



**Research
summary report**

Published October 2022

Housing quality and neighbourhoods - the impact on wellbeing



Research headlines

In a post-Covid context where more people are working from home, **the government's under-occupation welfare benefits policy for social renters** should be reconsidered.

Crucial to wellbeing are more **open plan layouts, and large windows** which not only make homes feel brighter and larger, but **decrease loneliness**, by being able to see the outside world. **Access to green space** is also critical to wellbeing, whether a garden, park or local natural scenery.

Layouts which cater for future health needs reassure customers and reduce stress and anxiety.



Improving the turnaround time of responsive repairs would improve wellbeing and reduce stress and financial worries for customers.

New shared owners and social renters were more likely to say their homes provided good value for money, but the study also indicates that while **new build homes are associated with high wellbeing and housing quality**, they don't significantly reflect a better value for money.

Understandably, those with difficulties in paying bills were more likely to report concerns over heating and energy inefficiency, whilst those who had **less concern of heating and energy inefficiency** were more likely to be satisfied with life.

Safety, trust and a sense of belonging in the neighbourhood were associated with higher levels of wellbeing.

While the government's long awaited planning reforms are still to be published, planning continues to be a strategic barrier for social housing developers. What is clear from this study is that **key to wellbeing of customers is the public transport and road infrastructure** of their neighbourhoods, as well as **access to amenities** like schools, GP surgeries and local shops especially for new developments.

For new customers, there was evidence that their anxiety levels dropped in round 2 of the survey, pointing towards **the positive experience a VIVID home has on their lives and wellbeing.**



What our customers said

Here are extracts from interviews with some of the survey respondents:

“I’ve got big windows in my bedroom, in my living room. I’ve got massive windows. So that’s nice. I like that. You get a lot of light.”

“The front door is wide enough to get a mobility scooter in, and it’s big enough to store a mobility scooter. That was another selling point because my bedroom, if I needed to become bed bound, or disabled in any way, then the hoist (for getting into the bath) could be stored in the bedroom...For things like that I was thinking long term.”

“I like the kitchen. A big kitchen and plenty room to move around, and especially if I am struggling on crutches. I’ve got lots of room to move around, and it’s an easy straightforward layout. The whole way is quite large, quite wide, which means that if later on I unfortunately had to go into a wheelchair, I would have the ability to move around.”

“I don’t usually have to turn my heating on in the winter.”

“Very good...surprisingly good insulation, we never hear the neighbours. It’s warm and dry...so far pleasant experience.”

“I really love the home but when I first moved in, there were probably around 30 something jobs that were needed that were outstanding basically. And some of the quality of them is probably not at what it should have been. So I had to basically keep pushing to getting those completed. And it took ages. They took probably nearly two years to get them all done. One example is the light, which is like a motion sensor light which goes on when you come up to the front door. Mine wasn’t working, that’s really important because I really needed that light to feel safe and secure when coming up to the house.”

“It was the whole sort of layout and the garden, and everything was just brilliant. Really complete...I’m just really happy with it, with everything really. And it’s got everything that I would need, I couldn’t think of anything else that I would want...I literally just burst into tears with relief. Just perfect for what I need.”

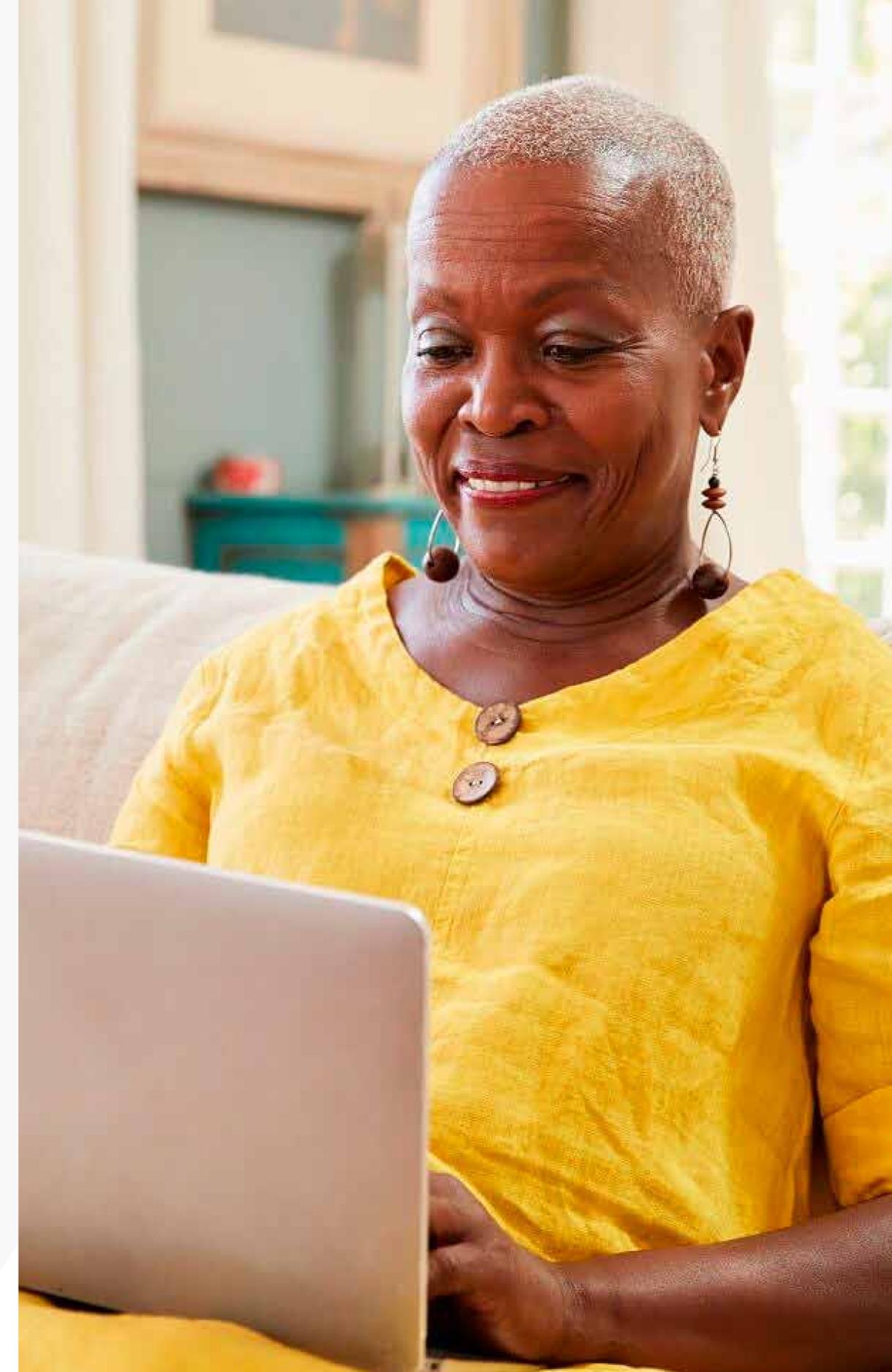
“I’m living in a really beautiful flat. You know, it’s made a huge difference to my mental health. I couldn’t be happier. I’m very fortunate, so that is a great comfort to me, and it gives me hope for the future.”

