and 17 year olds except those categorised as in full-time education.

Data gathered in the 2011 census also indicates that persons aged 16-65 living in social housing are more likely to be part-time employees (Figure 2). Less than 20% of persons aged 16-65 in Wales were in full-time employment compared to over 40% of persons not living in social housing, meaning persons living in social housing were half as likely to be in full-time employment with consequences for their income.

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 $<sup>^2</sup>$  Figures 1 and 2 compiled from NOMIS DC4601EW - Tenure by economic activity by age - Household Reference Persons,  $\frac{https://www.nomisweb.co.uk/census/2011/dc4601ew}{https://www.nomisweb.co.uk/census/2011/dc4601ew}$ 

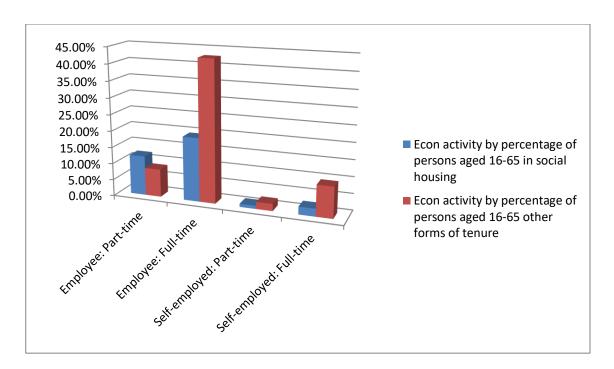


Figure 2: Comparison of employment status, persons aged 16-65 in social housing and other forms of tenure

Data in the 2011 census also indicates that persons aged 16-65 living in social housing are far more likely to work in distribution, hotels and restaurants (lower-paid industries³) or other industries⁴. The 2011 census also indicates that persons aged 16-65 in Wales, living in social housing, are more likely to be employed in occupations such as caring, leisure and other service occupations, sales and customer service, process, plant and machine operatives or elementary occupations. They are also less likely to be employed in management, professional, administrative or skilled occupations⁵, which are more likely to be well-paid.

Figure 3 provides information on average hourly rates of pay by industry. This is extracted from a report published by the Office of National Statistics (July 2019 <sup>6</sup>). The report states that financial and insurance activity industries have the highest labour costs (£45 per hour) compared to the accommodation and food services industry (£10.70 per hour).

 $\frac{https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/indexoflabourcostsperhourilch/julytoseptember 2019 experimental statistics$ 

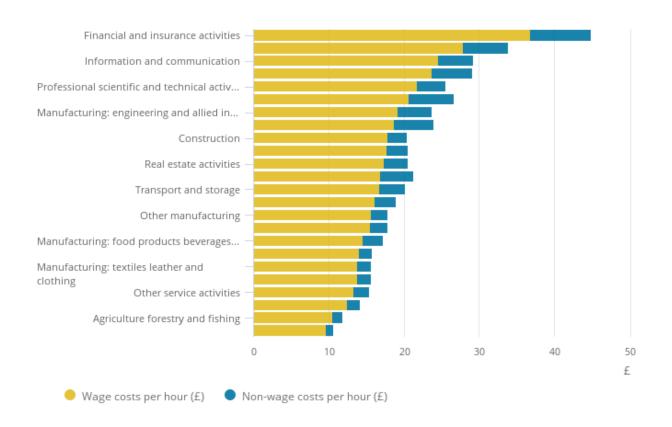
<sup>&</sup>lt;sup>3</sup> http://www.poverty.org.uk/low-pay-by-industry/

<sup>&</sup>lt;sup>4</sup> Data compiled from **DC4602EWr** - **Tenure by industry by age** - **Household Reference Persons (regional),** https://www.nomisweb.co.uk/census/2011/dc4602ewr

<sup>&</sup>lt;sup>5</sup> Data compiled from **DC4604EW** - **Tenure by occupation by age** - **Household Reference Persons**, https://www.nomisweb.co.uk/census/2011/dc4604ew

Figure 4: wage costs and non-wage costs per hour vary by industry

Labour costs per hour (£) by industry, seasonally adjusted, UK, Quarter 3 (July to Sept) 2019



Source: Office for National Statistics – Monthly Wages and Salaries Survey (MWSS), Labour Force Survey (LFS)

Figure 3: Hourly rate of pay by industry (Figure 4 in ONS report July 2019)

Data from the 2011 census indicates that persons aged 16-65 living in rented social housing are more likely to work in semi-routine or routine occupations, never worked or long-term unemployed and slightly less likely to be full-time students than persons living in other forms of tenure <sup>7</sup>.

The 2011 census also indicates that single persons (all ages) in Wales are more likely to live in social housing, as are lone parents with dependent

<sup>&</sup>lt;sup>7</sup> Data compiled from **DC4605EW - Tenure by NS-SeC by age - Household Reference Persons**, <a href="https://www.nomisweb.co.uk/census/2011/dc4605ew">https://www.nomisweb.co.uk/census/2011/dc4605ew</a>

children, compared to household types that live in other forms of tenure <sup>8</sup>. Additionally, households containing persons aged 17 and over living in social rented housing are significantly less likely to have a car or van, compared to other types of households <sup>9</sup>. This could restrict their access to purchase and transport suitable flooring.

The Welsh Government publishes statistics on poverty and provides measures of the risk of adults, pensioners or children being in relative income poverty (that is have a household income below 60% of the UK median household income after housing costs are paid). Published statistics for 2015-16 to 2017-18 indicate that persons, adults and children in social housing are at a higher risk of being in relative income poverty compared to those in other forms of tenure (Table 1).

