



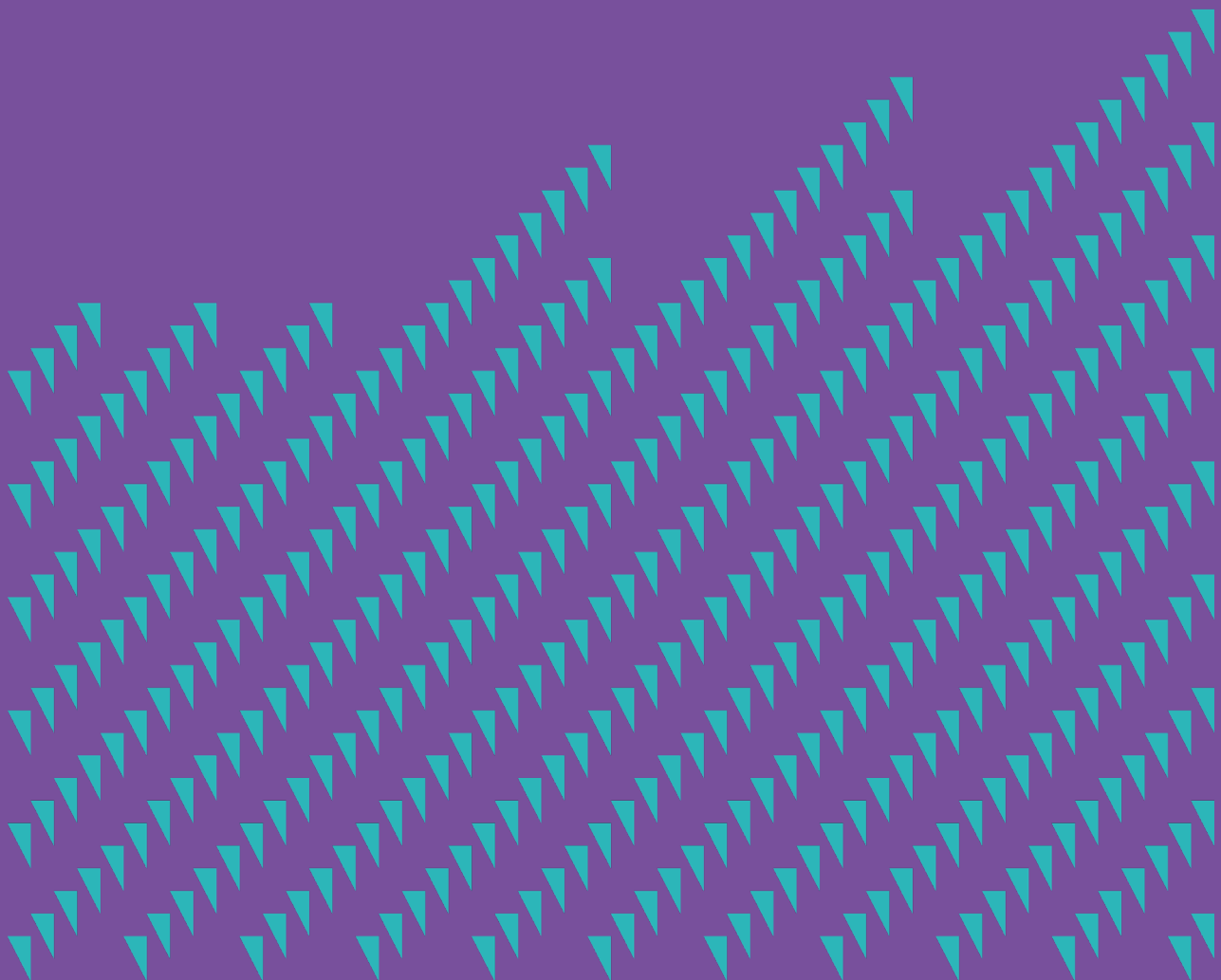
Resolution
Foundation
BRIEFING

Lockdown living

Housing quality across the generations

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July 2020



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Summary

Age and the coronavirus crisis intersect in complex ways. From the health perspective, older people are clearly the most exposed; from the economic, younger people are plainly at the sharp end. In this briefing note, we investigate a social issue that has come strongly to the fore during the pandemic, and that is living conditions. By analysing long-term trends across the generations, we shed light on the housing circumstances that have been of such consequence in the past three months. While lockdown may be loosening, the issues we uncover will be more pertinent than ever in the event of local or second-wave lockdowns in the winter months, and demand attention even when the pandemic fades.

We begin with a stocktake of current housing conditions. Given the fact that older age groups have higher average incomes than younger, plus more time to accumulate and improve their homes, it is no surprise that there are significant differences in housing quality between young and old today (although the scale of the gaps is often striking). We find, for example, that younger people have spent lockdown in homes with considerably less usable floor space than those in older age brackets, and are three times more likely to live in a damp home than older age groups are (6 per cent and 2 per cent, respectively).

When it comes to living conditions, however, inequalities within age groups are just as striking as those between. Income and ethnicity are strongly correlated with housing quality. We note that the average low-income 55-64-year-old is more likely to contend with damp or live in a problematic neighbourhood than the average 25-34-year-old in the highest income tertile. Likewise, we find sharp differences between white and Black, Asian and ethnic minority (BAME) families: for example, on average, those aged 55 and older from BAME backgrounds occupy homes with 30 per cent less useable space than their white counterparts.

We identify some serious issues at the other end of the age spectrum as well. We note that one-in-five children in low-income households has spent lockdown in an overcrowded home, while close to 10 per cent are growing up in damp conditions. Children from BAME backgrounds experience poorer quality indoor conditions than white children, but also more compromised access to outdoor space. Close to 40 per cent of under-16s from BAME groups have no garden, and one-quarter live in an objectively poor-quality environment.

On many housing quality metrics, young people today have better living conditions than previous generations (there are far fewer young people living in damp homes today than thirty years ago, for example). But we note that the age gradient with respect to

housing standards has become more pronounced over time, as improvements have disproportionately benefited those in older age groups. Moreover, progress has not been wholesale. All age groups are more likely to live in an overcrowded home today than 20 years ago, with the largest increases among families with children.

Other long-term housing trends that may have made lockdown more difficult to manage are ambiguous. High-rise living has increased over time, for example, and is more commonplace for those from BAME backgrounds historically housed in urban areas. But living at height is also a choice of higher-income young people today, keen to take advantage of the opportunities that denser cities provide.

Long-run policy decisions have clearly played a key role in determining lockdown living conditions. While both public and private initiative has led to significant housing stock improvement over the years, inadequate regulation has left the private rented sector in which so many young people and children now reside with the poorest quality standards of any tenure. Likewise, the decades-long failure to replenish the social-housing stock has resulted in families in that tenure being twice as likely to live in overcrowded conditions today as they were two decades ago.

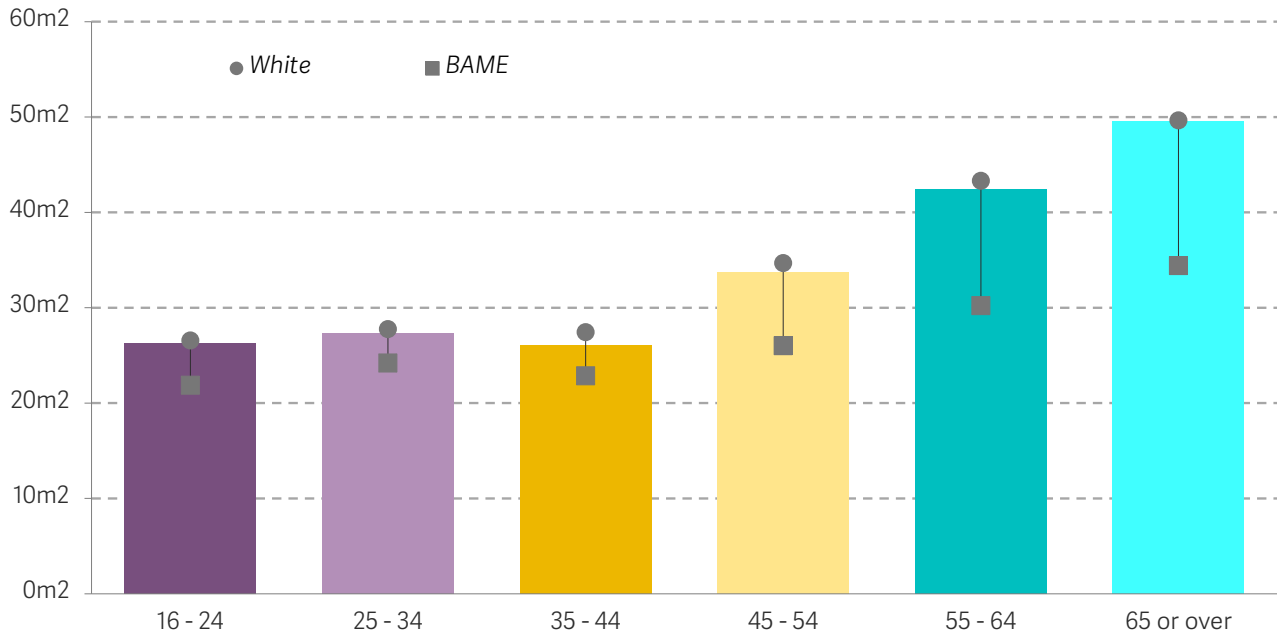
The growing inequalities in living conditions we outline in this note have truly come home to roost during lockdown. Given that most have spent significantly more time in their home in the past three months, we hypothesise that living conditions have a greater impact on well-being today than before the coronavirus crisis. This contention holds true. Using recently fielded data from Understanding Society, we observe that tenure (which we treat as a proxy for quality) had a stronger independent effect on well-being during lockdown than it did in the years prior to the current crisis. Critically, while well-being indicators associated with mental health have changed little among home owners, those of renters have deteriorated.

