

Trying times

How people living in poor quality housing have fared during the cost of living crisis

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April 2023



Acknowledgements

We are grateful to The Health Foundation for supporting this work. This research uses data from an online survey conducted by YouGov in March 2023. The total sample size was 10,122 UK adults aged 18+. Fieldwork was undertaken online during 6-12 March 2023. This research also uses data from a further survey conducted by YouGov in November 2022. The November survey was undertaken by YouGov from the 23-30 November 2022 and was of 10,470 adults aged 18+. All figures have been weighted and are representative of all UK adults. The figures presented from the online surveys have been analysed independently by the Resolution Foundation. The views expressed here are not the views of YouGov.

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Summary

Housing and housing tenure play a key role in determining our living standards, attitudes, and wider health and wellbeing. But less attention has been paid to the effect of housing quality on living standards. In this report, we use data collected in March 2023 from an online YouGov survey (funded by The Health Foundation) of 10,122 adults aged 18+, to analyse the experience of the cost of living crisis by tenure, the incidence of poor quality housing, and the way that poor quality housing is linked to health and wellbeing. We also compare the results to similar data collected in November 2022.

During the cost of living crisis, a significant proportion of people have fallen behind on their housing costs. The proportion of people behind on housing costs over the last three months was similar in March 2023 to November 2022, and there are still large differences by housing tenure: the likelihood of falling behind on housing costs is highest for renters, with 15 per cent of social renters and 10 per cent of private renters saying they were behind in March 2023. In addition, people are worried about their ability to afford their housing costs in the near future: although worries have fallen slightly since November 2022, nearly 4 in 10 private and social renters remain concerned about meeting their housing costs in the coming months.

But it's not just the type of housing that is important: the quality matters too. Our survey shows that 10 per cent of people (6.5 million people) live in poor quality housing, which we define as living in homes that are not in a good state of repair, that have damp, and where the heating, electrics or plumbing are not working. These issues exist for people regardless of housing tenure, but renters face the most prominent issues: 30 per cent of private renters live somewhere with damp, whereas 29 per cent of social renters live somewhere not in a good state of repair. Young people are disproportionately likely to be living in poor quality housing: 18 per cent of 18 to 34-year-olds live in poor quality housing (2.6 million people), three times more than the 6 per cent of people over 45 living in poor quality housing. Families with incomes in the lowest income quintile are more than five times more likely than families in the highest income quintile to be in poor quality housing. People from Pakistani and Bangladeshi backgrounds are over four times more likely than people from White backgrounds to be living in poor quality housing and people from Black backgrounds are more than three times as likely. And people living in London are twice as likely to be living in poor quality housing (16 per cent) than people in Scotland (8 per cent).

Housing quality is very clearly associated with cost of living pressures, over and above housing tenure: around 6 in 10 private and social renters and 5 in 10 mortgagors in poor quality housing are worried about meeting their housing costs in the future, compared to around 4 in 10 private and social renters and 2 in 10 mortgagors not in poor quality housing.

People living in poor quality housing are twice as likely to have poor general health than those who don't (22 per cent compared to 11 per cent). After controlling for income-related and demographic factors, this gap narrows, but still exists: people living in poor quality housing are 4 percentage points more likely to say their general health is poor, and people living in poor quality housing are 6 percentage points more likely to have had poor mental health than those living in poor quality housing. People living in poor quality housing are also more likely to report that the cost of living crisis has made their health worse. Over half of people living in poor quality housing felt that the stress caused by rising living costs had worsened their health or that the money they had to spend on rising heating costs made their health worse, compared to 27 and 22 per cent respectively for those not living in poor quality housing; these differences also remain after controlling for demographic and income-related factors.

Clearly, housing quality is important to living standards, and becomes even more important during crises such as the cost of living crisis and the recent Covid-19 pandemic. Proceeding with measures in the Social Housing (Regulation) Bill and strengthening tenants' rights in the private sector are both important, but solving the problem of poor housing quality will ultimately require more affordable housing both for rent and purchase.

The type of housing we live in is central to our living standards

Our homes are undoubtedly important: for most of us, housing is our main cost (in 2019-20, it took up 16 per cent of incomes on average)¹, is a crucial contributor to our living standards,² and our homes are where we spend much of our time.