Table 1: Comparative of risk of being in relative income poverty (Wales)

Tenure	People % risk of relative income poverty	Working age adult % risk of relative income poverty 11	Children % risk of relative income poverty 12
Social Rented	51	51	56
Private Rented	43	44	47
Owner occupied	13	11	12

The most up to date information is provided in the National Survey for Wales report on poverty and deprivation <sup>13</sup>. This states that 46% of people living in social housing are materially deprived, compared with 31% in private rented accommodation and 7% in owner-occupied housing. Over half of those experiencing household material deprivation also live in areas classified as the 40% most deprived based on the overall index and the housing, and community safety domains defined by the WIMD. According to the report several significant factors linked with being in material deprivation are:

- Being female
- Being separated or divorced

Inclusion/Poverty/peopleinrelativeincomepoverty-by-tenuretype

<sup>&</sup>lt;sup>8</sup> Analysis of **DC4101EW - Tenure by household composition,** <a href="https://www.nomisweb.co.uk/census/2011/dc4101ew">https://www.nomisweb.co.uk/census/2011/dc4101ew</a>

<sup>&</sup>lt;sup>9</sup> Analysis of DC4416EWla - Tenure by car or van availability by number of usual residents aged 17 or over in household, <a href="https://www.nomisweb.co.uk/census/2011/dc4416ewla">https://www.nomisweb.co.uk/census/2011/dc4416ewla</a>

<sup>&</sup>lt;sup>10</sup>https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-

<sup>&</sup>lt;sup>11</sup>https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-

Inclusion/Poverty/workingageadultsinrelativeincomepoverty-bytenuretype

<sup>12</sup>https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-

<sup>&</sup>lt;u>Inclusion/Poverty/childreninrelativepoverty-by-tenuretype</u>

https://gov.wales/sites/default/files/statistics-and-research/2019-02/national-survey-wales-2017-18-poverty-deprivation.pdf

- Being in poor general health
- Having low-level or no qualifications
- Being unemployed
- No-one working in household
- Children in the household
- Living in social housing
- Not having use of the internet
- Not having use of a car
- Being a carer
- Feeling lonely
- Feeling anxious
- Having low life satisfaction
- Being dissatisfied with accommodation
- Living in rural areas
- Living in the 20% most deprived areas of Wales
- Living in a particular authority

### **Fuel Poverty in Wales**

There were 155,000 households in Wales living in fuel poverty during 2018 (12% of all households in Wales)<sup>14</sup>. According to the Welsh Government, a household is regarded as being in fuel poverty if they are unable to keep their home warm at a reasonable cost. In Wales, this is measured as any household that would have to spend more than 10% of their income on maintaining a satisfactory heating regime. Any household having to spend more than 20% is defined as being in severe fuel poverty <sup>15</sup>.

Single pensioners without children were at the highest risk of experiencing fuel poverty and 9% of households living in social housing were experiencing fuel poverty. Employment status is a key risk for fuel poverty with 28% of unemployed and 18% of economically inactive respondents being fuel poor.

Low income is another factor linked to fuel poverty, with 59% of households in fuel poverty in 2018 falling into the lowest income decile and 69% of all households in the lowest income decile being fuel poor. Another factor linked to fuel poverty is receipt of means tested benefits, including housing related benefits with 14% of households on such benefits being fuel poor. The age of the property is another factor with the lowest rate of fuel poverty reported by those living in dwellings built after 1980. The negative effects of fuel poverty include poorer physical and mental health, education attainment and economic well-being <sup>16</sup>. All of the above factors mean that social housing tenants are at a particular risk of fuel poverty which is related to a number of economic downturn.

<sup>&</sup>lt;sup>14</sup> Basedon data collected for the Welsh Housing Conditions Survey 2017-18, the National Survey for Wales 2017-18 and fuel price data.

 $<sup>\</sup>frac{15}{https://gov.wales/sites/default/files/statistics-and-research/2019-12/fuel-poverty-estimates-wales-\\ \underline{2018.pdf}$ 

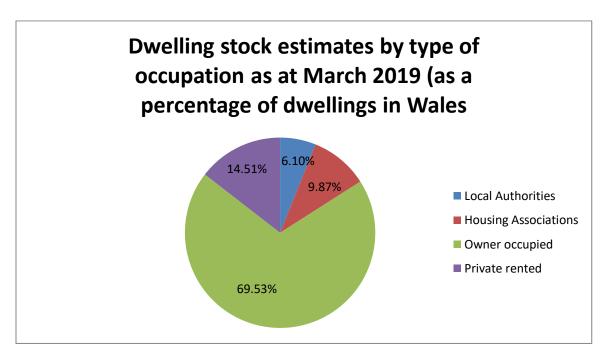
<sup>&</sup>lt;sup>16</sup> Public Health Wales, Community Housing Cymru and Building Research Establishment, Making a Difference Housing and Health: A Case for Investment, 2019 referenced footnote 3, WAO report above

#### **Social Housing provision in Wales**

In Wales there are three types of social housing providers:

Type of Social Housing Provider	Total
Local Authorities	11
Housing Associations	51
(Large Scale Voluntary Transfers or	
Non Large Scale Voluntary Transfers)	
Housing Associations: Almshouses	11

During 2018-19 the 231,413 social housing properties across Wales made up around 16% of the total estimated number of dwellings in Wales. Of these 38% of social housing was owned by local authorities and 68% by housing associations <sup>17</sup>.



#### Social housing and standards policy in Wales

**Welsh Housing Quality Standard.** In Wales, the Welsh Housing Quality Standard (WHQS) is the mandatory standard for existing social housing. According to Welsh Government<sup>18</sup> the WHQS was first introduced in 2002 and aims to ensure that all dwellings are of good quality and suitable for the needs

https://statswales.gov.wales/Catalogue/Housing/Dwelling-Stock-

Estimates/dwellingstockestimates-by-localauthority-tenure;

https://statswales.gov.wales/Catalogue/Housing/Dwelling-Stock-

Estimates/dwellingstockestimates-by-localauthority-tenure

<sup>&</sup>lt;sup>17</sup>Analysis of Stats Wales data: <a href="https://statswales.gov.wales/Catalogue/Housing/Social-Housing-Stock-and-Rents/totalsocialhousingstock-by-area-providertype">https://statswales.gov.wales/Catalogue/Housing/Social-Housing-Stock-and-Rents/totalsocialhousingstock-by-area-providertype</a>;

 $<sup>\</sup>frac{18}{\text{https://gov.wales/sites/default/files/statistics-and-research/2019-10/welsh-housing-quality-standard-31-march-2019-256.pdf}$ 

of existing and future residents. The Welsh Government set a target for all social landlords to improve their housing stock to meet the WHQS as soon as possible, but in any event by the end of December 2020.