Younger people live in less salubrious housing than older people, but the differences within age bands are often just as striking

Living conditions have always been important, but never more so than in the past three months when most have been enjoined to 'stay at home and save lives'. So how does housing quality compare across the generations? We begin this note with a snapshot of how age intersects with four key housing metrics. As Figure 1 shows, younger people are spending lockdown in homes with considerably less usable floor space than those in older age brackets: 16-24-year-olds have on average 26 square metres of liveable room in their homes, compared to 50 square metres for those aged 65-plus.

FIGURE 1: Younger people’s homes are only half as spacious as those of older generations

Usable floor space per household member, by age band and ethnicity: England, 2014-2018



NOTES: BAME=Black, Asian and minority ethnic. While we acknowledge that there are problems with this term, data limitations restrict our ability to break out our analysis beyond this group.

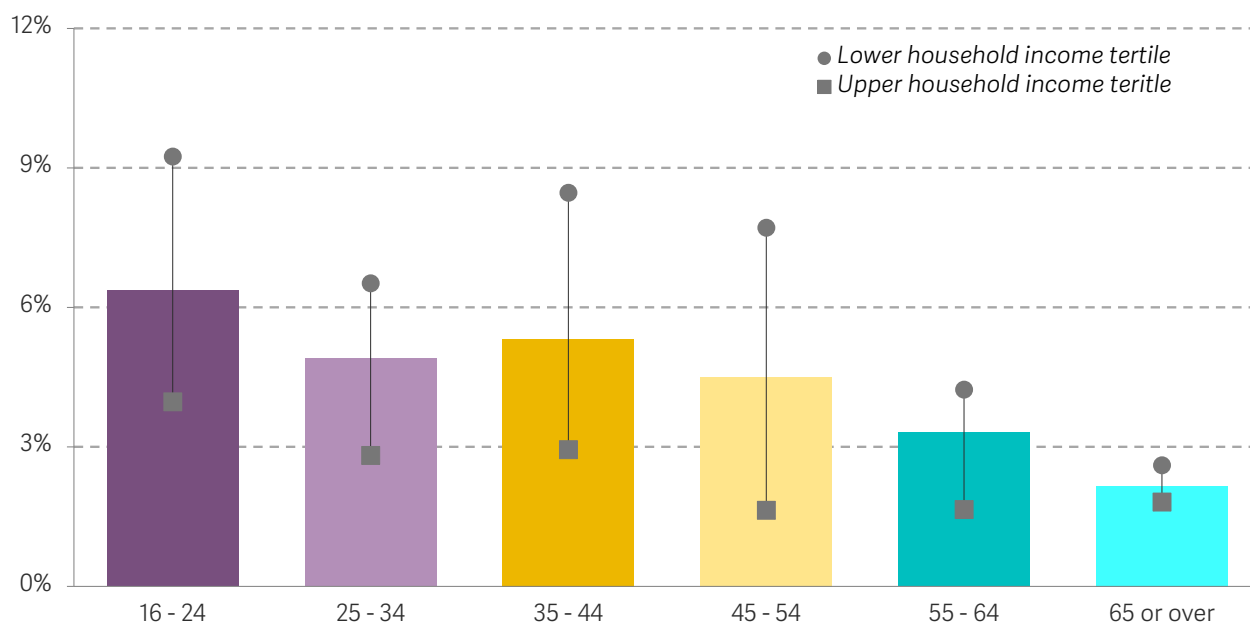
SOURCE: RF analysis of MHCLG, English Housing Survey.

However, differences within age groups can be just as striking as those between. The grey markers in Figure 1 illustrate the variation in usable floor space between white and Black, Asian and minority ethnic (BAME) groups. These show that while the usable space available to those in younger age groups does not vary significantly by ethnicity, far bigger differences are observed further up the age distribution. Those in the 55-64 age bracket and aged 65 and over from BAME backgrounds live in households with an average of 30 per cent less usable space than their white peers.

Not only are younger people spending lockdown in more cramped homes, they are also housed in less salubrious conditions than older generations. In Figure 2 we present the proportion of each age group living in a home with a serious damp problem. Again, while there is a marked age gradient (those in the youngest age band are almost three times as likely to live in a damp home as those in the oldest), the within-group differences are also revealing. With the exception of the over-65s, damp is a condition strongly related to household income: the average low-income 55-64-year-old is more likely to contend with damp, for example, than the average 16-24-year-old in the highest income tertile within their age group.

FIGURE 2: Young people are more likely to live in a damp home than older age groups, but low income is a major factor within age groups

Proportion of individuals living in damp conditions, by age band and household income tertile: England, 2014-18



NOTES: Household income tertiles are calculated within age bands.
SOURCE: RF analysis of MHCLG, English Housing Survey

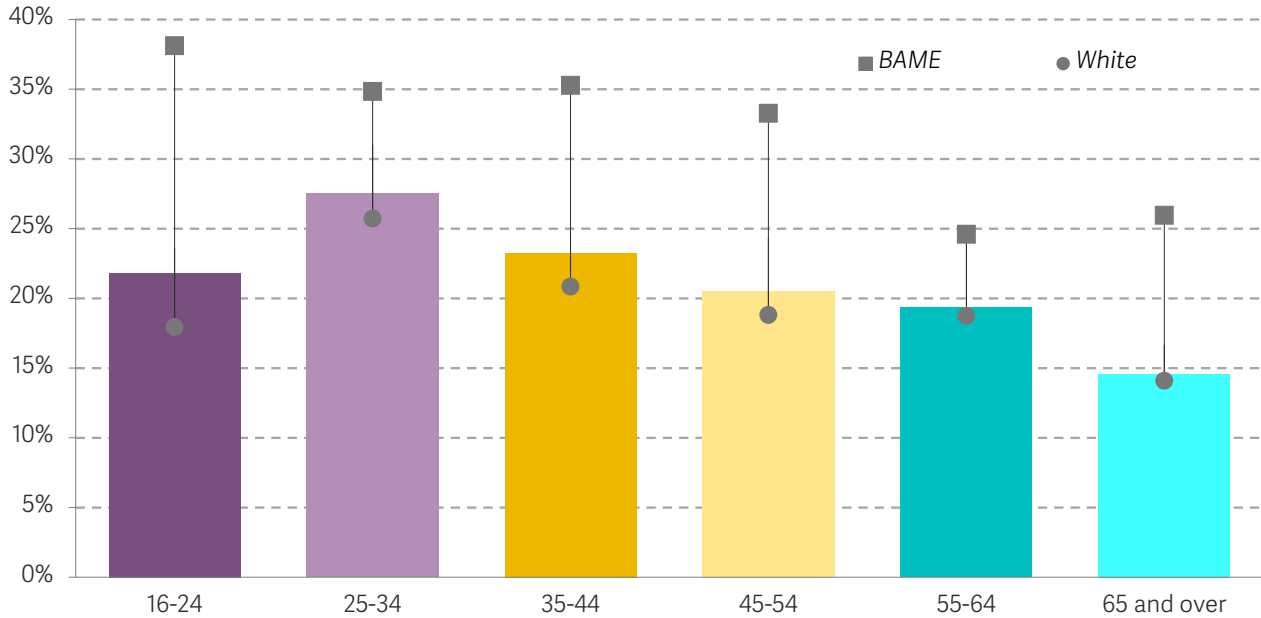
Younger generations have less access to a private outdoor space, and live in less attractive neighbourhoods, than older generations

For most, lockdown has not entirely proscribed spending time beyond the four walls of one's home, so what do different age groups experience when they step outside the door? To begin, young people aged 25-34 are almost twice as likely to lack access to a private garden as those aged 65-plus: in Figure 3 we show that 28 per cent of the younger age group have no obvious garden, compared to 15 per cent of the older. However (and consistent with recent Office for National Statistics (ONS) analysis of access to private outdoor space), we also note significant differences between white and BAME groups that run right across the age distribution.¹ More than one-third of 25-34-year-olds from a BAME background do not have an obvious garden, for example, compared to one-quarter of their white counterparts.

¹ Office for National Statistics, [One in eight British households has no access to a garden](#), May 2020.

