



In association with Universities of Birmingham and Manchester

HOMES & WELLBEING

Breaking down
housing stereotypes

November 2017
Summary research report



What's unique in this study?

While there's growing policy interest in this area, this is the first time the link between housing tenure and wellbeing has been explored with a bespoke survey, backed up with interviews to add further depth to the analysis, comparing

different housing tenures to measures of wellbeing. As you'll see, and detailed further in the full report to be published early in 2018, this provides insights that haven't otherwise been known.

| **#BreakingStereotypes**
| **@WeAreVIVIDhomes**

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4 Research headlines

Section

One

5 The national context

Section

Two

9 Relationship between
tenure and wellbeing

11 Relationship between
experience of the home
and wellbeing

13 Relationship between
childhood tenure and
wellbeing

Section

Three

15 What should we do?

Section

Four

16 Conclusions

Research headlines



Social renters are more likely to have lower anxiety levels than home owners.



The level of happiness and feelings of worthwhileness of life are likely to be no different between social renters and owner occupiers.



The likelihood of someone who grew up in social housing being employed is no less than those who grew up in homes owned by their parents. But this isn't the case for younger respondents who grew up in social housing more recently.



More needs to be done to enable the benefits of social housing to be realised as a tenure of choice not just necessity.



There's further evidence for the link between building the right homes for people and levels of wellbeing - this makes a significant difference to the sense of wellbeing across all tenures.

Section one

Introduction

The national context



The link between housing and wellbeing has long been acknowledged. Our research adds insight into how we can improve the wellbeing of society through housing provision. Of particular importance to us is exploring the controversial claim, often made over the last decade, that social housing may play a role in creating or reinforcing socio-economic disadvantage.

Since the last General Election there's been growing recognition, across the political spectrum, of the need for more social rented and affordable housing across the UK. Both main parties have promised new investment in housing provision and there's been a welcome shift from a recent emphasis primarily on low-cost home-ownership.

Yet, in practice, owner-occupation is presented as the ideal tenure of choice for all. It's seen, by social and political consensus, as the best source of emotional as well as financial security. In academic research, the owned home is seen as the bedrock of so called 'ontological security' i.e. a source of psychological stability in a precarious modern world. In broader political and popular dialogue, ownership is the foundation of a 'property-owning democracy' – the 'good' citizen will want, and indeed deserve, to own their home.

This is reflected in decades of policy and practice, in particular since 1979 with the start of a different approach to housing under the then new Thatcher government, and is ongoing today.

In reality, housing strategy in England is still driven by the ideal of ownership, despite a recent renewed call for social housing investment. This is apparent even in a period of price escalation and during a crisis most commonly expressed in terms of the difficulty of 'getting on the housing ladder'. But where or what does being on the housing ladder lead to?



Our research sets out to ask a range of questions:

- Does owner-occupation always bring with it the material and psychological benefits so often attributed to it – and for everyone?
- And is it really the case that other forms of housing – in particular social housing – can't provide the same practical and emotional benefits to at least the same degree, or more so in some cases?
- To what extent does the sector contribute to the stigma around social housing, which make social renters believe that people would be less likely to want a home like theirs?
- How important is quality versus quantity of housebuilding and provision to wellbeing?

This research explores the relationship between social housing and wellbeing from customers across VIVID's housing stock (current and recently sold) located throughout Hampshire. We had over 2,000 respondents to an online survey, including social renters, shared owners and owner occupiers, and further in-depth interviews were carried out with a sample of respondents.



Section two

Research results

Relationship between tenure and wellbeing

Social renters are less likely
to be anxious about life.

A basic analysis suggests social renters might typically report higher levels of personal anxiety. But in exploring this more deeply and controlling for other potentially impacting factors (in particular the key factors found to affect

anxiety of financial concerns, dependents and suffering ill health), this is shown not to be the case. Social renters are 7 percentage points (pp) less likely to report anxiety than the likelihood of the average respondents at 21%.

Compared to other tenures, social renters are equally likely to be happy or believe that their life's worthwhile.

Our basic analysis suggested that social renters report lower levels of happiness and lower scores on feelings of their life being worthwhile. However, once you control for other factors that could be driving this result other than housing

tenure, we find no evidence to support the assumption that it's through ownership that people feel that they can 'get on in life' - their scores, are in fact the same (averages of 21% and 61% respectively).

Social renters report they're less satisfied with their lives compared to those who own their homes.

Those who own their homes report that they're more satisfied with their lives (at 43%) than those socially renting (at 25%). This fact is also borne out in our more detailed analysis when controlling for other possibly impacting factors with social renting reducing

the estimated probability of being satisfied by 8 pp from an average of 26%. This result suggests that social housing solutions could do more to positively lift the wellbeing of renters in terms of life-satisfaction.



Those who own their homes report that they're more satisfied with their lives.

Relationship between experience of the home and wellbeing

Owners are more likely to have a better experience of the home.