The WHQS measures 42 individual elements within seven categories:

- 1. In a good state of repair
- 2. Safe and secure
- 3. Adequately heated, fuel efficient and well insulated
- 4. Contain up-to-date kitchens and bathrooms
- 5. Well managed (for rented housing)
- 6. Located in attractive and safe environments
- 7. As far as possible suit the specific requirements of the household (e.g. specific disabilities)

WHQS does not stipulate a standard for flooring except in kitchens and bathrooms. Part 2(f) of the standard all WHQS compliant kitchens and bathrooms "should have flooring that is safe and suitable for use in these rooms." <sup>19</sup>

#### **Development Quality Requirements**

Another Welsh Government standard, Development Quality Requirements (DQR)<sup>20</sup>, sets out the minimum functional standards for new and rehabilitated general needs homes built by social housing providers using Welsh Government subsidy. According to Welsh Government the standard as laid down in The Housing (Wales) Act 2014, Part 4 protects public investment in social housing providers in Wales and safeguards the interests of their tenants.

Currently, DQR does not specify a standard for flooring, except floor sizes and, as part of the RNIB Visibly Better standard, non-slip flooring in kitchens and bathrooms.

Welsh Government is currently developing a revised DQR standard for grant subsidies and so-called section 106 affordable housing. As far as the authors are aware, the proposed DQR 2020 (to be launched in Spring 2020) does not stipulate a standard for flooring (within the context of this report).

#### Housing Health and Safety Rating System (HHSRS)

HHSRS applies to all homes across the UK, with the exception of council properties. This is because HHRS is enforced by Local Authorities.

The housing health and safety rating system (HHSRS) is a risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings. It was introduced

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<sup>&</sup>lt;sup>19</sup> https://gov.wales/welsh-housing-quality-standard-guidance

https://www.valeofglamorgan.gov.uk/Documents/Living/Planning/Policy/LDP/Examination-Documents-2015/Welsh-Government-DQR-Design-Standards-Guidance-July-2005.pdf

under the Housing Act 2004 and applies to residential properties in England and Wales.<sup>21</sup>

This HHSRS does not set out minimum standards. It is concerned with avoiding or, at the very least, minimising potential hazards. This means that landlords should also review conditions regularly to try to see where and how their properties can be improved and made safer.

A risk assessment looks at the likelihood of an incident arising from the condition of the property and the likely harmful outcome. For example, how likely is a fire to break out? What will happen if one does? The assessment will show the presence of any serious (category 1) hazards and other less serious (category 2) hazards. To make an assessment, local authority inspectors will make reference to the HHSRS "Operating Guidance" 22

Guidance on HHSRS provides profiles for each potential health and safety hazard in the house. Part D – Protection Against Accidents – Falls, Section 20 – Falling on Level Surfaces, reads as follows:

#### 20 FALLING ON LEVEL SURFACES ETC

Includes falls on any level surface such as floors/yards/paths. Also trip steps/thresholds/ramps where the change in level is less than 300mm. Health effects Physical injury such as bruising/fractures/head/brain/spinal injuries. Extent of the injury depends on distance of the fall/kind of surface fallen on (e.g. stone/concrete/ceramic tiled floors/carpets etc.). Following a fall, the health of an elderly person may deteriorate generally and death after an initial fall injury can be cardio-respiratory.

The risk of falls (in this case) would be determined by inspectors. Operational Guidacnce further provides information about possible causes of falls on level surfaces, including:

The likelihood of a slip or trip occurring is affected by how level is the floor, path or yard, its evenness and the state of maintenance. Surface variations of 5mm to floors and of 20mm to paths increase the likelihood of a trip, an even surface will help prevent falls.

The nature of the surface will influence the outcome. Hard surfaces such as uncovered stone, concrete, or ceramic tiled floors being more unforgiving than carpeted floors.

The guidance further explores relevant matters affecting likelihood and harm outcome. In relation to floors (other than kitchens and bathrooms), it mentions:

20.19 Matters relevant to the likelihood of an occurrence include: a) Lack of floor surface – no properly constructed floor, path, or yard where needed. e) Disrepair – to the structure and surface of the floor, path or yard.

 $\underline{https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\_data/file/15810/142631.pdf}$ 

 $<sup>\</sup>frac{21}{\text{https://www.gov.uk/government/publications/housing-health-and-safety-rating-system-guidance-for-landlords-and-property-related-professionals}$ 

It could be argued that some of the qualitative evidence provided by social housing tenants for the purposes of this report, could be relevant for the purposes of HHSRS and presenting a trip hazard. Carpets or appropriate laminate/vinyl flooring would most likely help in prevention of falls.

#### **Fitness for Human Habitation**

Once fully implemented, the Renting Homes (Wales) Act 2016 ('the 2016 Act') will make it simpler and easier to rent a home in Wales, replacing various and complex pieces of existing legislation with one clear legal framework. The new 'occupation contracts' replace current tenancies and will make the rights and obligations of both landlord and contract holder much clearer. This includes the landlord's duty, set out in section 91 of the 2016 Act, to ensure a dwelling is fit for human habitation (FFHH). Where a landlord rents a dwelling that is unfit, a contract-holder will be able to seek an order from the court requiring the landlord to remedy the problem. Section 94 of the Act requires the Welsh Ministers to make regulations in relation to determining whether a dwelling is FFHH.

The FFHH regulations will set out: 1. The prescription of matters and circumstances to which regard must be had when determining whether a property is FFHH 2. Specific requirements of the landlord to ensure these matters and circumstances do not arise.

Some of the differences between HHSRS and FFHH are:

- The determination of whether a hazard exists under HHSRS is based upon its impact on the most vulnerable person susceptible to that particular hazard, as opposed to the person actually living in the dwelling.
- Also, the requirement for the inspection to be carried out by a local authority assessor makes its practical application in respect of every occupation contract almost impossible. The FFHH obligation under Renting Homes will not require a detailed assessment to be carried out by a local authority. Instead, whether a dwelling is FFHH will ultimately be determined by the courts, in the event of no agreement being reached between the landlord and the contract-holder. However, in the majority of cases it is expected referral to the court will not be necessary as it should be clear to both landlord and contract-holder whether the dwelling is of a reasonable condition to occupy.

Welsh Government consultation on the FFHH regulations states:

"(...) as a result of the requirements of WHQS, it is less likely a community landlord's dwelling will be unfit for human habitation. This is because the aim of WHQS, similar to that of FFHH, is the improvement in housing conditions. For example, WHQS already requires the installation of smoke alarms."