“Just before I moved in, they had to rip out the kitchen and bathroom and put new ones in. And I was very fortunate that I was advised when they were coming. They let me come in and have a look. And I actually got to choose the colour scheme. So I was really happy with that. And then I was given decorating vouchers, which I think I’ve done it twice since I’ve been here now. And the first time was just done very quickly in order to make it liveable...the last workman who came out was really good.”

“The neighbourhood is wonderful. Properties are usually around half a million here for a regular house. It’s a very nice village. I think these social houses were built as part of a housing development and they have to allocate certain amount of social housing. So I’m very lucky in that respect, and they have been built to the same standards as the bungalows and flats and houses that have been sold for half a million upwards.”

“I think our experience as a family has been actually a good one, because before we moved, we spent the lockdown in 2020 in a flat, that was really depressing. ...there was no garden and there were just four walls...Being here, we’ve got a garden, we live in a sort of a village. So, we’ve got lots of countryside around us. We’ve been able to work from home and yeah, so our experience has been a positive one, and we enjoy living here. And so, we’ve been really happy”.

“It’s growing exponentially because there’s new housing going up. But there’s not really been any improvement to the infrastructure”.



Section 1

Introduction	7
Defining “quality”	9
The approach to our research	10

Section 2

Research results	11
Customer aspiration versus need in a post-Covid context	12
Relationship between health needs, layout and wellbeing	13
Reassurance with repairs to ease stress and financial worries	14
Value for money and its relationship to wellbeing	15
The relationship between household income, energy costs and financial wellbeing	16
The importance of neighbourhood and community	18
Anxiety levels dropped for new social renters as time progressed	19

Section 3

Conclusion	20
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Introduction

A house is more than the four walls we live in – it’s our home, our security, our foundation in life, a fundamental building block to our wellbeing. Everyone has the right to a home and a decent quality one.

Yet we still have a housing crisis in the UK. There are too few homes for the number of people needing them, including the right type of homes to suit society’s needs. Too many people are living in unsuitable accommodation and the cost of housing is preventing people accessing the kind of home to suit their circumstances.

There are many challenges. **There’s the government’s target of building 300,000 homes a year to ultimately provide everyone with a decent home.** Barriers include the planning system, supply of suitable land being brought forward for acquisition, essential infrastructure to support new housing developments and ensuring the construction industry can meet housebuilding capacity.

On top of that there are other forces driving housing strategy in the UK such as net-zero housing targets, building safety and regulations, and the impact of Brexit on supplies of materials and workforce.

All influence the quality and management of homes for our customers. And “quality” has many facets which are important to wellbeing such as space, layout, fabric and features of the home, state and speed of repair, the neighbourhood and local amenities.

The Covid-19 pandemic has had consequences on the pace of housing repairs and maintenance, and for many in society has prompted lifestyle shifts, changes to housing preferences and impacted on wellbeing throughout. The current fuel and cost of living crisis will continue to affect poorer and more vulnerable households, which have already been struggling from a decade of austerity.

This has led us to consider through our research how we and the housing sector can continue shaping services, repairs and maintenance, housing design, fabric and build, with the wellbeing of those living in the homes we provide at the heart of our plans. It can’t be purely about volume of new homes.



As well as conducting research amongst our own customers, an extensive literature review has been undertaken to understand the concepts of wellbeing and housing quality. Other UK-based studies which link housing quality and wellbeing were also referred to for further context.

This study builds on aspects of our previous “Homes and wellbeing” research to ensure our business strategy is geared towards the needs of current and future customers. Amongst the conclusions of that 2017 study, we highlighted that the 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 our homes whether new build or older homes.**

Wellbeing is at the heart of our vision “more homes bright futures” and mission **“To give customers a safe and secure home and provide the foundations for their wellbeing”.**

Since VIVID was formed in 2017, we’ve had a focus on helping and improving customer wellbeing through the homes we provide, our services and support.

More recently we’ve had a specific focus on tackling affordability and supporting the financial wellbeing of customers through the work of our charitable arm VIVID Plus. **Our role has been to help the money in people’s pockets stretch further through partnerships for example with food banks and pantries and providing tailored money and benefits advice. Last year we helped customers claim £5m worth of income and benefits they were entitled to. The amounts, such as £20,000 for an individual customer, are lifechanging.**



Defining “quality”

The Decent Homes Standard for housing associations in the UK, is one measure of quality we’ve used, amongst others, as part of our research. A “Decent Home” meets the following 4 criteria (DCLG, 2006):

- **It meets the current statutory minimum standard for housing**
- **It is in a reasonable state of repair**
- **It has reasonably modern facilities and services**
- **It provides a reasonable degree of thermal comfort**

In the pre-pandemic English Housing Survey 2017-2018 (MHCLG, 2019), social renters were surveyed on their satisfaction with the quality of their home, using the Decent Homes Standard as a quality indicator.