FIGURE 3: More than one-third of young people from a BAME group has no access to a garden

Proportion of individuals with no access to an obvious garden, by age band and ethnicity: UK, 2017-2019

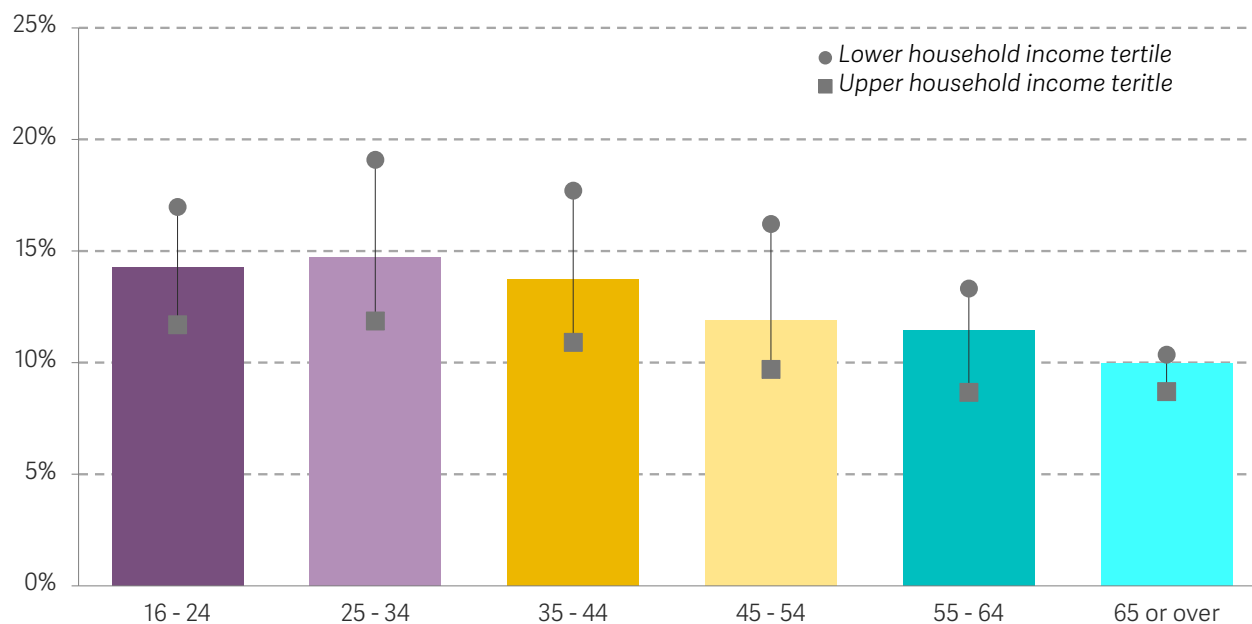


NOTES: BAME=Black, Asian and minority ethnic. While we acknowledge that there are problems with this term, data limitations restrict our ability to break out our analysis beyond this group. Variable derived from assessment made by interviewer, and therefore excludes those surveyed online.
 SOURCE: RF analysis of ISER, Understanding Society.

While the ONS analysis has shown that access to public spaces such as parks is more evenly distributed both geographically and by ethnicity, it remains the case that younger people (and especially those from lower-income households) live in less attractive neighbourhoods than older age groups. Figure 4 makes clear, for example, that those aged 25-34 are one-and-a-half times as likely as older age groups to live in an area where traffic, upkeep and dereliction are serious problems. While those from lower-income groups are at higher risk of living in such neighbourhoods when we look within age groups, the age gradient remains striking across the distribution on this measure.

FIGURE 4: Young people are one-and-a-half times as likely to live in a poor neighbourhood as those in the oldest age group

Proportion of individuals living in a poor environment, by age band and household income tertile: England, 2014-18



NOTES: Poor environment=area with traffic, upkeep and/or dereliction problems. Household income tertiles are calculated within age bands.

SOURCE: RF analysis of MHCLG, English Housing Survey.

Low-income and BAME children are especially exposed to poor living conditions

Not only are most adults spending a great deal more time in the home than prior to lockdown; with schools and nurseries largely closed, so, too, are children. Working (or indeed not working) from home is clearly more challenging when living conditions are poor, and education and play can be equally compromised when housing and neighbourhoods are sub-standard.

Across most metrics, families with dependent children outperform those without when it comes to housing quality (or put differently, they are less likely to live in damp homes, live in poor environments or lack a garden than those without children). For example, 6 per cent of 25-34-year-olds without dependent children live in damp conditions, compared to 4 per cent of those with.² Likewise, 16 per cent of the same age group without children live in a locality with problems, compared to 14 per cent of those with children. These findings are consistent with studies that show that people are more likely to have children once they have secured property of a certain standard.³

² Source: RF analysis of MHCLG, English Housing Survey.

³ See, for example: C Mulder, *Population and housing: A two-sided relationship*, Demographic Research 15(13), February 2006.

That is not to say, however, that there are not significant numbers of children who have spent lockdown in homes that are far from ideal. In Figure 5, we show the proportion of those aged 0-15 who live in properties in England that fall below key standards. We find that one-in-twenty children are growing up in damp homes, a serious issue given the proven link between damp and childhood respiratory conditions.⁴ More than one-in-ten children lives in homes that breach the bedroom standard and thus are conventionally viewed as overcrowded.⁵ One-in-seven lives in areas where problems with traffic, upkeep and/or dereliction is commonplace, while one-in-five has no access to a private garden.

FIGURE 5: One-in-five children growing up in a low-income household lives in overcrowded conditions

Proportion of 0-15-year-olds experiencing housing and neighbourhood quality issues, by household income tertile: England, 2014-18



NOTES: Household income tertiles are calculated within age bands. Overcrowded=household breaches bedroom standard. 'No obvious garden' variable derived from assessment made by interviewer, and therefore excludes those surveyed online.

SOURCE: RF analysis of MHCLG, English Housing Survey; ISER, Understanding Society.

The figures become even more concerning when we focus on children from low-income households. Perhaps most worryingly, Figure 5 shows that more than one-in-five children from households in the bottom income tertile lives in an overcrowded home, with all the significant negative implications that could have for educational progress and personal development during lockdown (it is worth noting this is compared to just 3 per cent of

⁴ M Marmot et. al., *Health equity in England: the Marmot Review 10 years on*, Institute of Health Equity, February 2020.

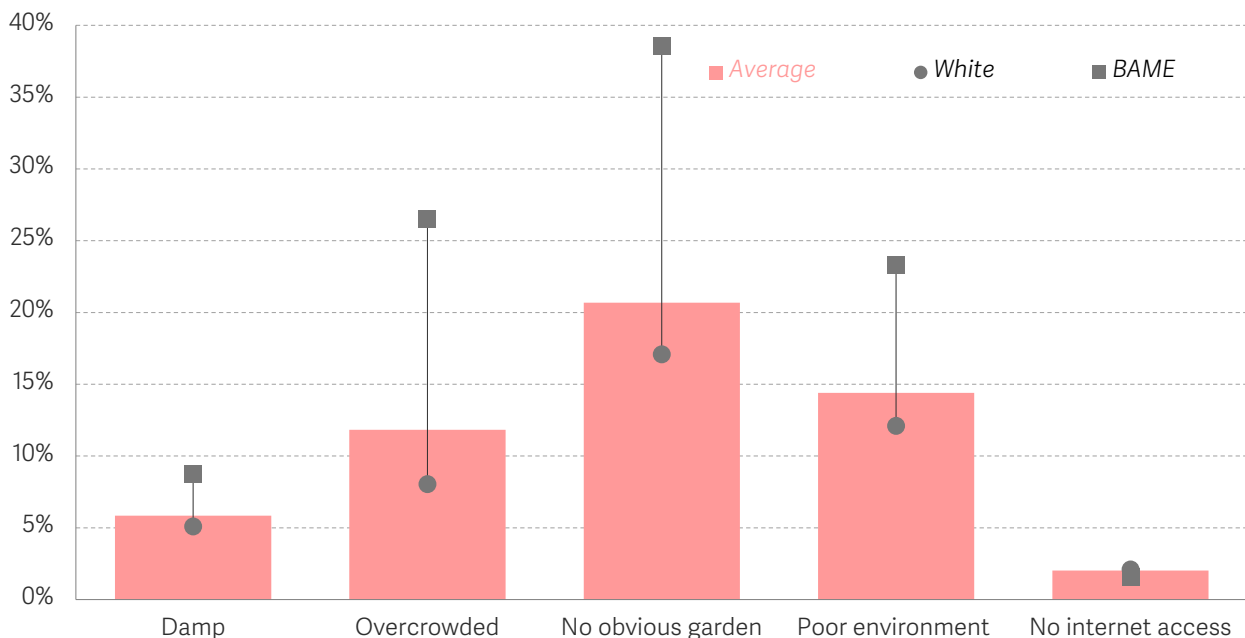
⁵ The bedroom standard is premised on the following norms: that a married or cohabitating couple or any single adult aged 21 or over should have their own bedroom; that two siblings of the same sex aged 10-20 could be expected to share a bedroom; and that it is also appropriate for two siblings of different sexes under the age of 10 to share. Any other person in the household aged 10-20 should be paired, if possible, with a child under 10 of the same sex, or, if that is not possible, given a separate bedroom. An unpaired child under 10 is also expected to have their own bedroom.

children from higher-income homes). Over one-quarter have no garden; one-in-five lives in a problematic neighbourhood; and close to one-in-ten lives in a damp home. Finally, compared to their better off peers who have universal access to the internet, 6 per cent of low-income children lack this facility which has been so important for continuing education during lockdown.