FFHH does not prescribe fitness standards to the same level of detail as the HHSRS standards and uses different criteria – i.e. fitness vs hazard. Moreover, elements which can be deemed as hazardous by a local authority under HHSRS, can be acceptable under FFHH. For example, Welsh Government consultation document clearly states that while a slight variation in the surface of flooring can be considered a hazard under HHSRS and if, for example an older person is living in the dwelling, the local authority can take enforcement action against the landlord. However, slight variation in flooring surface would be unlikely to breach FFHH standard. Therefore

existence of hazards defined under Schedule 1 to the HHSRS, does not automatically mean that the dwelling is unfit for human habitation, as there are different thresholds for determining this.

The relevant FFHH standard guidance reads as follows:

#### 20 FALLING ON LEVEL SURFACES ETC

Includes falls on any level surface such as floors, yards and paths. Also trip steps / thresholds / ramps where the change in level is less than 300mm. Potential Landlord actions Landlords should conduct visual inspections to ensure the risk of trip hazards are minimised, e.g. ripped/torn carpets, loose floorboards and broken paving etc. Adequate lighting will help enable users to identify any obstructions and any trip steps or projecting thresholds.

Despite the perceived threshold for the determination of hazard, for FFHH is higher than for HHSRS. It could be argued that some of the examples described by tenants responding to our survey could make a home unfit for human habitation.

#### Why the lack of suitable flooring or carpets is an issue for social renters

TPAS Cymrus' initial consultation with social landlords indicated that much more could be done in this area. With a few housing associations working with Greenstream Flooring CIC or other organisations to support tenants via hardship funds or similar to get basic second- life carpet tiles in their homes.

Greenstream Flooring CIC is a Community Interest Company based in Porth specialising in providing low cost flooring with specialism in recycled or re-used carpet tiles at discounted prices. Additionally, Greenstream Flooring hosts monthly 'Community Donation Days' giving away thousands of metres of otherwise 'buried' or 'burnt' heavy duty carpet tiles to local residents, community groups and small businesses.

Elizabeth Taylor (TPAS Cymru) volunteered at a Community Donation Day and saw first-hand the issues faced by tenants who cannot afford flooring or carpets for their homes. Elizabeth described her experience in a blog <sup>23</sup>:

"Upon early arrival to the warehouse, there were 30+ women, children and pensioners, queuing to get their hands on these free carpet tiles. So, I began to talk to them about their experiences. One young woman stated that "social services told me to come here to pick up free carpet because, 'it is the last thing I need to be able to get my kid back' another woman who has been living with her parents for a year whilst waiting for a house, said, 'it is so difficult moving into a house with no flooring as I literally have nothing apart from my children's furniture after leaving a relationship...flooring is just so expensive, I just can't afford it. It is going to take time to get flooring in and I just hate the thought of my kids being on bare floors getting splinters'. An older man stated that both him and his wife have breathing problems and are disabled and that the dust from the floor has led to a decline in their health. A mother of a 3-year-old boy said that 'so far, he has run across the hallway three

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<sup>&</sup>lt;sup>23</sup> http://www.tpas.cymru/blog/living-with-dignity-lets-offer-homes-not-houses

times and on all three occasions, I've had to pull chunks of splinters out of his foot whilst he is crying, it is horrible'.

"The truth is, I really couldn't believe what I was hearing; I see and hear about the incredible work going on with tenants in housing associations and local authorities; I see how much work they put in to ensure tenants really are at the heart of their organisations. Yet something that is so crucial, something that ensures tenants can feel that their children are safe, that their health will not decline and that they can simply have dignity and respect in their home is being completely missed. One tenant mentioned that she had been to view the house she was getting and that it was carpeted but when she came to move in, there was no carpet and she was told she would need to get her own carpet."

Elizabeth's experience motivated her to carry out further research into this issue. She found that, on average, a standard carpet laid in an average four by four metre room (16m²) costs approximately £14 to £16 per m² fitted costing approximately £250 per room. This is simply an unaffordable amount of money for social housing tenants. In terms of the environmental impact, carpet helps save energy as it is an important contributor to the insulation of the indoor environment. Carpet insulates floors as it provides both a psychological and physical feeling of warmth and comfort in a home. It also provides a vital sound insulation barrier especially relevant in HMO's.

TPAS Cymru worked with Tai Pawb, CIH, CHC, Greenstream Flooring CIC, the wider sector and tenants to further explore this problem and the results are presented in this report.

#### **Research methods**

Two online surveys were carried out during 2019:

Housing Associations and local authorities were asked about their policies and practices on flooring or carpeting when properties are re-let. There were 41 responses covering 3 local authorities and 38 housing associations. This is not representative of the percentage of properties managed by local authorities.

Tenants were asked about their experiences in a short online survey, with 57 responses received, although some respondents did not answer all the questions.

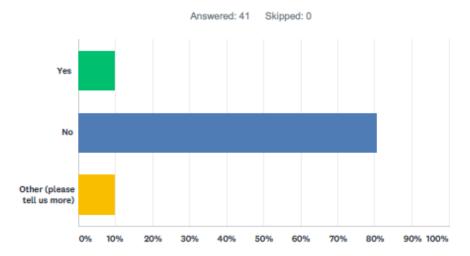
#### **Summary of Findings**

#### Survey of Housing Providers

#### Fitting of flooring of carpeting to new lets

80% of respondents said they do not fit flooring or carpeting to new lets as standard practice.

## Q1 Do you fit flooring/carpet into your new lets as standard practice?

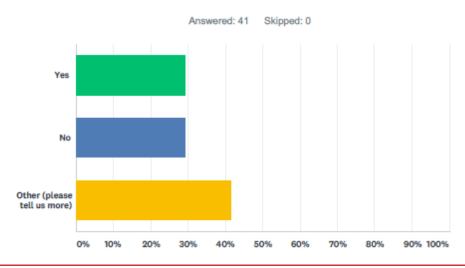


Less than 10% (4 housing association respondents) said they offer flooring to tenants if they cannot afford it or if a need is identified by an occupational therapy assessment. One housing provider said they provided flooring in the kitchen and bathroom and would gift carpet tiles for one room depending on circumstances. Another housing provider said they do not remove existing flooring unless requested or it is completely necessary and if there is not carpet in living spaces, they would have a conversation with incoming tenants and provide carpeting if needed.

#### Removal of flooring or carpeting from voided properties

29% of respondents said they remove flooring or carpeting from voided properties as a matter of course.

Q2 Do you remove flooring/carpet from all your voids as a matter of course?



41% of respondents (17 housing providers) provided a more detailed response.