There are some interesting tenure comparisons that emerge from the English Housing Survey. In terms of quality across tenures, the social rented sector had a lower proportion of non-decent homes (13%) compared to the private rented (25%) and owner-occupied sector (19%).

Again, the impact of Decent Homes on quality in the social housing sector is evident in that social rented homes were less likely to have serious disrepair (11%) compared to privately rented homes (19%). Social rented homes were also more energy efficient than privately rented and owner-occupied homes. There are various reasons as to why social rented homes are seen to have better and safer housing conditions, such as the age of them. For example, the social rented sector has a lower proportion of the oldest pre-1919 built homes which are likely to have the greater disrepair (MHCLG, 2019).

Other housing quality frameworks and typologies considered in the design of the research methodology included those developed by Bratt (2001), Dunn, (2013), Kahlmeier et al (2001) and Rolfe et al (2020).



The approach to our research

The purpose of this study has been to understand the impact of housing quality and neighbourhood characteristics on the wellbeing of our customers, including shared owners and social renters, those who had moved in within the past year and those who were existing customers.

The questions our research set out to ask are:

- How does the quality of the homes we at VIVID provide impact on our customers' wellbeing? Is there a difference between new build and existing homes?
- What features in the home and neighbourhood contribute most to wellbeing?
- Usability of space in the home and neighbourhood - what could improve wellbeing?
- How do customers' expectations around quality differ from their actual experience when moving into one of our homes?

This was a longitudinal study using 2 rounds of quantitative surveys a year apart, followed by qualitative interviews. We surveyed both existing customers and new customers moving into their home so that we could

assess the impact of living in one of our homes one year on. We received 1,115 responses in the round 1 survey and had a 49% response rate in round 2, with 34% being matched to the original respondent.

Two rounds of interviews with shared owners and tenants followed each annual survey run, with 24 interviews conducted in the summer of 2021 and 16 in winter of 2021/2022. Four Management interviews were also conducted to gain strategic insights around new development, asset management and neighbourhood services.

For the research, "new build" was defined as a home that was 1 year old or less, and all other homes were "old build". However there were very few homes in the 0-5 year old bracket represented in the survey responses so most "old build" was 5 years+.

In Round 1 "new tenants" and "shared owners" were categorised by having moved into their homes recently (within the last year) or just about to move into their VIVID homes. Existing tenants and shared owners had been in their homes for at least over a year, but often many more years.



Research results

Customer aspiration versus need post-Covid

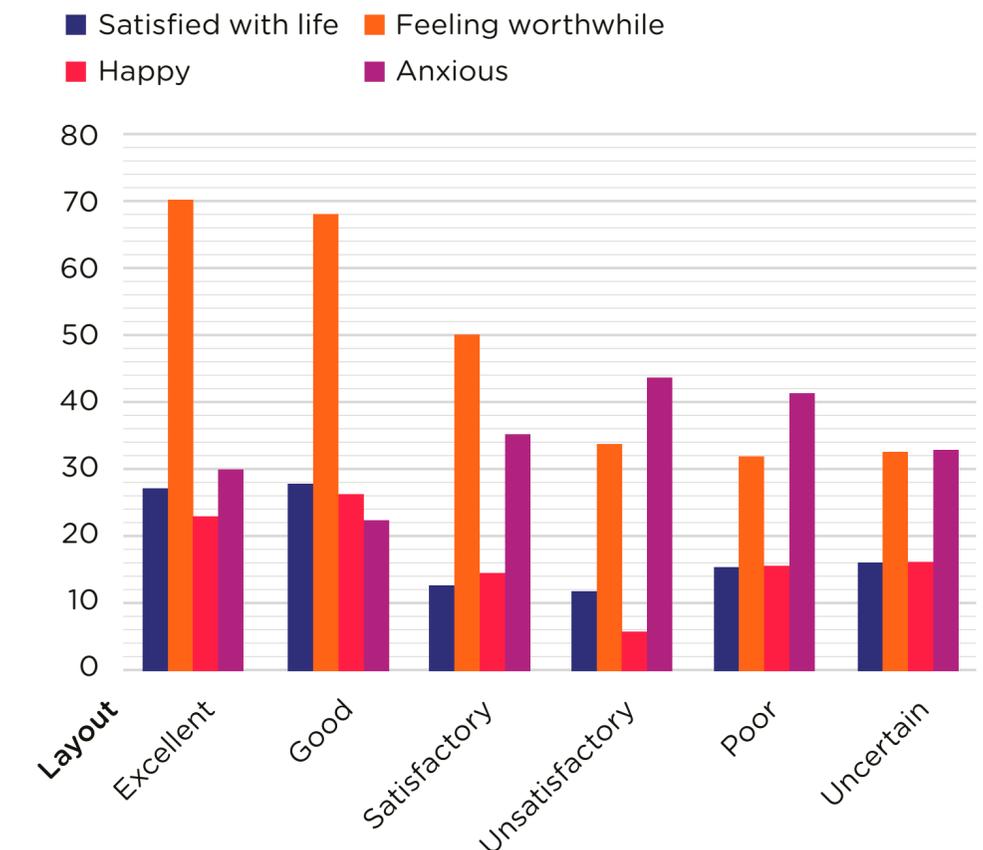
A change in lifestyle and hybrid working patterns, and the cutting back of unnecessary expense such as commuting given the cost-of-living crisis, have fundamentally shifted the purpose and meaning of home, with both quality and spatial implications. What was previously aspirational in a home for example extra living rooms or bedrooms, or larger open-plan kitchens have arguably become essential today because of the changes in how we live and work. Spare rooms or areas of living spaces are used in a multi-purpose way including for home office work or remote learning.