In addition to affecting our finances, housing also has a significant effect on a wide range of factors. The cost of housing affects voting patterns: research looking at voting patterns in the Brexit referendum and 2017 French Presidential election showed that areas that have benefitted from increasing house prices were less likely to have voted for populist outcomes, and areas that house price increases had a detrimental impact on were more likely to have voted for populist outcomes – even after controlling for demographic and socio-economic factors.³ Housing also has an impact on our wellbeing: although personal characteristics have a larger effect, housing factors (such as being behind on housing costs, and tenure type) affect wellbeing and anxiety.⁴ And higher levels of biomarkers associated with infection and stress have been found in renters than homeowners.⁵

1 RF analysis of DWP, Family Resources Survey.

2 A long-run assessment of the link between housing tenure and costs and living standards is: S Clarke, A Corlett & L Judge, [The housing headwind: the impact of rising housing costs on UK living standards](#), Resolution Foundation, June 2016.

3 D Adler & B Ansell, [Housing and Populism](#), West European Politics, 43(2), June 2019.

4 Department for Communities and Local Government, [English Housing Survey 2014: Housing and Well-being Report](#), July 2016.

5 A Clair & A Hughes, [Housing and health: new evidence using biomarker data](#), Journal of Epidemiology and Community Health, May 2019.

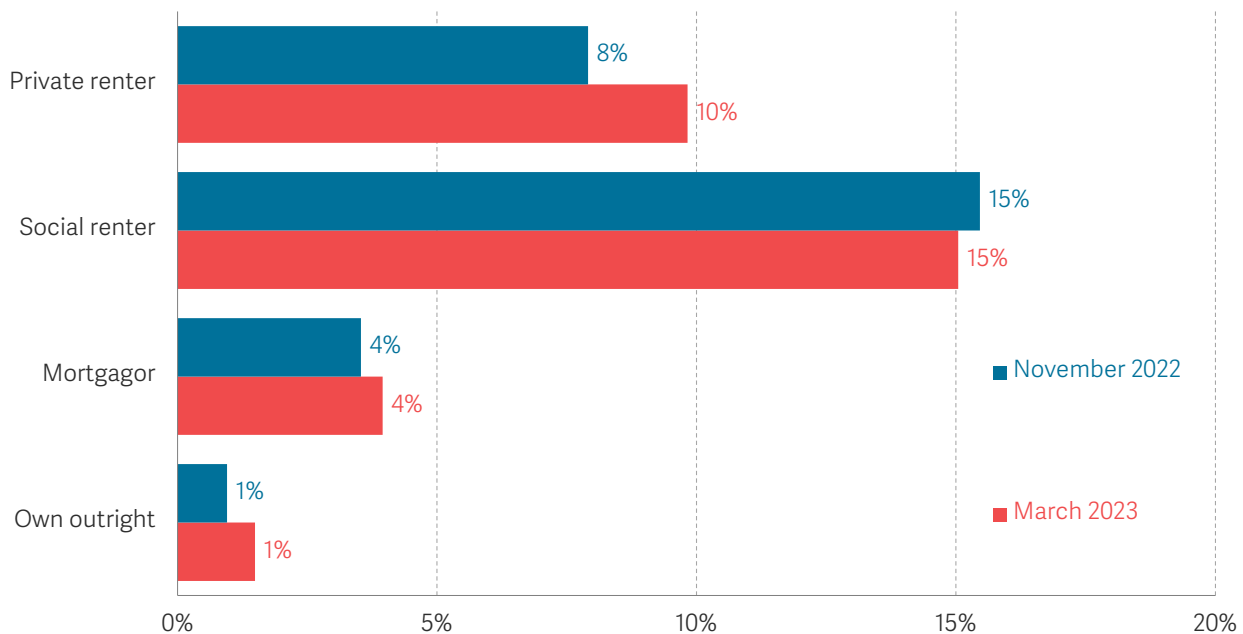
The type, quality and cost of housing have also been important factors in determining how families have been affected by the cost of living crisis. In this report, we use a data from an online YouGov survey (funded by The Health Foundation) of 10,122 adults aged 18+, to analyse the experience of the cost of living crisis by tenure, the incidence of poor quality housing, and poor quality housing's effect on health and wellbeing; we also compare this new data to similar data collected in November 2022.