The majority of those 17 (12 housing providers) said they sometimes left flooring or carpeting if it was in good condition and the incoming tenant requested that it remain. In some cases, the housing provider also arranged for carpets to be cleaned. The main reasons for removing carpets or flooring in these cases were:

- Unsafe flooring or trip hazards
- Previous resident had pets

The majority of respondents (25) provided further information on the main reasons for removing all flooring or carpets from a voided property. These fell into five main categories:

- Health and safety, for example risk of needles being in the carpet
- Requirement to examine what is under the flooring or carpet
- Risk of previous pets leaving fleas or eggs
- Poor condition or unclean flooring/carpet
- Consistency of void standards

"Health & Safety - we have had experience of leaving carpets and subsequently having to temporarily rehouse tenants and fumigate the property when fleas were discovered. We have investigated gifting the carpets, but legal advice suggests that this does not remove the requirement to repair and maintain (and possibly replace) the carpets"

"don't want the argument of explaining to the tenant that we will not replace it when they say it's worn out."

"Without removing we cannot see the condition of the flooring underneath. We have been advised to remove as a matter of H&S."

"[We] have invested significantly in improving our voids standard over the past 18 months. Our average expenditure on void properties is currently circa £8k as we want to create sustainable tenancies. Due to significant additional investment, we couldn't afford another £1.5-£2k per property to install flooring/carpets throughout."

"We would welcome good solutions like here: https://www.insidehousing.co.uk/insight/insight/furnishing-the-future-51579"

In the article referenced here, Kate Youde of Inside Housing reported on a pilot scheme ran by Orbit during 2017. If required by the tenant, Orbit would leave carpets and curtains in homes when re-letting them and gift them to the incoming tenant. During the first six months of the scheme Orbit calculated that this measure had saved 22 tenants around £10,000.

Steps taken to deal with health and safety considerations if flooring or carpets are left in the property

29 housing providers responded to this question. Some just reiterated their reasons for removal.

The main responses focused on:

- Risk assessments/inspections with decisions left to surveyors, maintenance or housing officers
- Flooring in kitchens or bathrooms was only left if they had non-slip surfaces
- Carpet cleaning arranged
- Removal requested if the previous tenant had pets

"Tenants choice as to whether they keep chipped wood flood with no trip hazard risk or stained carpets - we offer to clean them. All flooring is gifted to the tenant, this is made clear during the two viewings and a final declaration signed as part of the tenancy sign up to ensure tenant has understand."

"We will not gift flooring that is not non-slip, we will remove it and replace it for non-slip before the new tenant moves in.

"Assessment of current status - provision is to ensure full safety - this may involve repair or replacement."

"With a mutual exchange we allow tenants to leave carpets / flooring by mutual agreement."

40 respondents answered a further question about gifting or similar undertakings. 62% required such an arrangement if carpets or flooring was provided or left in the property.

However, concerns were raised over the legal status of gifting:

"we have been given legal advice that gifting is not worth the paper it is written on and therefore we would have to maintain the carpet."

This may be an area where further legal clarification needs to be obtained.

One housing association said they were looking at different schemes where residents can access reduced cost/free flooring e.g. recycled carpet tiles.

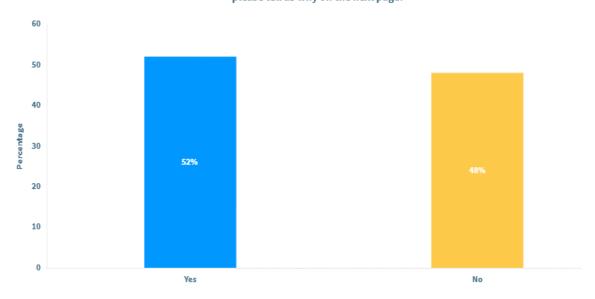
#### **Survey of tenants**

64% of respondents lived in homes provided by housing associations with the remaining 36% housed by local authorities. 63% of respondents had lived in their current home for over 2 years.

#### **Carpets or flooring in properties**

Almost half the respondents (48%) said they did not have flooring such as carpet or laminate throughout their house.

Do you have flooring such as carpet or laminate throughout your house? If not, please tell us why on the next page.



The majority of these respondents said this was due to the cost, low income or lack of available funds. 85% of respondents said flooring or carpeting was not affordable.



"I lived in my property for over a year with no flooring as I couldn't afford, when I viewed there were carpets throughout the property I asked could they leave them down and I would replace and dispose when I could/need to. Carpets were ripped up and thrown away when I had keys... such a shame as carpets were in good nick, so I had to live without for over a year till I could afford to carpet."

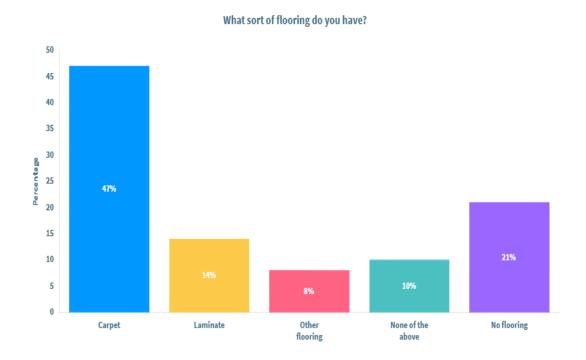
"Left bare and in a horrendous condition when moved in. Still like it now. Cannot afford to floor the whole house. From huge holes, to nails, gaps for bugs to enter, floods and loose floorboards and dangerous areas where the children hurt themselves. I've been repairing for two years myself."

"I have managed to put laminate down in my living room and had to take out a loan to do so. Upstairs is all floorboards I was given second-hand carpet from a friend for my son's bedroom but have no underlay so still not very safe for my 3 year old son. My stairs are bare & have nails poking out that they didn't remove before I moved in"

"Rather than taking out carpets etc ask new tenants if they wish to keep existing flooring, if not then remove it not everyone can afford new"

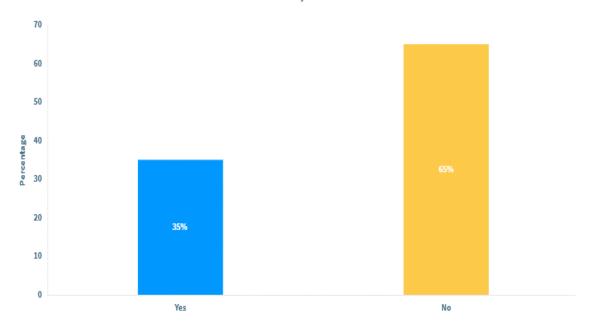
Of the respondents who did have flooring or laminate throughout their home, 4 had carpets that were left by a previous tenant, although 1 had since had to replace them as they were "threadbare".