Comparing children’s housing experiences across white and BAME groups, as we do in Figure 6, is equally revealing. Critically, while we observe a similar proportion of children from BAME backgrounds growing up in damp and overcrowded homes as we did lower-income children in Figure 5, BAME children have an even poorer experience than low-income children overall when it comes to our ‘outdoor metrics’. While one-quarter of children from low-income homes has no garden, for example, that figure rises to close to four-in-ten for children from BAME backgrounds. Likewise, 23 per cent of BAME children live in a poor-quality neighbourhood, compared to the 18 per cent we observe when looking at those living in a low-income household.

FIGURE 6: A significant proportion of children from BAME backgrounds lacks a safe or attractive external space

Proportion of 0-15-year-olds experiencing housing and neighbourhood quality issues, by ethnicity: England, 2014-18



NOTES: BAME=Black, Asian and minority ethnic. While we acknowledge that there are problems with this term, data limitations restrict our ability to break analysis out beyond this group. Overcrowded=household breaches bedroom standard. We assume that if a child has at least one parent from a BAME group, then they are BAME themselves. ‘No obvious garden’ variable derived from assessment made by interviewer, and therefore excludes those surveyed online.

SOURCE: RF analysis of MHCLG, English Housing Survey; ISER, Understanding Society.

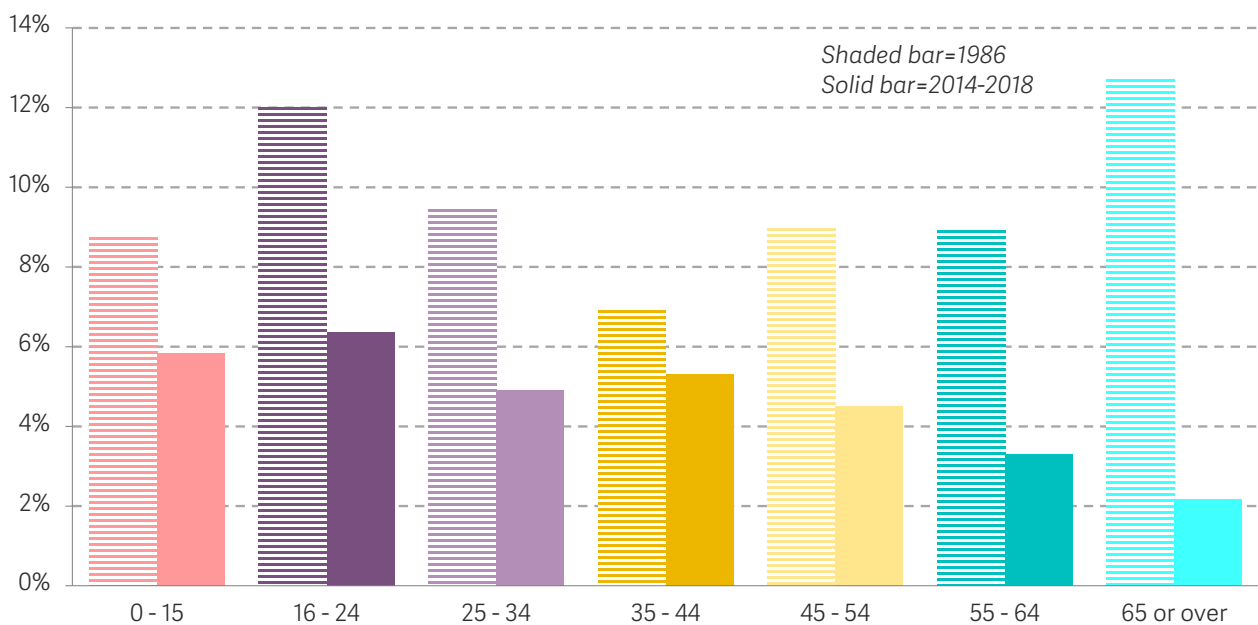
While many housing quality measures have improved over time, differences between generations have become more pronounced

In many respects, the age profile we observe when looking at housing quality is expected: older people have the double advantage on younger people of higher average incomes, and more time to accumulate and improve their housing stock. But had we experienced a similar pandemic a generation ago which required long periods of time to be spent at home, would these age disparities have been as sharp? Would young people have spent lockdown in better or worse living conditions than today?

As we have observed before, housing standards have improved dramatically over the generations, and on many measures young people are better off today when it comes to living conditions than predecessor generations were at the same age.⁶ Figure 7 proves the point: as it makes clear, the proportion of all age groups living in damp conditions has fallen significantly over the past 30 years. But the shape of the age distribution in both periods is interesting: while in 1986 damp was a problem most commonly experienced by those in the oldest age bracket, today this is the group least likely to live in a damp home.

FIGURE 7: When it comes to damp, it is the oldest age group that has experienced the biggest improvement in housing quality over time

Proportion of individuals living in damp conditions, by age band: England



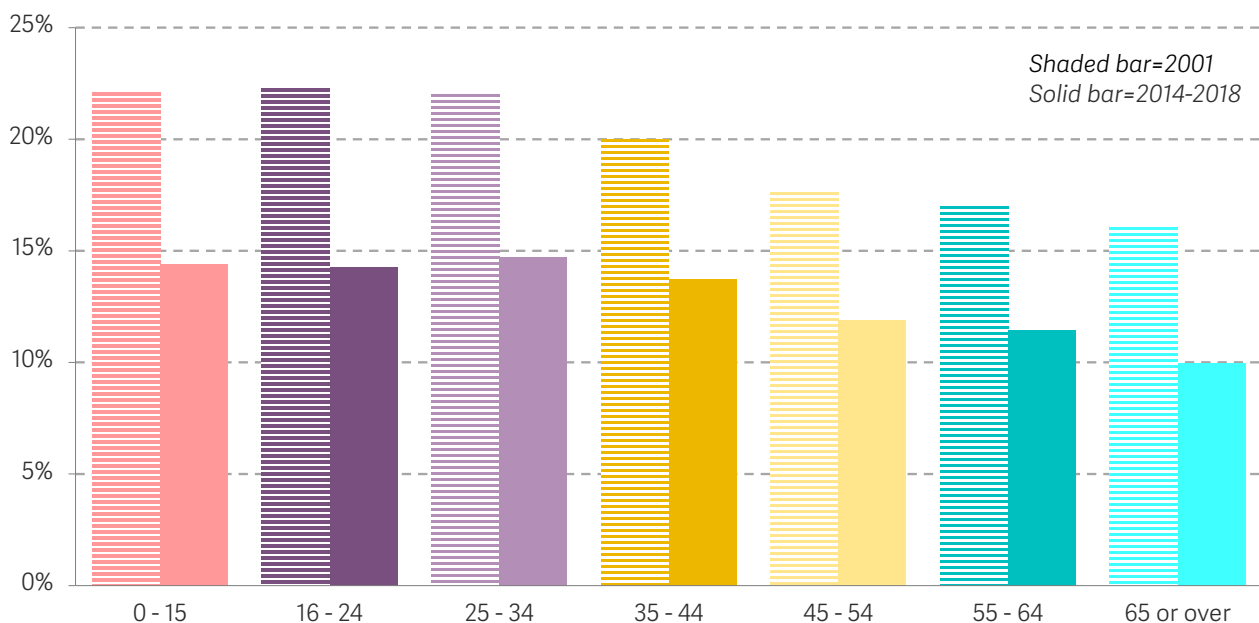
SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

⁶ A Corlett & L Judge, *Home affront: housing across the generations*, Resolution Foundation, September 2017.

Similarly, we see the older generation gaining more from neighbourhood improvements over time. In Figure 8, we plot the proportion of each age group living in an objectively poor environment in 2001 and 2014-2018. We note that while the chance of living in an unpleasant environment has fallen quite significantly across all age groups, and the largest absolute falls have occurred for those in younger age groups, in proportional terms the oldest age group has benefited more and a marginally more marked age gradient has emerged.