Design and layout of the home is important

Satisfaction with the design of the home, such as the layout, space, suitability and safety, is associated with higher levels of wellbeing but only for those living in older homes. For those living in new build homes, the only anxiety relates to lower levels of satisfaction with the layout.

The age of a home as well as layout and design, were significant factors affecting wellbeing. Bright, airy rooms with large windows and large kitchens with enough space for a dining or breakfast table allowing time to be together as a family were favourite features, as were modern layouts and adaptable spaces for health and hybrid working needs. Small third bedrooms for example were used for home offices during the pandemic and will often continue to be.

How rating of layout in the home impacts wellbeing (older build, %)



Relationship between health needs, layout and wellbeing

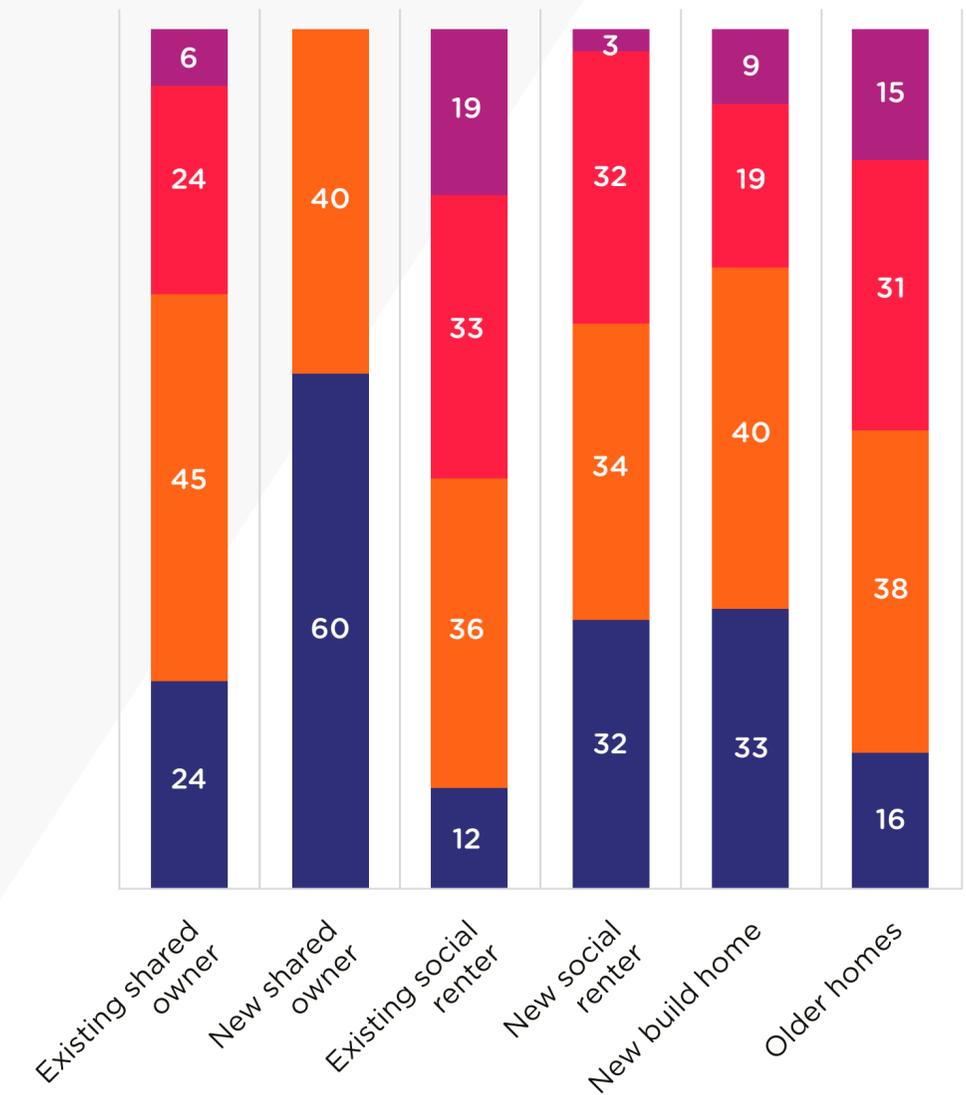
More existing social renters have current health needs, are caring for someone in the household with health needs or disabilities, or they themselves are suffering with long-term health issues compared to other groups in the study. We found that respondents who suffered from long-term disabilities were less likely to be satisfied with the layout, space, suitability, and safety of the home.

Layouts which cater for future health needs such as corridors wide enough for wheelchair usage or are adaptable, reassure customers and reduce stress and anxiety. These customers feel anxious about where they would go in future and having to move to a home that better suits their circumstances, which may be away from their family, friends and support network.



How is your health in general?

Very good Good Fair Bad



Reassurance with repairs to ease stress and financial worries

Repairs generally don't show a significant impact on wellbeing. However, interviews revealed that while larger refurbishments and planned maintenance are regarded as having been completed to a high standard with good customer service, responsive repairs (which could take years to resolve and were exacerbated by the pandemic) are a source of frustration and anxiety.

Some shared owners express frustration that owning a small percentage of their home means they have sole responsibility for the cost of repairs, unlike social renters where a wide range of repairs are provided at no additional cost to rent paid.

Respondents with long-term disabilities are less likely to be satisfied with the layout, space, suitability, and safety of the home. However, they are more likely to be satisfied with the minor repairs done in their homes.



Value for money and its relationship to wellbeing

At a time of increasing cost of living and rising inflation, which is particularly relevant at the time of publishing this study, the link between wellbeing and value for money is a critical dimension to understanding affordability.