The most common form of flooring was carpet but 21% said they had no flooring in at least part of their home.



35% of respondents said there had been flooring in the property when they viewed their prospective home, but it had been removed prior to occupation.

Was there flooring in your property when you visited it which had then been removed when you moved in?



In some cases, the tenant had asked for the flooring or carpet to be left in the property, but this did not happen.

"They removed wooden flooring and said it was standard practice."

"Yes! I also asked could it be left cos I couldn't afford to carpet at that time, but when I had the property carpet had been ripped up and skipped!"

"I asked to keep the laminate flooring until I could afford carpet but by the date came to move in it had been removed."

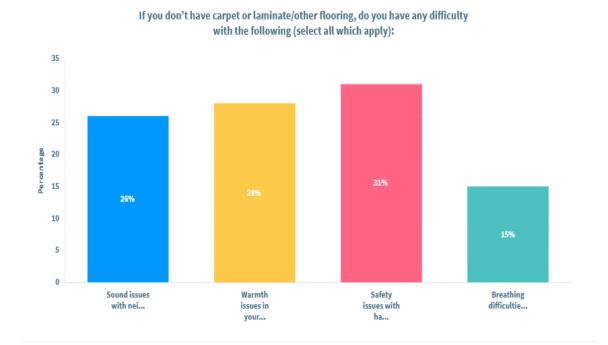
Although housing providers said they removed carpets or flooring on health and safety grounds it appeared that tenants found floors in a poor or even hazardous condition:

"The lounge is open floorboards on top of a 20-inch gap to underground (freezing cold frequently) let's bugs and rodents in... Which I have been fighting. Skirting boards were too high and vents too low. Causing problems with damp rotting floors and cold getting in. I have filled and sanded and removed what I can to make it hygienic and warm and safe. I removed tacking rods and lumps of plaster. No flooring could be laid on any of the rooms in the state they are in. All uneven. There's even concrete coming apart on one side of the main rooms next to the floorboards."

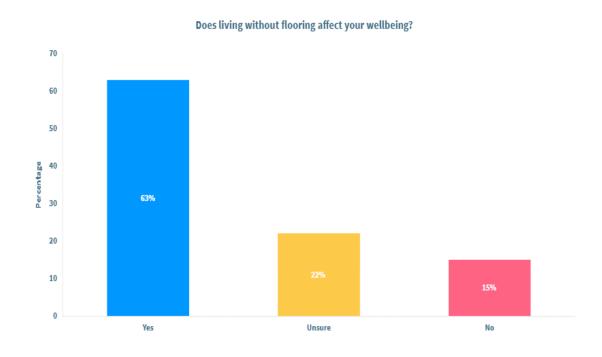
#### The impact of not having carpets of flooring

A lack of suitable flooring or carpets led to problems for tenants such as

- Safety issues (31%)
- Warmth issues (28%)
- Sound issues (26%)
- Breathing difficulties (15%)



63% of respondents said that living without flooring affected their wellbeing.



#### Issues mentioned include:

- Splinters
- Heat loss resulting in tenants being cold or in pain
- Risk to children crawling on concrete floors
- Depression
- Not feeling able to welcome visitors
- Adverse effects on existing health conditions such as asthma

"my daughter suffers with asthma and it is consistently dusty concrete floors downstairs and upstairs is old floorboards we have tried to clean."

"All occupants asthmatics"

"I and my children suffer with Raynauds, asthma and eczema. The cold, gappy flooring in every room has cost me to get into so much dept from paying for heating on a regular basis."

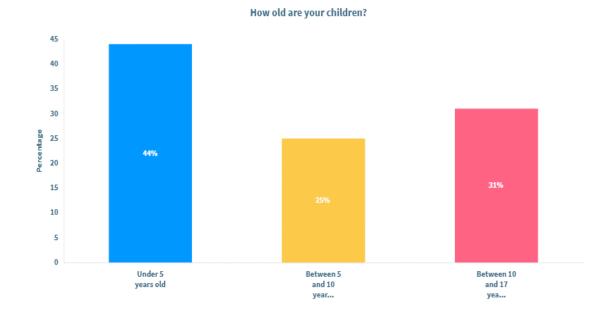
"It affects my mental health as it makes me feel s\*\*y that my son doesn't have nice flooring to walk on."

"It stresses me out that I can't invite family to stay because the house looks untidy without proper flooring."

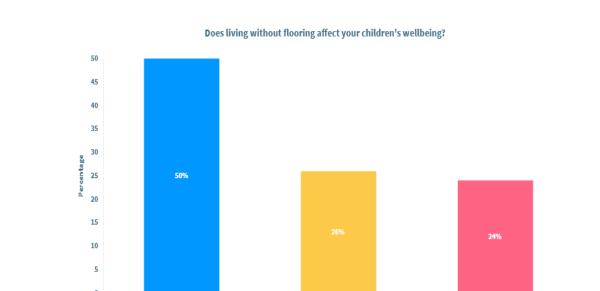
"I became/am very depressed. I am a very house-proud mother and having difficulty returning to my career because I am taking care of two young one's full time since the family split. I have repaired every room including the stairs. I have filled in, sanded, removed dangers and scraped what I can....and covered over what I can't. I am forever grateful for our home, but I was shocked at the lack of basic necessity and safety when it came to the floors. I am too embarrassed to let visitors in or let the children have playmates to socialise. The stress affects us all. Especially when I see them hurt themselves and I have to tell them not to walk certain areas in each room."

"It really affects mine and my young child's wellbeing. Upstairs is all floorboards with nails/splinters everywhere also with a strong smell of urine from the previous tenant & a large area of burned floorboards in one bedroom also from the previous tenant. My son has behavioural issues and head buts the floors a lot, so this has also affected us both with him hurting himself regularly upstairs in the property."

72% of respondents said they had children. Of these 44% had children aged under 5, arguably at the highest risk of health and safety issues.



Half of these respondents said that not having flooring had affected their children's health and wellbeing.



Not having suitable flooring resulted in physical, mental or psychological affects, not being able to play on the floor and children not feeling able to invite friends to visit.