FIGURE 8: Older age groups are far less likely to live in a poor neighbourhood today than in the past

Proportion of individuals living in a poor environment, by age band: England

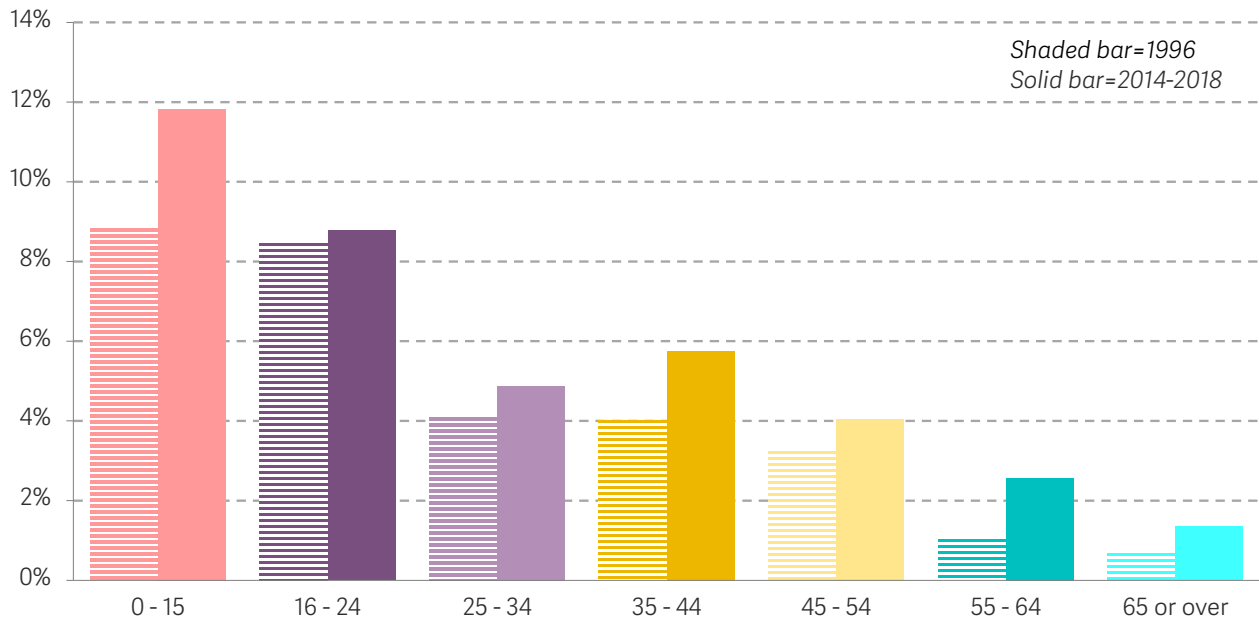


NOTES: Poor environment=area with traffic, upkeep and/or dereliction problems.
 SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

There has not, however, been a wholesale upward trend in housing quality over time. Most strikingly, over the past twenty years there has been an increase in overcrowding, especially (although not exclusively) for those in age bands most likely to have dependent children (see Figure 9). Children themselves are 34 per cent more likely to live in an overcrowded home than they were in 1996; while 35-44-year-olds are 43 per cent more likely to do so. But even those in older age groups have been affected: while the proportion of 55-64-year-olds living in overcrowded homes remains very low (1 per cent), this group has seen their rate of overcrowding double over the past twenty years.

FIGURE 9: Across all age groups, overcrowded housing is more common today than in the past

Proportion of individuals living in a household below the bedroom standard, by age band: England



SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

Shifts in living conditions across the generations can be ambiguous

At first glance, living conditions also appear to have deteriorated over time on other key metrics. In Figure 10 we show how the proportion of individuals living in high-rise homes has changed over time. For younger people (and especially those in the 25-34 years age band), living in homes four storeys or more above ground is much more commonplace than it was twenty years ago (up from 5 per cent in 1996 to 9 per cent in 2016-2018). Yet over the same period, the likelihood of living at such heights has fallen for those aged 55 and over.

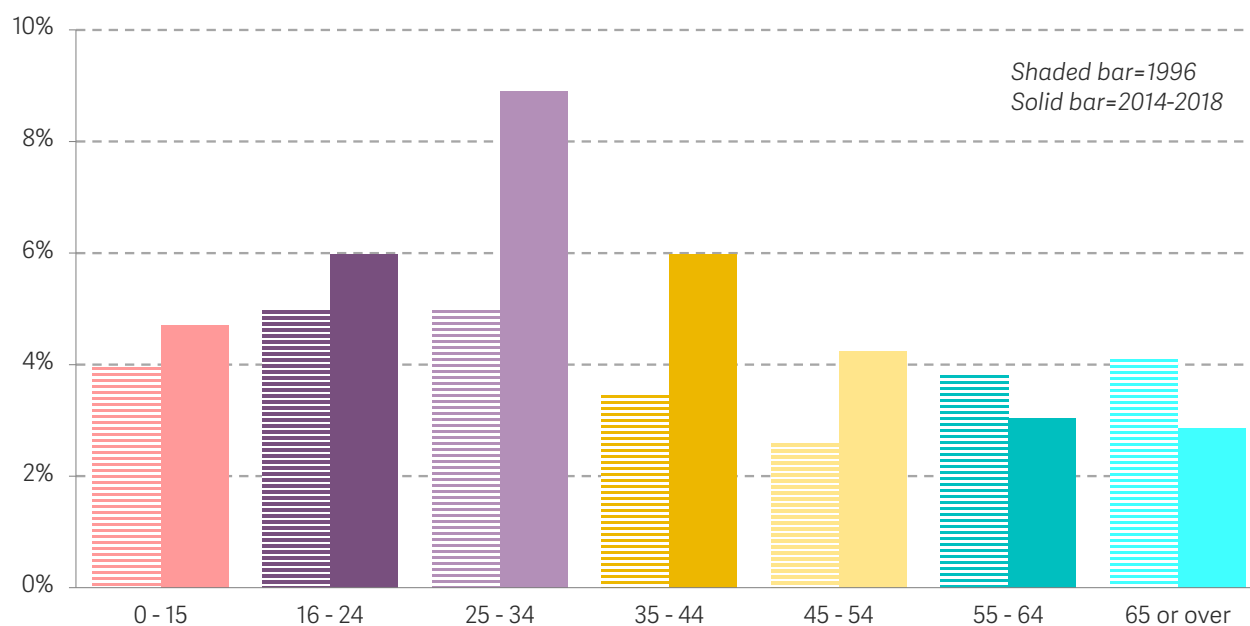
Is it fair, however, to construe this as another example of deteriorating conditions across the generations?⁷ While there is clearly no upside to living in a damp or overcrowded home, and little to be gained from residing in a neighbourhood with significant liveability problems, high-rise living is far more ambiguous. Indeed, when we analyse the proportion of different age groups living in homes four storeys or more above ground by income tertile, as we do in Figure 11, a very interesting picture emerges. Here, we note that for almost all age bands, living at height is most common for those in lower-income

⁷ For a negative view of high-rise buildings, see: N Boys Smith & A Morton, [Create Streets, not just multi-storey estates](#), Policy Exchange, January 2013.

households. But that finding is inverted for our key 25-34-year-old group, where we observe high-rise living being more prevalent in higher-income households than in lower-income ones.⁸

FIGURE 10: Young people are more likely to live in high-rise homes today than twenty years ago

Proportion of individuals living in homes four storeys or more above ground level, by age band: England



SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

As a result, we speculate that young people today have made different housing choices to previous generations, in part because preferences have changed over time.⁹ Critically, as we have shown before, young people are more likely to live in large urban areas today than they were in the past, benefiting from the many more employment opportunities and services that cities provide.¹⁰ But what may have been a worthwhile trade-off prior to lockdown (a small high-rise home with no garden, for example, in exchange for a well-paid inner-city job and amenities) is clearly a choice that will have been experienced less positively during the lockdown period.

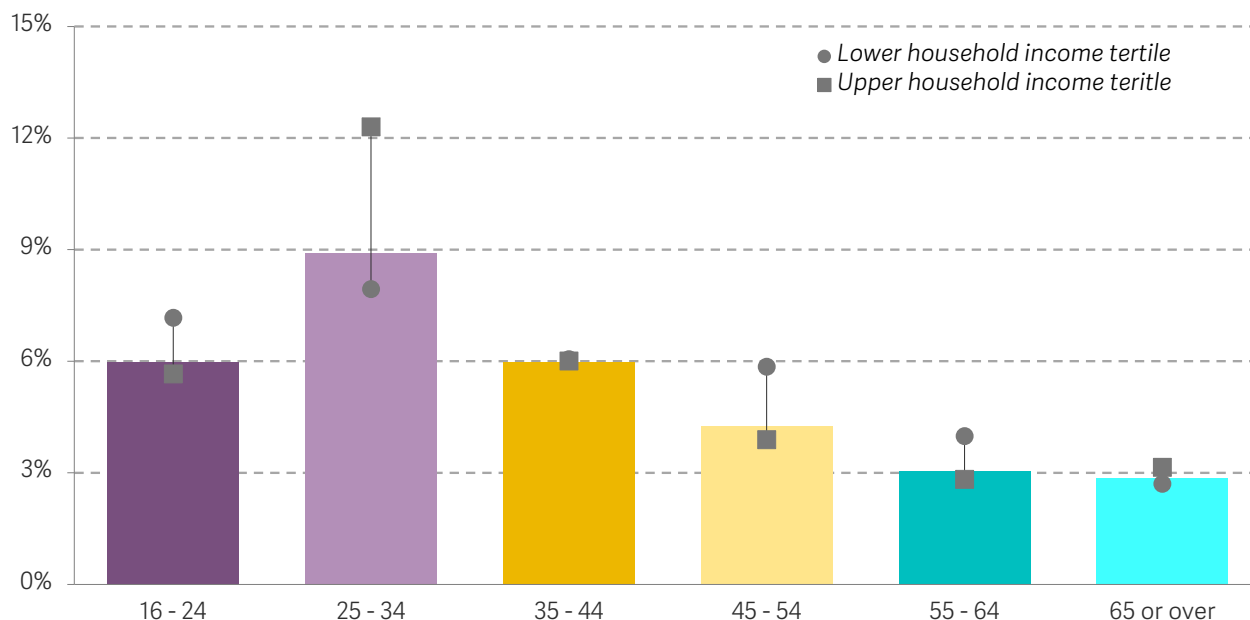
⁸ A not dissimilar picture is found when we look at the proportion of those with no obvious garden. While a lack of private outdoor space is more prevalent for those from lower-income households within most age bands, this is not the case for the 25-34-year-old group, where 28 per cent of individuals from both lower- and higher-income tertiles lack an obvious garden. Source: RF analysis of ISER, Understanding Society 2017-2019.