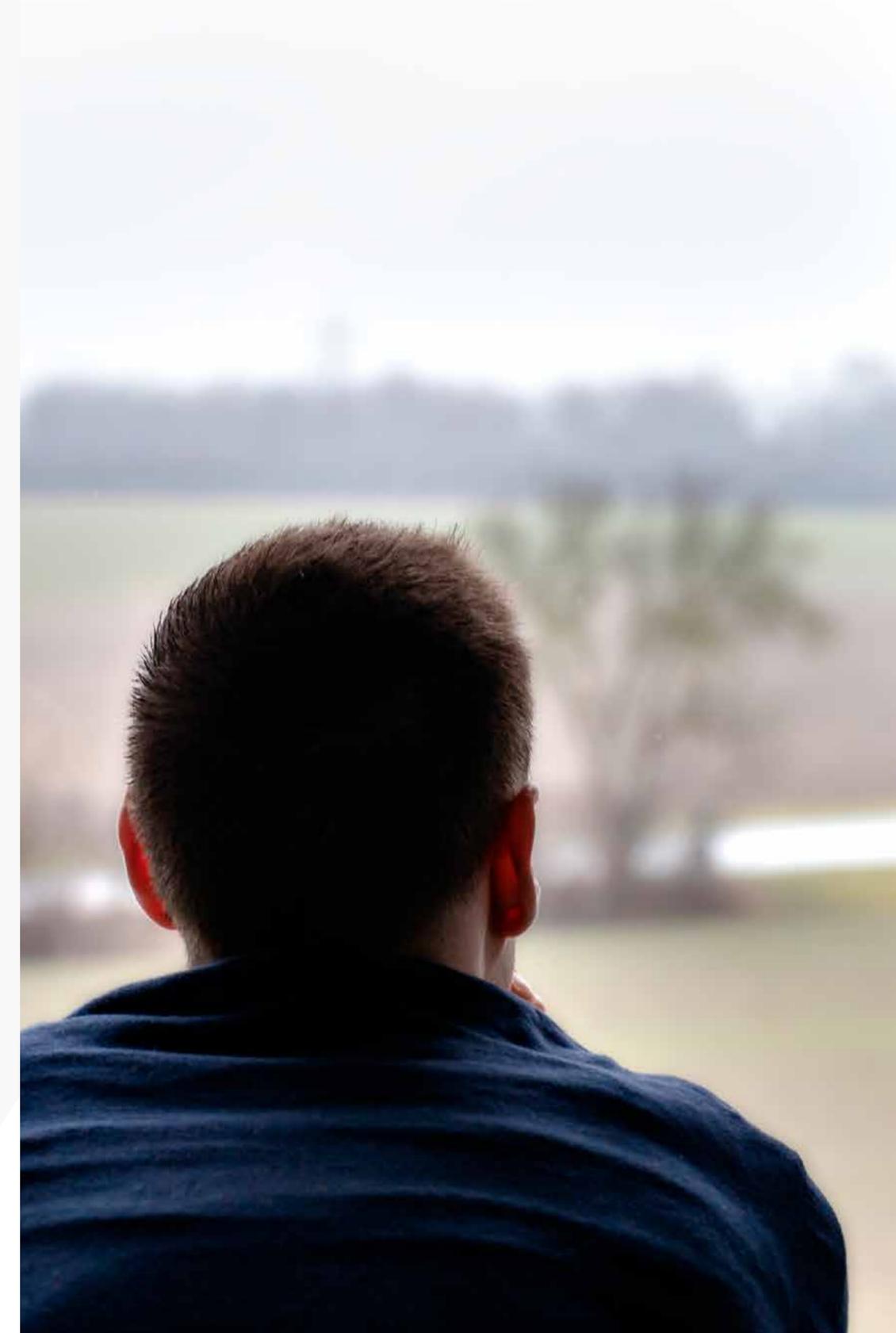
Our research indicated that the more satisfied respondents are with the quality and experience of the home and neighbourhood, the more likely they are to think the rent and mortgage worth the cost.

New shared owners and social renters are more likely to say their homes provided good value for money, but the study also indicates that while new build homes maybe associated with high wellbeing and housing quality, they don't significantly reflect better value for money.

- **New social renters (73%) and shared owners (50%) were more likely to say their home provided good value for money**
- **This is compared to existing social renters (63%) and shared owners (41%), who were also more likely to live in older homes**

Like many people during the pandemic, some respondents were affected by insecure income. A teacher living with her husband and 2 children who wasn't on any benefits, had no health concerns but was facing rising debts, said:

"This is because my husband and I have had time off, either for ourselves or for our children, and we haven't been paid and we don't have any savings. We've had time off sick; we don't have sick pay; we're just not paid for it. We're not earning a huge amount of money so we're now in debt. That's why I've been worried."



The relationship between household income, energy costs and financial wellbeing

The demographic profiles of sub-samples vary distinctly with existing social renters as the most disadvantaged with lower incomes, higher levels of unemployment, lower levels of education, and long-term health problems.