Unsure

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Yes

<sup>&</sup>quot;Can't have friends etc round"

<sup>&</sup>quot;Yes, there rooms are cold and dusty they complain it's not comfortable and don't ask friends as they are embarrassed"

<sup>&</sup>quot;The bare floors in the house I live in are chipboard. Get stained easy and don't dry out quick enough."

<sup>&</sup>quot;It's cold and concrete floor is not good to sit on."

"Can't play with toys on the floor had to be in raised travel cot"

"Can't play and run around freely"

"Look poor and effects their confidence"

"I'd personally say yes as he gets splinters as well as we only have hard wood flooring."

"They get stressed at hurting themselves all the time. They ask why they can't have friends' round to play. They get very cold and ill in the cold month because they can't get warm, regardless of my leaving the heating on (the house doesn't contain/maintain the heating). Sometimes we have to sleep together to stay warm on cold/windy nights (which is awkward for my 6-year-old boy as he suffers from SPD and needs his space and alone time for his body/head rocking). My daughter gets very sad and cried regularly during the colder months. They hate standing on slugs and snails and spiders and even mice that come through the big gaps from outside/underneath."

"My son has behavioural issues and head butts floors a lot he also has bad eyesight and is reliant on his glasses but the damaged floors with nails/splinters have caused him injury numerous times & is very unsafe. My stairs have no covering at all and nails poking out that the council did not remove when the previous tenant moved out which has also caused injury to my son on numerous occasions."

"Severe allergies which require EpiPen's, asthma plus dangerous if fall over because of hard floor."

#### **Discussion**

As outlined in this report, social housing tenants are more likely to be economically inactive, more likely to work in low paid occupations or industries, more likely to be lone parents and less likely to have a car or van. According to the Welsh Government's National Survey for Wales' report on poverty and deprivation - these are all factors linked to an increased risk of relative poverty.

Almost a third of social housing respondents said they remove flooring or carpeting from voided properties as a matter of course and the main reasons were concerns over health and safety. A number of tenants said they had viewed a property that had carpets or flooring, but this had been removed, despite, in some cases, asking for it to remain. Many social housing respondents said they sometimes left flooring in place unless this was not possible due to health and safety concerns. They mitigated risks by carrying out inspections, ensuring flooring in bathrooms and kitchens had non-slip surfaces, arranging carpet cleaning if necessary but requesting removal if the previous tenant had pets. They also ensured that gifting or similar arrangements were made to mitigate the risk of being held responsible for the maintenance or removal or carpets or flooring in the future, although one respondent raised concerns over the legal status of gifting.

#### The detrimental effects of not having suitable flooring or carpets

Research has revealed that having dignity and respect in your home will increase well-being, minimise cortisol levels, minimise violence and minimise ill health. In addition, providing flooring can minimise loneliness and isolation as tenants will feel proud to have people to visit their home<sup>24</sup>. It is clear from this research that tenants and their families experience financial hardship when they move or transfer to a property provided by a local authority or housing association. It is also clear from this report that many social housing tenants are in relative poverty, so arguably less likely to have the means to purchase suitable carpets or flooring.

Tenants also suffer physical, mental or psychological affects and social isolation, for example from not feeling able to invite friends to visit. Almost a third of tenants responding to the survey said they experienced safety issues despite the majority of housing providers saying that a key reason for removing carpets or flooring was to minimise the risk of health and safety issues. The issues faced by tenants included hard concrete floors and splinters in wooden surfaces, posing particular hazards for young children and prevented them from running around or playing on the floor. Several tenants referred to draughts that could be minimised by carpeting and the subsequent adverse effects for those with conditions such as Raynauds, asthma and eczema. This is likely to have a detrimental impact on their carbon footprint as well as increasing the risk of fuel poverty. The households most at risk of fuel poverty are those housing single pensioners without children, unemployed or economically inactive persons, families on low incomes, receipt of means tested benefits, including housing related benefits and living in older properties. The Joseph Rowntree Foundation found that social renters struggle to heat their homes, with the cost being cited as the main barrier. This may well be exacerbated by a lack of suitable flooring and increase any risks relating to health, associated with a lack of adequate heating or fuel poverty.

#### The benefits of providing flooring or carpets

Providing flooring ensures affordability for the tenant as they won't be spending money on carpets and are less likely to get into debt. Although tenants can seek advances on their benefits or loans, these still have to be paid off. This does not necessarily mean that social landlords should provide new carpets or flooring, but they could consider leaving flooring in good condition if the incoming tenant would like it to remain. Monmouthshire Housing Association (MHA) is an example of a social landlord that has recently amended their VOID standards so that all void properties are carpeted, or flooring provided (amongst other things). This according to MHA is best for both the tenant and landlord. Several other social landlords already try to leave carpets or flooring in place by agreement with the incoming tenant, subject to a gifting arrangement. Others are working with organisations such as Greenstream Flooring CIC to help tenants secure safe and free or affordable flooring.

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<sup>&</sup>lt;sup>24</sup> SHELTER 2017. The impact of housing problems on mental health. London.

#### **Case Study**

In 2015 Monmouthshire Housing Association introduced a pilot 'Void Gold standard' across a number of our homes. This had the aim of addressing reduced demand for some property types, dissatisfaction levels from customers about their new home and refusal rates at point of offer/viewing at nearly a quarter of all homes.

The gold standard meant additional works were completed during the void period including full decoration, fitting of carpets, completion of all non-essential repairs and cutting back/tidy up of gardens.

The project evaluation showed the impact of the pilot was both positive and numerous including:

- Increased Tenant satisfaction
- Improved Staff satisfaction
- Reduced Refusal rates
- targets achieved on Void turnaround time
- More bids per advertised property (via our Choice based lettings)

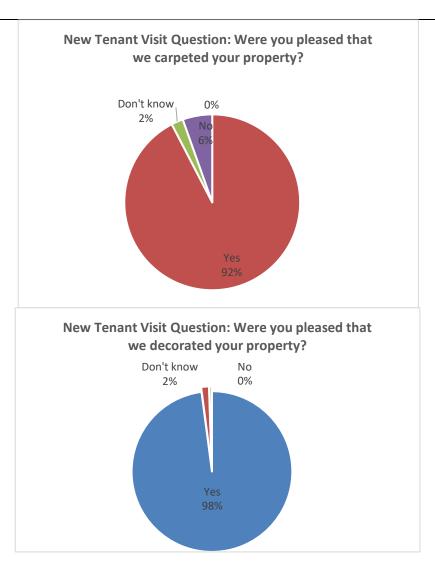
The case was made to Board. Regarding the added value outcomes, and approval for a new void standard in 2017, meant the roll-out, across all MHA void properties, of an enhanced void standard to include:

- 1. Professional clean of all properties
- 2. Decoration of all rooms, that are not at good standard
- 3. WHQS works upgrade during void period
- 4. Essential repairs completed during void period
- 5. Carpets to all apartments
- 6. Garden tidy up and cut-back

In addition to the above outcomes, a correlation between the improved void standard, improved tenancy sustainment and reduced starter tenancy arrears, was also recorded.