⁹ This effect has been observed in studies of the US. See, for example: Y Lee, B Lee & M Shubho, [Urban revival by Millennials? Intraurban net migration patterns of young adults, 1980–2010](#), *Journal of Regional Science* 59(3), April 2019.

¹⁰ See, for example: C McCurdy, [Ageing, fast and slow: When place and demography collide](#), Resolution Foundation, October 2019.

FIGURE 11: High-rise living can be an attractive option for higher-income young people

Proportion of individuals living in high rise (four storeys and higher) homes, by age band and household income tertile: England, 2014-18



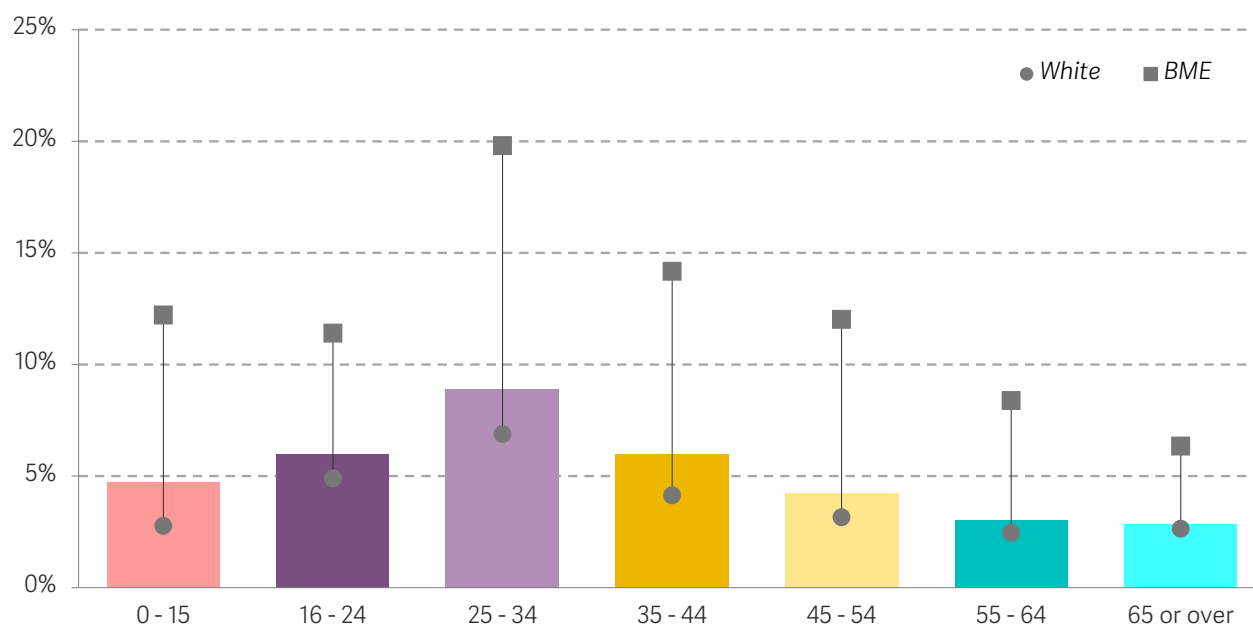
SOURCE: RF analysis of MHCLG, English Housing Survey.

Moreover, it would be wrong to view high-rise living as entirely a lifestyle choice. Figure 12, comparing results between white and BAME groups, shows that across all age groups (including the 25-34-year-old category), those from BAME backgrounds are significantly more likely to live in a home four storeys-plus above ground than their white counterparts. Given what we know about the historical allocation of BAME communities to poorer housing stock and neighbourhoods, alongside the continuing intersect between ethnicity and poverty, we should be wary of viewing high-rise living as something that may have been problematic in the past, but which today is largely a matter of choice.¹¹

¹¹ See, for example: K Gulliver, *Forty Years of Struggle: A Window on Race and Housing, Disadvantage and Exclusion*, Human City Institute, October 2016.

FIGURE 12: Across age bands, Black, Asian and minority ethnic individuals are far more likely to live in high-rise (four storeys and higher) homes than their white counterparts

Proportion of individuals living in high-rise (four storeys and higher) homes, by age band and ethnicity: England, 2014-18



NOTES: BAME=Black, Asian and minority ethnic. While we acknowledge that there are problems with this term, data limitations restrict our ability to break analysis out beyond this group.
SOURCE: RF analysis of MHCLG, English Housing Survey.

Long-term housing trends are key determinants of living conditions today

As all the forgoing discussion indicates, the living conditions of both young and old are determined by structural constraints far more than simple preferences. Previous Resolution Foundation work has shown that the most striking inter-generational shift when it comes to housing has been tenure change: in England in 1996, for example, 63 per cent of 25-34-year-olds lived in their own home, 15 per cent rented socially and 14 per cent rented privately.¹² By 2014-18, these figures had changed dramatically: youth home ownership rates had fallen to 33 per cent, social renting had dropped to 11 per cent and the proportion renting privately had increased to 36 per cent.¹³ So how have long-term housing trends such as these driven changes in housing quality across age groups?

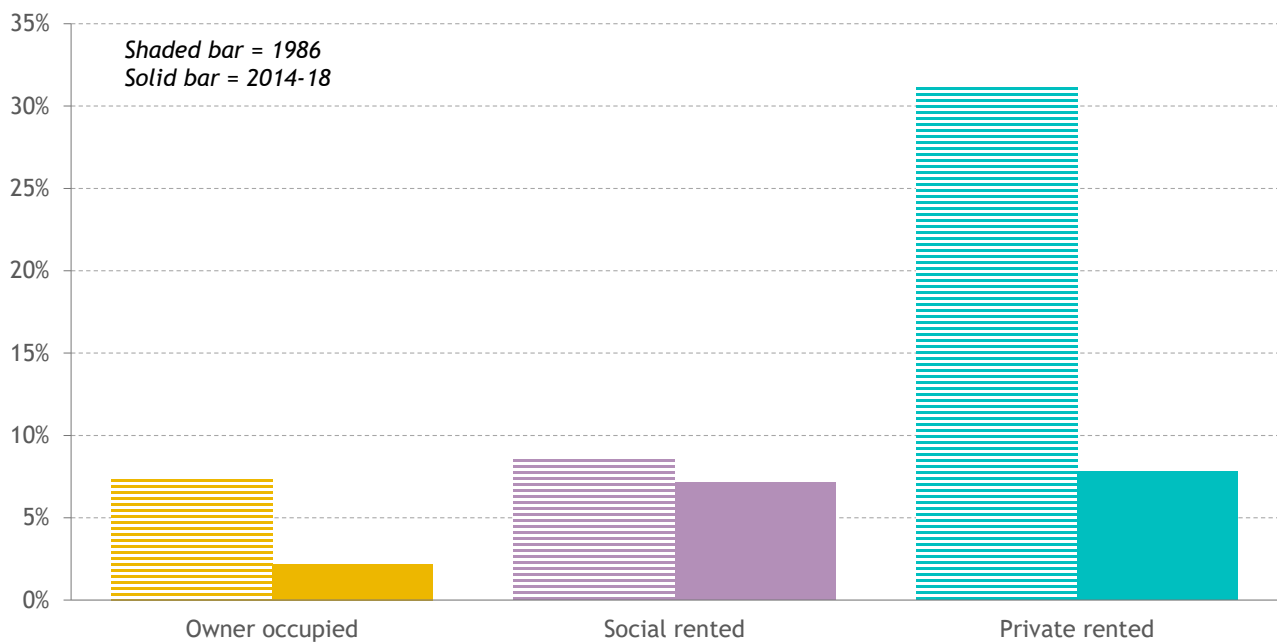
We begin to answer this question with Figure 13 which shows how the proportion of homes with a serious damp problem has changed over time within tenures. At first glance, this looks like a real success story: English housing stock has improved dramatically when it comes to damp, no doubt in part because of private initiative, but

¹² See, for example: A Corlett & L Judge, [Home affront: housing across the generations](#), Resolution Foundation, September 2017.