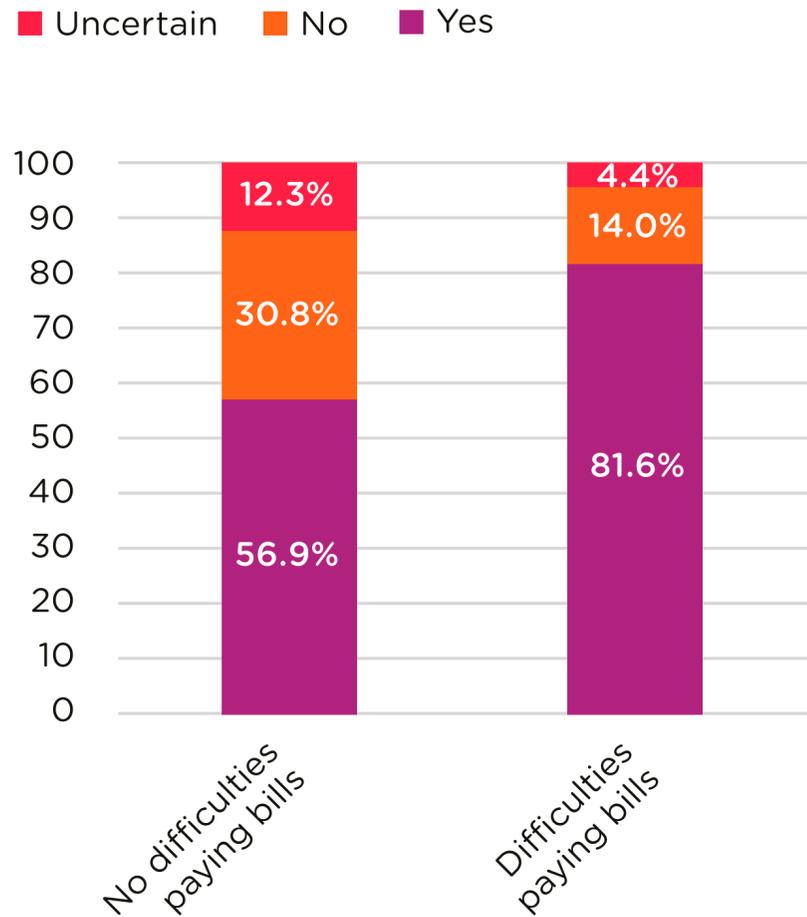
New social renters, compared to existing social renters, had higher weekly income in Round 2, while those living in new build, compared to old build, had a higher weekly income in both rounds of surveys. New shared owners were in better health than existing shared owners and the same applied to new social renters, compared to existing social renters. While new social renters were less likely than existing social renters to struggle to make ends meet, this gap disappeared in Round 2.

Those respondents who claim any benefits (regardless of tenure) are more likely to have difficulties in paying bills and rent compared to others.

Understandably, those with difficulties in paying bills are more likely to report concerns over heating (82% compared to 57% for those without difficulties) and energy inefficiency (24% compared to 14% for those without difficulties), whilst those who have less concern over heating and energy inefficiency are more likely to be satisfied with life. While energy efficiency does not currently feature as a concern for all customers, as homes start to be adapted from gas to alternative heating sources to fulfill net-zero regulatory requirements, there will be both affordability and wellbeing impacts on customers. It should be noted that since the last round of surveys, energy costs have risen significantly so views on energy efficiency are likely to now be more significant.

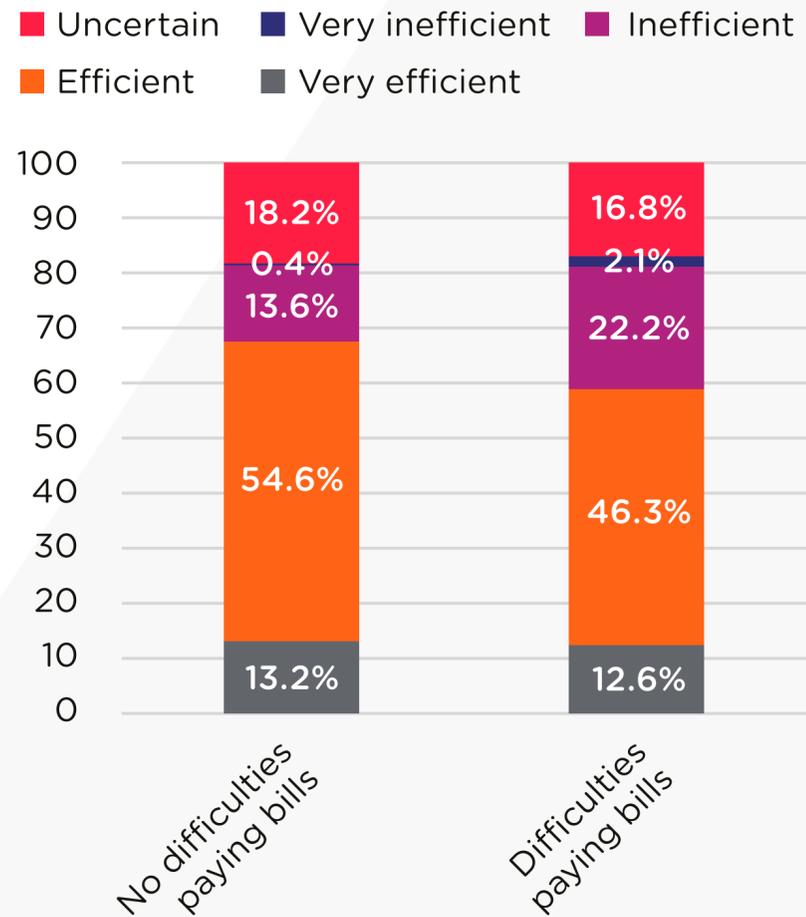


Difficulties in paying bills by concerns over heating (%)



New social renters and shared owners are less concerned over heating and energy efficiency compared to existing customers. This could be attributed to both the age of the home with new social renters and new shared owners more likely to be living in a new build and more energy efficient home, compared with customers in older homes.

Difficulties in paying bills by energy efficiency (%)



“Very good... surprisingly good insulation, we never hear the neighbours. It’s warm and dry...so far a pleasant experience.”



The importance of neighbourhood and community

Safety, trust and cohesion in the neighbourhood are associated with higher levels of wellbeing. A strong sense of community matters to people.

Those who were satisfied with the safety of their home are 3 times more likely to be happy than those who were not. Higher overall quality of the neighbourhood is associated with higher likelihood of feeling worthwhile.

Moving into a home and neighbourhood during the pandemic meant not being able to get to know neighbours or feel

part of a community, while for those who had been in their social rented homes for many years, the pandemic strengthened existing community bonds and a sense of trust.