Experience of the cost of living crisis varies by tenure

Previous Resolution Foundation analysis has shown that the experience of housing stress during the cost of living crisis has been very unequal by tenure.⁶ We update that in Figure 1 and Figure 2; the general pattern is that, as we came to the end of the winter period, housing costs were still weighing on people in March 2023, and that there remained big differences between housing tenure types.

FIGURE 1: Social renters are the most likely to have fallen behind on their housing costs over the last three months

Proportion of adults who fell behind on some or all of their housing costs over the last three months by housing tenure: UK, 23-30 November 2022 and 6-12 March 2023



NOTES: March 2023: All (n=9651), private renter (n=1282), social renter (n=1057), mortgagor (n=2971), and own outright (n=3342). November 2022: All (n=10096), private renter (n=1354), social renter (n=1125), mortgagor (n=3083), and own outright (n=3605). Results exclude students. These figures have been analysed independently by the Resolution Foundation.

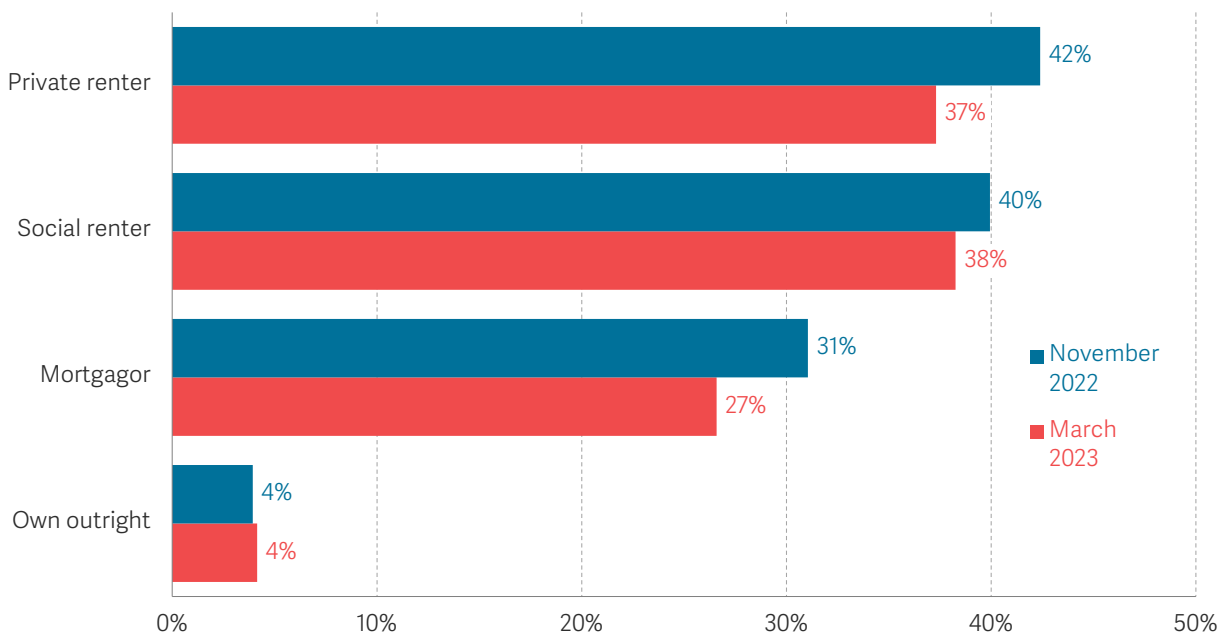
SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis November 2022 and March 2023 waves.

⁶ E Fry, F Odamtten & C Pacitti, *Housing Outlook Q1 2023*, Resolution Foundation, January 2023.

In particular, Figure 1 shows the proportion of adults who had fallen behind on housing costs, as assessed in November 2022 and March 2023.⁷ The proportion of people behind on housing costs was similar in March 2023 to November 2022, and there are still large differences by housing tenure: the likelihood of falling behind on housing costs remains highest for renters, with 15 per cent of social renters and 10 per cent of private renters saying they were behind in March 2023.

FIGURE 2: The proportion of people worried about meeting their housing costs has fallen slightly since November for most tenures, yet still remains elevated

Proportion of adults reporting they are very or fairly worried about meeting their housing costs over the next three months by housing tenure: UK, 23-30 November 2022 and 6-12 March 2023



NOTES: March 2023: All (n=9651), private renter (n=1282), social renter (n=1057), mortgagor (n=2971), and own outright (n=3342). November 2022: All (n=10096), private renter (n=1354), social renter (n=1125), mortgagor (n=3083), and own outright (n=3605). Results exclude students. These figures have been analysed independently by the Resolution Foundation.

SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis November 2022 and March 2023 waves.

Figure 2 shows the proportion of adults that are very or fairly worried about meeting their housing costs over the coming three months. This has fallen slightly since November 2022, but nearly 4 in 10 private and social renters remain concerned about meeting their housing costs in the near future. Although private rents have risen less quickly than the many goods and services over the last year (rising by 4.7 per cent in the 12 months to February 2023)⁸, rents for new tenancies have risen by much more: as of March 2023, they

⁷ Figure 1 shows slightly different results to those shown in E Fry, F Odamtten & C Pacitti, *Housing Outlook Q1 2023*, Resolution Foundation, January 2023. This is because Figure 1 shows data for people of all ages but has removed students, and the analysis in our earlier Housing Outlook was of working-age adults only, including students.

⁸ Office for National Statistics, *Index of Private Housing Rental Prices, UK: February 2023*, March 2023.

had risen by 10 per cent in the last 12 months.⁹ Among those with mortgages, around 1.8 million households with fixed-rate mortgages are set to renew in 2023-24 and are likely to move on to significantly higher interest rates,¹⁰ and nearly 2 million on floating-rate mortgages will have already seen a large hike in their housing costs this year.¹¹

In addition to tenure, housing quality has a large effect on people's experiences of crises

Evidently, housing tenure is having a strong impact on people's experience of the cost of living crisis. But it's not just the type of housing that is important: the quality matters too. Housing quality has become a more prominent issue recently, in part due to the death of Awaab Ishak, a two-year-old living in social housing whose death was caused by living in a mouldy flat¹²; and following high-profile investigations into the quality of social housing.¹³

In order to update our knowledge of housing quality issues and to investigate how it is related to people's experience of the cost of living crisis, we asked respondents three questions about the quality of their homes; the results are shown in Figure 3.¹⁴ Each of the problems was reported by between one in six (16 per cent reported that heating, electrics or plumbing were not in good working order) and just under one in four of respondents (22 per cent reported that their property was not in a good state of repair).¹⁵ Renters are the most likely to be living somewhere with a housing quality issue: private renters are the most likely to live somewhere with damp (30 per cent), while social renters are the most likely to live in a home not in a good state of repair (29 per cent).

For the purposes of this report, we created an indicator of living in poor quality housing that is defined as reporting all three of the issues above. Figure 3 shows that 10 per cent of people (6.5 million people) meet this criteria, and that this fraction is relatively consistent across housing tenures: this means that, although renters are more likely to experience at least one of these housing quality issues, instances of consistently poor quality housing can be found across all tenure types.

⁹ HomeLet, [Homelet Rental Index](#), March 2023.

¹⁰ M Brewer, E Fry & L Try, [The Living Standards Outlook 2023](#), Resolution Foundation, January 2023.

¹¹ G Bodrato et al., [Mortgage borrowers and macroeconomic developments](#), Financial Conduct Authority, March 2023.

¹² R Booth, [Father of boy killed by mould welcomes law to prevent repeat](#), The Guardian, 9 Feb 2023.