¹³ Source: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

also as a result of policy (the significant investment to upgrade social-housing quality in the 2000s, for example).¹⁴ However, it should be remembered that behind this picture sits very substantial stock transfer between tenures, especially from home ownership and social rent into the private-rented sector (PRS). This compositional change is likely to explain a large part of the impressive improvements we observe in the PRS. Acting against it is the fact that over this period of time the PRS has been lightly regulated, with weak incentives for landlords to upgrade their properties (especially when compared to the more strongly regulated social-rented sector).¹⁵

FIGURE 13: While the reduction over time in private rented homes with damp looks impressive, a large part of this gain will be compositional



Proportion of properties with problem damp, by tenure: England

SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

As a result, the PRS remains the tenure with the poorest performance when it comes to damp (8 per cent of PRS properties have a damp problem, compared to 7 per cent in the social-rented sector and just 2 per cent of owner-occupied homes). Couple this with the structural shift of younger generations into the PRS over time, as we do in Figure 14, and we conclude that tenure change has militated against even better outcomes especially for young people on this important housing metric. Our shift-share analysis suggests that the absence of tenure change, the rate of 25-34 year olds living in damp homes would be

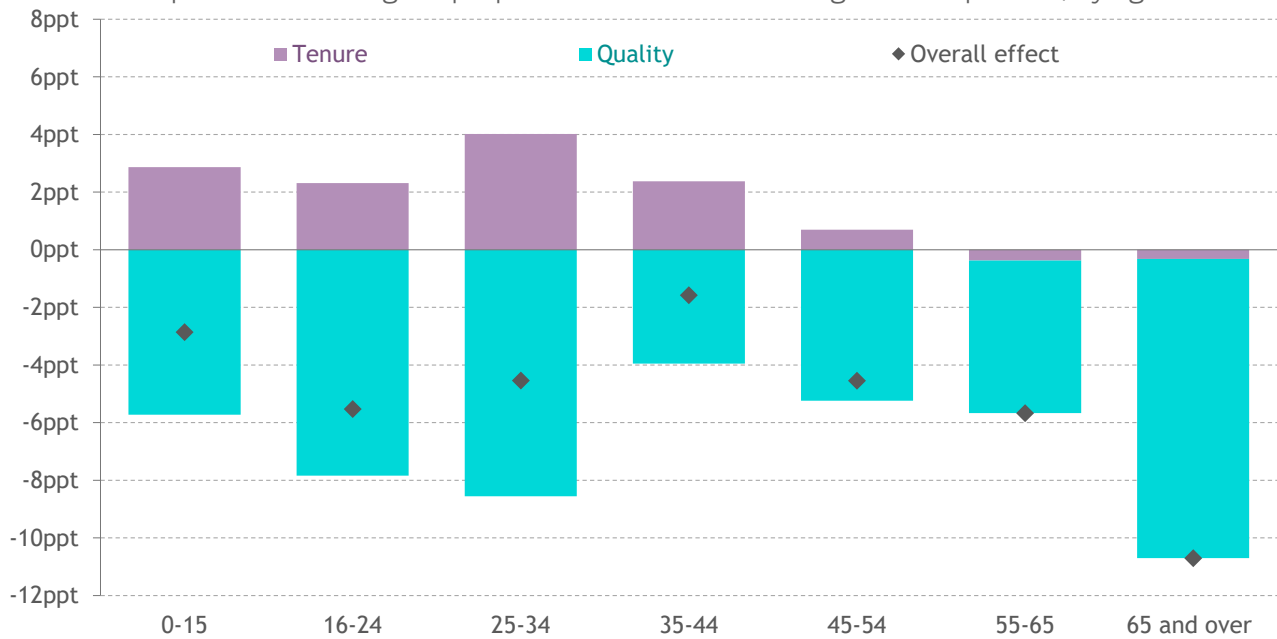
¹⁴ See, for example: J Hills, *Ends and means: the future roles of social housing in England*, February 2007.

¹⁵ See, for example: J Rugg and D Rhodes, *The evolving private rented sector: its contribution and potential*, University of York Centre for Housing Policy September 2018.

8 percentage points lower today compared to 1986 rather than the 4 percentage points we actually observe.

FIGURE 14: The structural shift to damper tenures has hindered progress for younger age groups

Decomposition of change in proportion of individuals living in a damp home, by age



band: England, 1986 & 2014-18

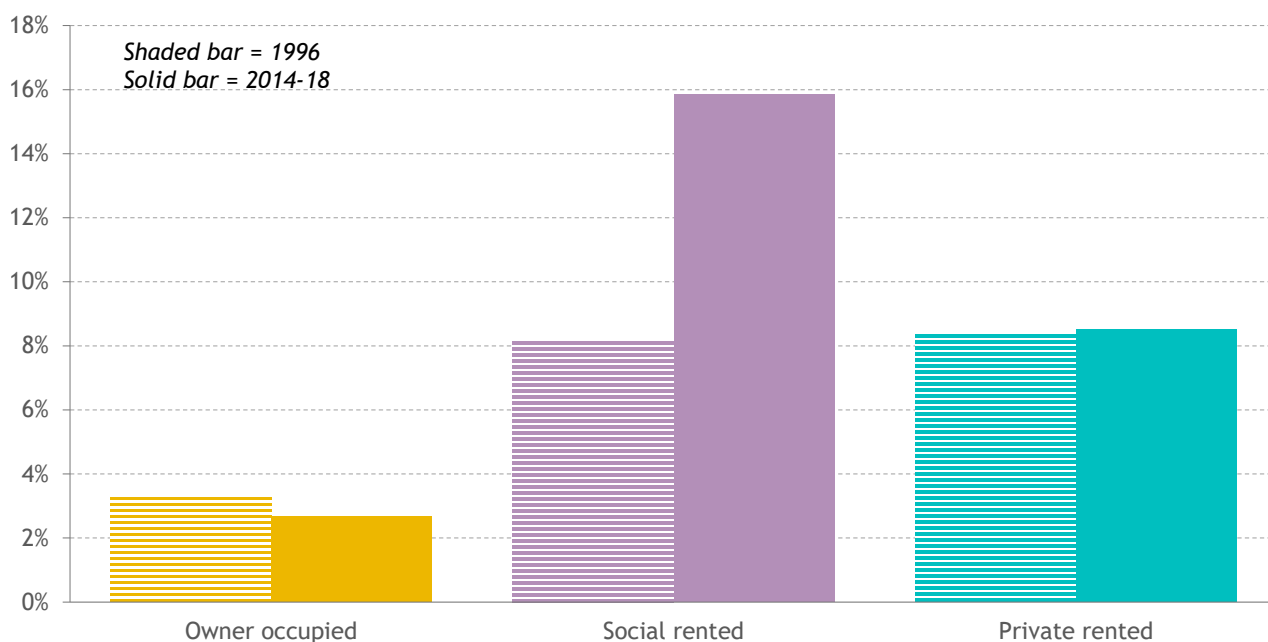
SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

We observe just as interesting a picture when we look at the interplay between tenure change and the bedroom standard. In Figure 15, we show that while there has been barely any change to the proportion of owner-occupier or private-renter households breaching the bedroom standard over the past twenty years, rates of overcrowding in the social-rented sector have doubled in this time (driven, at least in part, by the well-documented failure to build sufficient enough social-rented homes).¹⁶

¹⁶ See, for example: A Bailey et al., *Euston, we have a problem: is Britain ready for an infrastructure revolution?*, Resolution Foundation, March 2020.