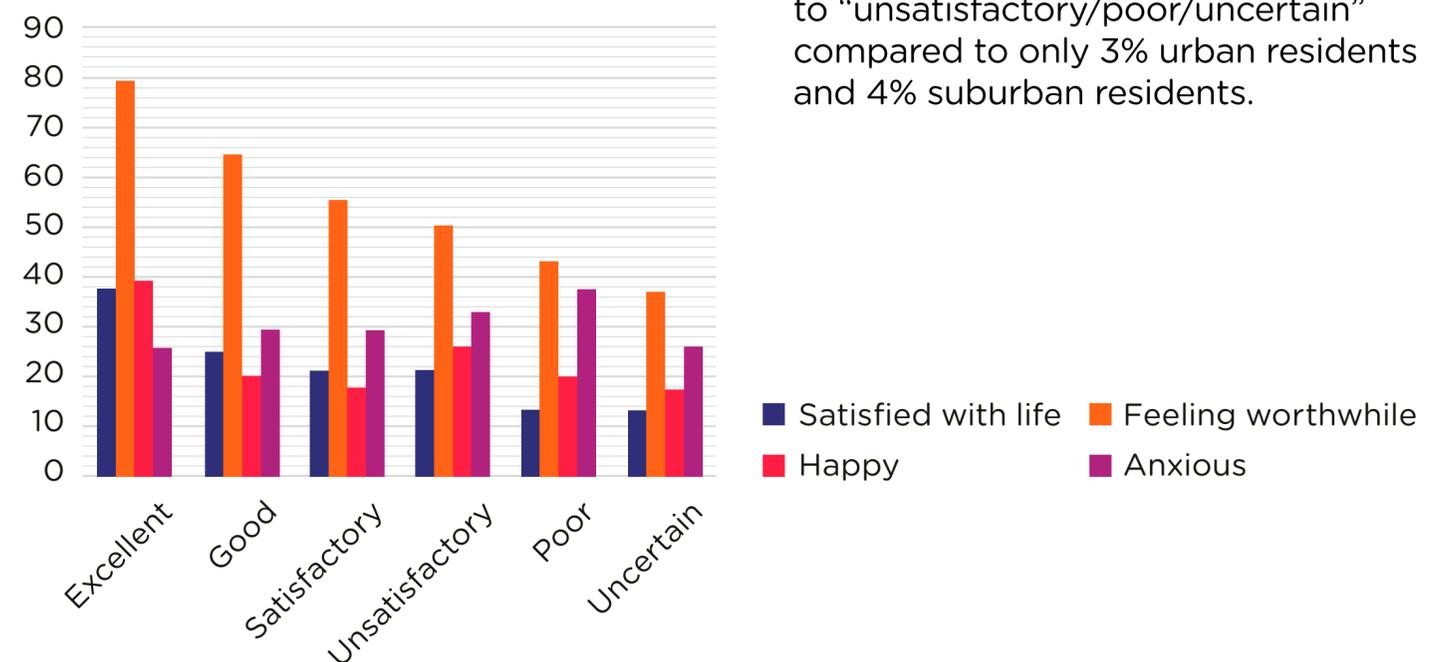
Anti-social behaviour and crime in the neighbourhood are the most common concerns for all customers amongst other factors listed below.

“I can confidently say there’s no issues, I wouldn’t change anything. There’s nothing I dislike about living here. We feel very safe. Because prior to living here, we had a really, really different experience.”

Local amenities and access to green outdoor spaces

Better access to school, public utilities, essential stores or GP surgeries is associated with higher levels of wellbeing and a number of aspects around location affect wellbeing. For social renters, living in an affluent, mixed tenure village or semi-rural town is seen as positive, while access to green outdoor spaces (from gardens to parks and nature reserves) is critical to wellbeing.

Wellbeing by access to public utilities



Some negative neighbourhood impacts on wellbeing are traffic and pollution, lack of access to shops, schools or GPs. Concerns over pollution are associated with higher levels of anxiety (1.3 times more likely). Concern around reduced public transport services, such as bus routes affect the wellbeing of social renters.

While rural or semi-rural locations offered more access to green spaces, satisfaction with access to essential amenities did decrease between rounds, with 8% of rural residents and 13% semi-rural residents downgrading their ratings on access to essential amenities from “more than satisfactory” to “unsatisfactory/poor/uncertain” compared to only 3% urban residents and 4% suburban residents.