Those living in social housing are less likely to:

- Say they feel safe in their home (70% compared to 82%)
- Feel a sense of privacy in their home (68% compared to 81%)
- Feel that they can do what they want in their home (60% compared with 74%)
- Say that other people would like a home like theirs (44% compared to 51%)
- Feel overall that they're doing well in life

The reported lower levels of feelings of doing well in life, may reflect a sense of continued stigma around social housing - that others judge they've not been successful in life as they don't own their own

home. It's also clear from our follow-up interviews that a key motivation behind desiring or having sought ownership of their home was people's greater freedom to do what they want with it.



Those living in social housing are less likely to feel that they're doing well in life.

Living in a house is more likely to provide a better experience of the home than in a flat.

- Those living in houses were more likely than those living in flats to report positively on feelings of safety (by 9 percentage points against an average respondent at 73%).
- Privacy (7 pp against an average respondent at 71%).
- Feel they can get away from others in their home (by 15 pp against an average respondent at 34%)
- Have a home most other people would want (by 18 pp against an average respondent at 45%). This is even when controlling for other factors.

The type of building you live in has a significant impact on how the home is experienced. Our research therefore also touched on the built form of the homes of our respondents. This is a difficult issue for both landlords and policy makers when we're all seeking to build more, in denser patterns, in a difficult economic climate

with a growing population and an overall housing shortage. However, our interviews suggest that a part of the solution is to be found in ever better neighbourhood design and management – as well as the building of better quality flats, and refurbishing to high standards.



Those living in houses were more likely than those living in flats to report positively on feelings of safety.

Relationship between childhood tenure and wellbeing

Those who grew up in social housing and are under the age of 65 are as likely to be employed as those who grew up in homes owned by their parents. However, this isn't the case when just focusing on younger respondents who grew up in social housing more recently.

A key feature of the long-running life-chances debate in housing has been the relationship between the type of home that someone grew up in and their prospects in adult life. Yet, there's been a tendency to misinterpret this evidence and to use it to suggest that there is something inherently 'wrong' with social housing; leading to worklessness and welfare dependency. With this in mind, we set out to further test this relationship. While our cross-sectional survey approach only captures an individual's experiences at one point in time, we asked all respondents to tell us what type of housing they grew up in.

Our results suggest more recent policy approaches on the use of social housing therefore could in fact have produced socio-economic disadvantage that was not present before this time for social housing users. We as providers need to take time to understand and act on this.

While we estimate a 66% probability of being employed for the average respondent, among those aged 16-24 this probability is 23 percentage points (pp) lower for those who grew up in social housing. For those aged between 25 and 50 the difference is 12 pp.

A long-running life-chances debate in housing has been the relationship between the type of home someone grew up in and their prospects in adult life.



Section three

What should we do?

Wellbeing isn't all about housing tenure. Our results indicate that other factors are at play beyond housing tenure alone, and may dominate housing factors in their influence on wellbeing. At the top of the list in our research is financial security – a crucial driver of wellbeing regardless of the type of home people

live in. Across all tenures our results illustrate that a struggle to make ends meet had a strong impact on happiness, anxiety, life satisfaction and a sense that respondents' lives are worthwhile. This applies regardless of income: it's the gap between income and expenses that count.

This should of course be a key concern for policy makers. It's well known, for example, that across the UK, over 4 million individuals in owner-occupied housing are living below the poverty line – roughly the same as the total numbers of individuals below the poverty line in social and private rental housing. As we've seen, this is most commonly addressed in the language of affordability.

But our results on the extent to which social renters report lower levels of anxiety as one aspect of wellbeing, once taking other factors into account, suggest that a focus solely on owning your own (affordable) home may lead us astray strategically.

Instead of extending owner-occupation as widely as possible, which places many people at the margins of their financial capacity, growing the stock of social housing and distributing this valuable good to a wider group of people, may produce a wider total benefit to society.

Section four

Conclusions

- Our vision's clear. What we want is to provide more homes, create thriving communities and brighter futures so everyone has the best chance in life. That whatever tenure or type of home we live in, we feel that it's of value, our safety net - without stigma or prejudice.
- Our research tells a positive story about the value of social housing. It's timely to argue that social housing can and should be a tenure of choice and not one only made available to the most disadvantaged. Many more people, from a wider range of financial backgrounds can and should find a happy and settled life in social housing.
- The limitations of ownership as the right tenure choice for all should be more publically debated and acknowledged in policy and practice terms.
- Social housing offers a stable base in which renters facing wider difficulties can find security and a degree of protection from feelings of anxiety. Any changes to security of tenure need to be taken with great care.
- Built form matters. Those living in houses rather than in flats were significantly more likely to report higher levels of wellbeing.
- Effective neighbourhood management is crucial too. Our follow-up interviews consistently show that wellbeing is affected not only by tenure but by how the neighbourhoods are managed within which respondents live. This is a consistent theme across social renters, shared owners and owner occupiers.
- Quality's important. Our housing crisis may prompt a rush to volume, but we need to look closely at current build quality and the resource necessary to continue to improve quality in all building and refurbishing projects.





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