FIGURE 15: Social renters are twice as likely to live in overcrowded conditions today compared to two decades ago

Proportion of properties breaching the bedroom standard, by tenure: England

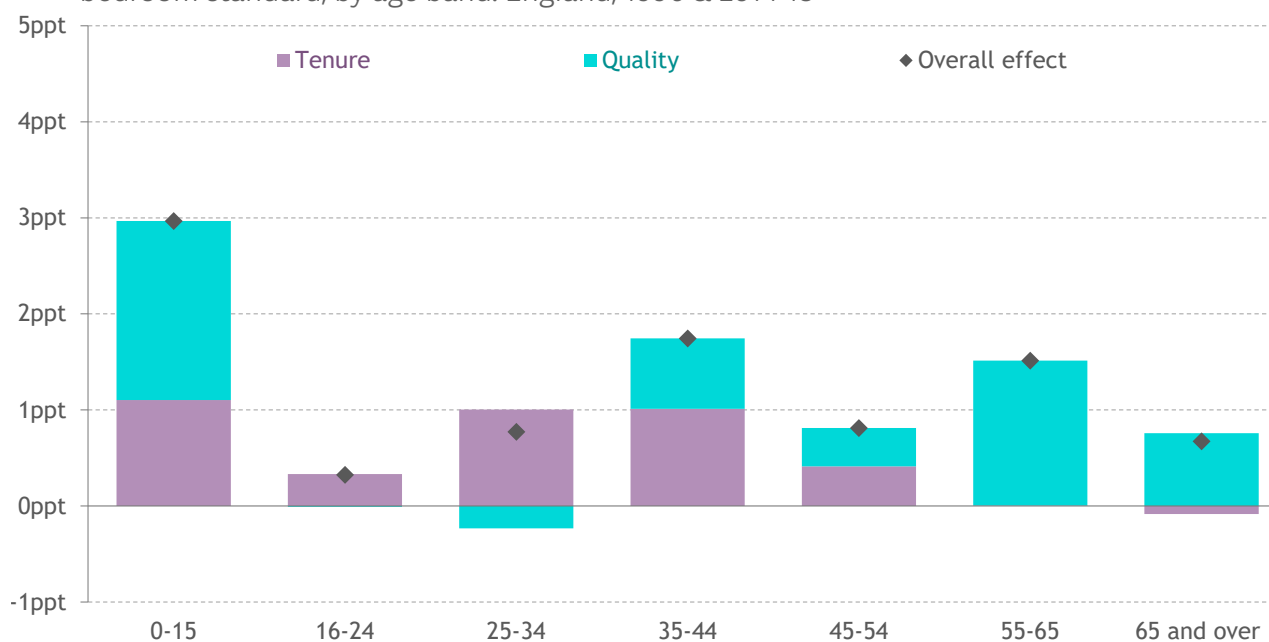


SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

However, while the proportion of younger people living in the social-rented sector may have fallen, again the shift for this age group away from home ownership and into private renting has played a role in driving up rates of overcrowding today (see Figure 16). In contrast, we note the opposite or no effect for older age groups, with tenure change very slightly reducing the overall chance of the average 65 year old and over living in an overcrowded property.

FIGURE 16: The structural shift to damper tenures has hindered progress for younger age groups

Decomposition of change in proportion of individuals living in home breaching the bedroom standard, by age band: England, 1996 & 2014-18



SOURCE: RF analysis of MHCLG, English Housing Survey; Department of the Environment, English Housing Conditions Survey.

The well-being gap between home owners and renters has widened during the lockdown

With the link between tenure and housing quality well-established, what does this actually mean for outcomes? Past studies exploring the link between housing and well-being have shown that while life satisfaction and anxiety are primarily driven by personal characteristics, housing conditions do have a significant effect.¹⁷ Even controlling for income, health, marital status and the like, tenure has been shown to influence well-being,¹⁸ and to have an independent effect on stress biomarkers that are recognised as an important determinant of health.¹⁹ Moreover (and relevant to the foregoing discussion of high-rise living), studies have shown the detrimental impact on mental health of living in buildings with risky cladding in the wake of the shocking Grenfell Tower fire.²⁰

With the majority of the population spending much more time in their homes as a result of the lockdown, we hypothesise that tenure, as a proxy for housing quality, will exercise a greater independent effect on well-being today than in the pre-coronavirus world.²¹

¹⁷ Department for Communities and Local Government, *English Housing Survey 2014: Housing and Well-being Report*, July 2016.

¹⁸ Ibid.

¹⁹ A Clair & A Hughes, *Housing and health: new evidence using biomarker data*, *Journal of Epidemiology and Community Health*, May 2019.

²⁰ P Apps, *Revealed: the mental health trauma of residents living in private blocks with dangerous cladding*, Inside Housing, April 2019.

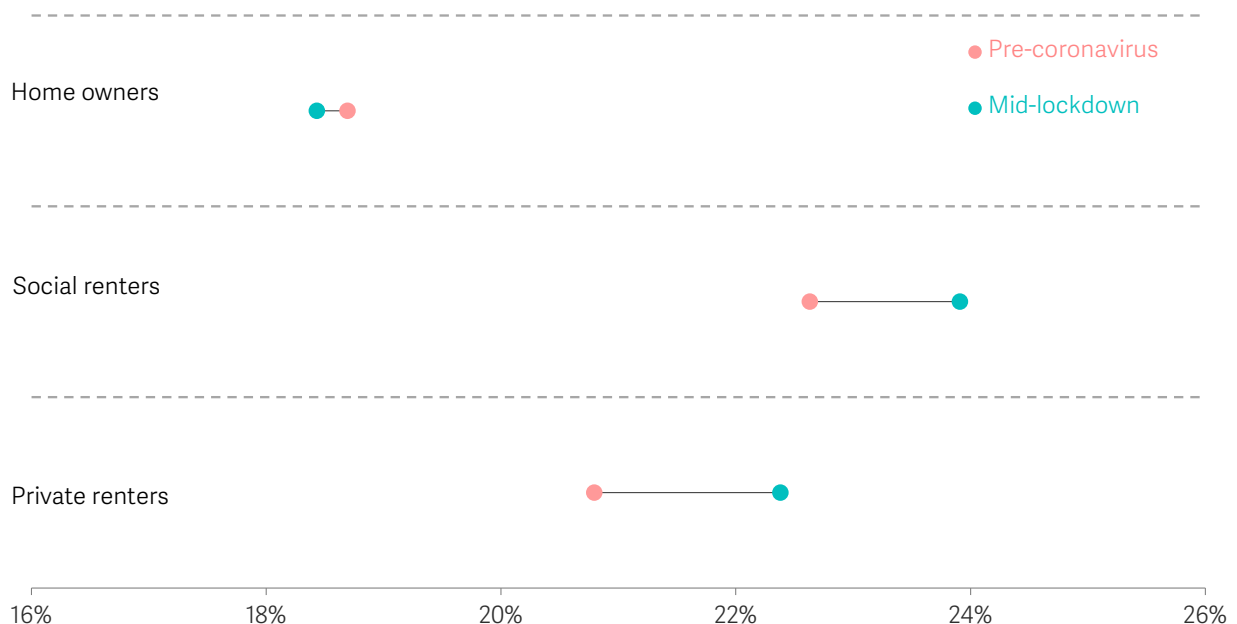
²¹ While recent studies have shown that coronavirus is having a significant effect on well-being, particularly for young adults and women, none to date have explored the role of housing. See, for example: J Banks and X Xu, *The mental effects of the first two months of lockdown and social distancing during the COVID-19 pandemic in the UK*, Institute for Fiscal Studies, June 2020.

A one-off coronavirus module of Understanding Society fielded in April 2020 provides us with data to test this theory, by examining the prevalence of well-being scores that are associated with poor mental health pre-coronavirus and then during lockdown, and comparing these results having controlled for key personal characteristics known to influence well-being.²²

We present the results of this exercise in Figure 17. As this makes clear, in 2017-2019, prior to the onset of the coronavirus crisis, social renters were 4 percentage points more likely to report lower levels of well-being than home owners, and private renters 2 percentage points more likely, even when controlling for confounding characteristics. But as predicted, well-being in those housing tenures with poorer living conditions has deteriorated still further since the onset of the pandemic. In the mid-lockdown world, social renters are 6 percentage points more likely to show signs of poor mental health than home owners, and the difference has doubled to 4 percentage points for private renters.

FIGURE 17: Renters’ well-being has deteriorated since lockdown, even after controlling for a range of characteristics

Proportion of individuals reporting lower-than-usual levels of well-being on at least four of 12 General Health Questionnaire variables, controlling for personal characteristics, by tenure: UK, 2017-19 (pre-coronavirus) and April 2020 (mid-lockdown)



NOTES: Characteristics controlled for are: sex, relationship status, presence of children, household size, attachment to employer, hours worked, weekly pay, education level, region, ethnicity and general health status. Due to limitations in the post-coronavirus data and to ensure regression results are comparable in our pre-coronavirus and mid-lockdown scenarios, we control for pay rather than income. We have also used a derived employment variable which indicates attachment to an employer alongside data on hours worked in order to capture furlough as distinct from unemployment in the post-coronavirus data.

SOURCE: RF analysis of ISER, Understanding Society.

²² In line with standard practice, we assume that a score of four or more on Understanding Society’s General Health Questionnaire indicates poor mental health at the time of interview.

Conclusion

Decent living conditions are not just a 'nice to have': they have a profound influence on outcomes including well-being, an effect this note shows has been amplified during the lockdown period. Moreover, the inequalities in living conditions we document here are far from natural. Instead, they are the product of long-run housing trends such as tenure change, lack of building and insufficient regulation of privately rented homes. As a result, while there are successes to celebrate when it comes to stock improvement over time, inequalities between lower- and higher-income households, and between those from white and BAME backgrounds, are joined by the growing gap we observe between the generations when it comes to the quality of one's home.

Given the real prospect of local or second wave lockdowns in the winter months, this note highlights the importance of finding ways to open public spaces such as libraries or leisure centres safely to benefit those whose homes are far from a refuge. And longer term, significant policy action (such as building more social-rented homes and incentivising landlords to improve private-rented properties) will be required if the large-scale inequalities in living conditions documented here are not to endure far beyond the pandemic.

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