Home meeting expectations

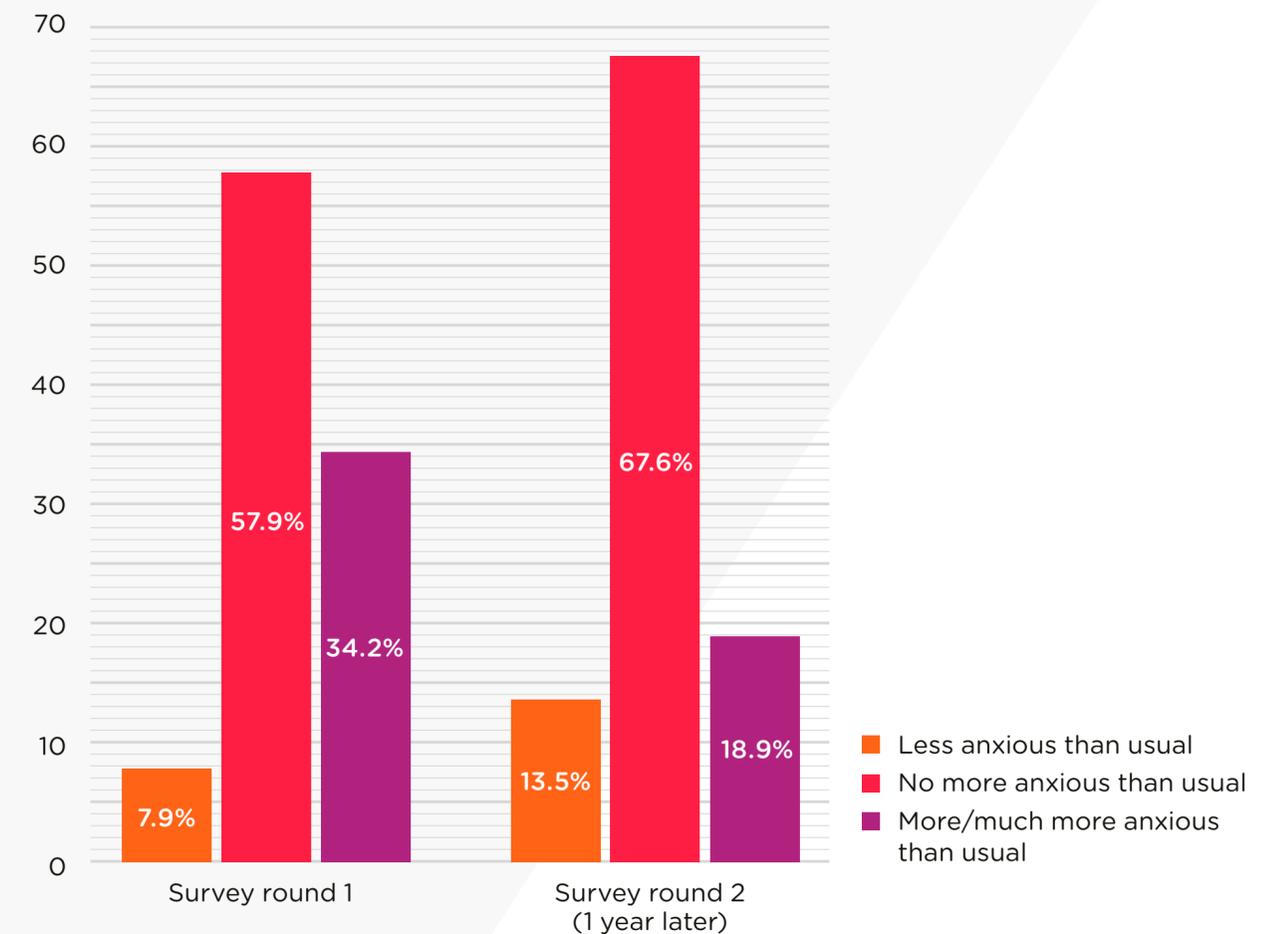
About 70% of new social renters and 81% of new shared owners reported that the quality exceeded or met their expectations. All respondents who reported the highest level of life satisfaction also agreed that the quality of their VIVID home met their expectations, while 71% of respondents in the lowest level of life satisfaction felt that the quality of their homes didn't meet their expectation.

Focusing on feeling worthwhile, 95% of respondents who reported the highest level of feeling worthwhile agreed that the quality of their VIVID home met their expectations. This proportion drops to 75% and 43% for those who reported "fairly worthwhile" and "somewhat worthwhile" respectively.

Focusing on wellbeing over time, there is statistically significant evidence that the anxiety of new social renters dropped a year later, following the move into their home.



Anxiety levels of new social renters over time



Conclusion

Key to people's wellbeing is the public transport, road infrastructure, access to amenities and nearby green space in their neighbourhood. As a major player in the region with a high concentration of homes in the South of England, we're launching plans for a housing manifesto to ensure there are enough homes to accommodate economic growth in the region. This will form the guiding principles for joint working with other sectors including local authorities, private developers amongst others who help shape homes and communities.

There's a role for the social housing sector to challenge and influence the government's current welfare policy. There are many more opportunities to work from home which supports wellbeing, economic growth and helps minimise travel costs. This means the use of rooms in the home have changed, with often a spare bedroom being used for homeworking purposes. In addition, the huge growth in food banks and other support in the community is a reflection that Universal Credit no longer covers essential living costs,

Open plan and modern layouts allow for a flexible use of space, depending on needs throughout the day, including for use as office space. Layouts can also enhance the feeling of connectedness for households.

With a rapidly ageing population, lifetime homes provide important security and a greater sense of wellbeing. There is a need to have a mix of family homes, smaller homes and flats which are accessible and adaptable at difficult stages of life to cater for people's needs throughout their lives, so they don't need to leave their community.

Providing a quick and efficient repairs service for social renters is a priority as it's one of the aspects of service from their landlord that matters most to them and therefore plays a crucial role in influencing people's sense of wellbeing. As the impact of the cost-of-living crisis is putting more pressure on household spend, we may see more requests from customers to fix minor repairs, which they may have undertaken themselves historically. We may also experience increasing demand from shared owners to have a subsidised repairs service, particularly with the adoption of a new model of shared ownership for those customers who have a home built from the Affordable Home Partnership 2021-26 funding round. These customers will be entitled to a repairs and maintenance service for 10 years and can claim £500 a year. Those homes built to the same tenure outside of that funding aren't entitled to this.

Improving the energy efficiency of homes is a priority and a way to minimise energy cost increases for the long-term. Policymakers and the housing sector need to consider whether meeting current government energy performance targets is good enough or if we should go further as our homes are where we can make the biggest difference to the cost of living for our customers and support their wellbeing.

It's clear that feeling connected to neighbours and the community provide greater wellbeing and satisfaction with value for money in relation to the rent or mortgage respondents pay for their home. Community belonging has always been important but became even more crucial during the pandemic. The sector should consider what can be learnt and implemented from existing communities that work well to improve community cohesion for all.

We'd like to thank our customers for participating in this research.

For your honesty and willingness to share your experience and views which will help shape our future approach to homes, neighbourhoods and services.

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Mark Perry
Chief Executive, VIVID

Written by

Dr Halima Sacranie
Research Fellow, Centre for Personal Financial Wellbeing, Aston University

Dr Lin Tian
Research Associate, Centre for Personal Financial Wellbeing, Aston University

Professor Andy Lymer
Director of the Centre for Personal Financial Wellbeing, Aston University

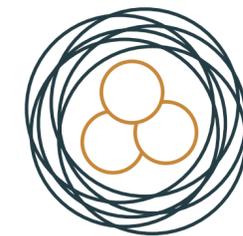
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