In December 2018 Board agreed the roll out of carpeting to all voids in the next financial year.

Satisfaction survey results are impressive; to date in 2019/20, 99.5% of tenants are satisfied in their own home. Our tenants are overwhelmingly positive about the property standard that we provide and us; 92% are glad that we carpeted their home and 98% are glad that we decorated before they moved in with 93% scoring us more than 8 out of 10 regarding recommending MHA to others.



An improved void standard really helps tenants who may not be able to meet the physical and financial challenges of setting up their new home themselves. It is incredible to realise that in 2020 we will not complete another 9-month visit, to a starter tenant who moved into an MHA void standard property, to find they have still not carpeted their home because they just can't afford it. A high void standard is important to our customers and it makes good business sense, in terms of improved satisfaction, performance and reputation.

Research suggests that the higher the void specification, the less time the property stays empty (in 'hard to let' areas with little demand) and tenants are more likely to stay longer, living happier and healthier lives. During 2017-18, statistics state that 43,099 tenants were in rent arrears<sup>25</sup>. If people take pride in their homes, they are more likely to pay their rent.<sup>26</sup>

 $^{26} \underline{\text{https://housingevidence.ac.uk/wp-content/uploads/2019/03/190327-Housing-insecurity-and-mental-health-in-Wales\_final.pdf}$ 

<sup>&</sup>lt;sup>25</sup>https://statswales.gov.wales/Catalogue/Housing/Social-Housing-Rent-Arrears/tenanciesinarrearsat31march-by-year-provider-duration

#### **ACKNOWLEDGMENTS**

We would like to thank Greenstream CIC for their continuous inspiration, dedication and support through the process of gathering evidence and writing this report.

We are extremely grateful to all tenants and landlords who completed their surveys and shared broader information with us. As well as Community Housing Cymru and The Bevan Foundation for their support and assistance.

We would also like to that Karen Wontner who supported us in pulling the report together and who donated her fees to Habitat for Humanity: <a href="https://www.habitat.org/emea">https://www.habitat.org/emea</a>, a not for profit housing organisation working to empower people in the world's poorest communities to overcome the chronic lack of decent housing.

# Appendix 1 – charts and figures

Table 1: Employment industry by tenure

Industry	% of all categories aged 16 - 65 living in social housiing	% of all categories aged 16-65 other forms of tenure
A Agriculture, forestry and fishing	1.14%	2.08%
C Manufacturing	11.23%	13.02%
B, D, E Energy and water	2.18%	2.41%
F Construction	8.63%	10.00%
G, I Distribution, hotels and restaurants	27.01%	17.67%
H, J Transport and communication	7.87%	7.55%
K, L, M, N Financial, Real Estate, Professional and Administrative activities	11.13%	12.83%
O, P, Q Public administration, education and health	26.48%	30.44%
R, S, T, U Other	4.34%	4.00%

Table 2: Employment by category of occupation

Category of occupation	% of all categories aged 16 – 65: living in social housing	% of all categories aged 16-65: other forms of tenure
Managers, directors and senior officials	4.43%	11.78%
2. Professional occupations	4.45%	18.13%
Associate professional and technical occupations	5.16%	12.05%
4. Administrative and secretarial occupations	7.27%	9.22%
5. Skilled trades occupations	13.65%	16.53%
6. Caring, leisure and other service occupations	15.68%	7.56%
7. Sales and customer service occupations	11.40%	5.62%
8. Process, plant and machine operatives	14.47%	9.86%
9. Elementary occupations	23.49%	9.25%

Table 3: Tenure by NS-SEC

Tenure by The National Statistics Socio-economic Classification (NS-SEC)	% aged 16-65 of persons in social rented housing	% aged 16-65 of persons in other forms of tenure
Higher managerial, administrative and professional occupations		
	1.79%	11.39%
1.1 Large employers and higher managerial and administrative occupations		
	0.59%	2.68%
1.2 Higher professional occupations	1.20%	8.71%
2. Lower managerial, administrative and professional occupations		
	9.09%	23.39%
3. Intermediate occupations	7.96%	11.46%
Small employers and own account workers	0.400/	40.750/
Lower supervisory and technical occupations	6.48%	12.75%
·	9.18%	10.09%
6. Semi-routine occupations	23.42%	13.55%
7. Routine occupations	26.04%	12.53%
Never worked and long-term unemployed	14.39%	3.07%
L14.1 Never worked	9.95%	2.04%
L14.2 Long-term unemployed	4.44%	1.02%
Not classified	1.66%	1.77%
L15 Full-time students	1.66%	1.77%

Table 4, Tenure by household composition

Household Composition	% of persons in social rented housing	% of persons not in other forms of tenure
One person household: Total	<mark>42.38%</mark>	35.86%
One family only: Total	52.36%	50.99%
One family only: Married or same-sex civil partnership couple: Total	15.55%	15.99%
One family only: Married or same-sex civil partnership couple: No children	5.22%	5.62%
One family only: Married or same-sex civil partnership couple: Dependent children	7.18%	8.78%
One family only: Cohabiting couple: Total	9.72%	16.12%
One family only: Cohabiting couple: No children	2.53%	9.10%
One family only: Cohabiting couple: Dependent children	6.53%	6.73%
One family only: Lone parent: Total		4.0.004
One family only: Lone parent: Dependent children	22.98%	16.60%
Other household types: With dependent	17.29%	14.20%
children	2.53%	2.44%

Table 5: Tenure by car or van availability by number of usual residents aged 17 or over in household

Tenure	% of households in category: no cars or vans	% of households in category: 1 car or van in household	% of households in category: 2 or more cars or vans in household
Rented: Social rented	0.531895	0.383354	0.084751
Other forms of tenure	0.201941	0.433955	0.364104