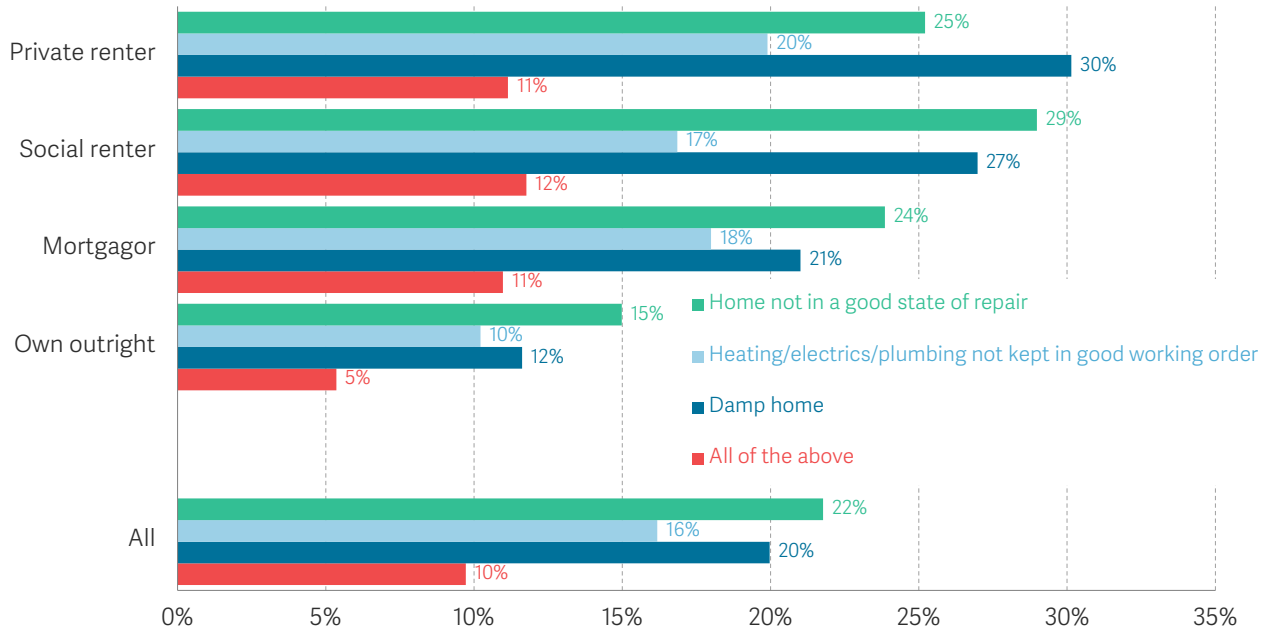
¹³ D Hewitt, ['The worst I've ever seen': The appalling and 'unliveable' council housing conditions some have endured during lockdown](#), ITV News, 22 March 2021; D Lavelle, ['I'm willing to take on absolutely everyone!' Kwajo Tweneboa on fighting for Britain's poorest tenants](#), The Guardian, 19 January 2022.

¹⁴ The wording of the questions was taken from the Family Resources Survey, where the questions are used to assess living standards for those aged 65 or over. The link between housing quality and wellbeing has been presented in L Judge & F Rahman, [Lockdown living: Housing quality across the generations](#), Resolution Foundation, July 2020; and in Department for Communities and Local Government, [English Housing Survey 2014: Housing and Well-being Report](#), July 2016.

¹⁵ Throughout, we exclude 820 observations who reported 'No – other reason' to any of the three housing quality questions. Although, taken on face value, these respondents indicated that they were experiencing poor quality housing, the three survey questions on housing quality did not include a "Prefer not to answer" category, and these respondents were particularly likely to reply "Prefer not to answer" to other, similar, questions. It is possible that this decision means that we slightly understate the extent of poor quality housing.

FIGURE 3: 10 per cent of people reported having all three of the housing quality issues shown below

Proportion of adults reporting problems with housing quality, by housing tenure: UK, 6-12 March 2023



NOTES: All (n=8831), private renter (n=1055), social renter (n=894), mortgagor (n=2834), and own outright (n=3201). Results exclude students, and tenures 'live in home owned by parent etc' and 'other'. Excludes 820 observations who reported 'No – other reason' to any of the three housing quality questions. These figures have been analysed independently by the Resolution Foundation.

SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis March 2023 wave.

What types of people are the most likely to live in poor quality housing, according to this definition? Figure 4 shows that groups that we would typically consider to be more disadvantaged are also more likely to report poor quality housing. Young adults are more likely to be living in poor quality housing than their older counterparts, with a quarter of them living in poor quality housing.¹⁶ Indeed, younger people are three times more likely to be living in poor quality housing than older people: 18 per cent of people aged 18-34 (2.6 million people) live in poor quality housing, compared to 6 per cent of people aged 45 and above. People from Pakistani or Bangladeshi, Black, or Mixed/Multiple ethnic groups are much more likely to be living in poor quality housing compared to their White counterparts; especially people from Pakistani and Bangladeshi backgrounds, who are over four times more likely (these groups also have lower median incomes and have also been shown to be more likely to fall behind on housing costs).¹⁷ Londoners and people living in the West Midlands are more likely to be living in poor quality housing than people in the rest of the UK – with Londoners being twice as likely to be living in poor quality

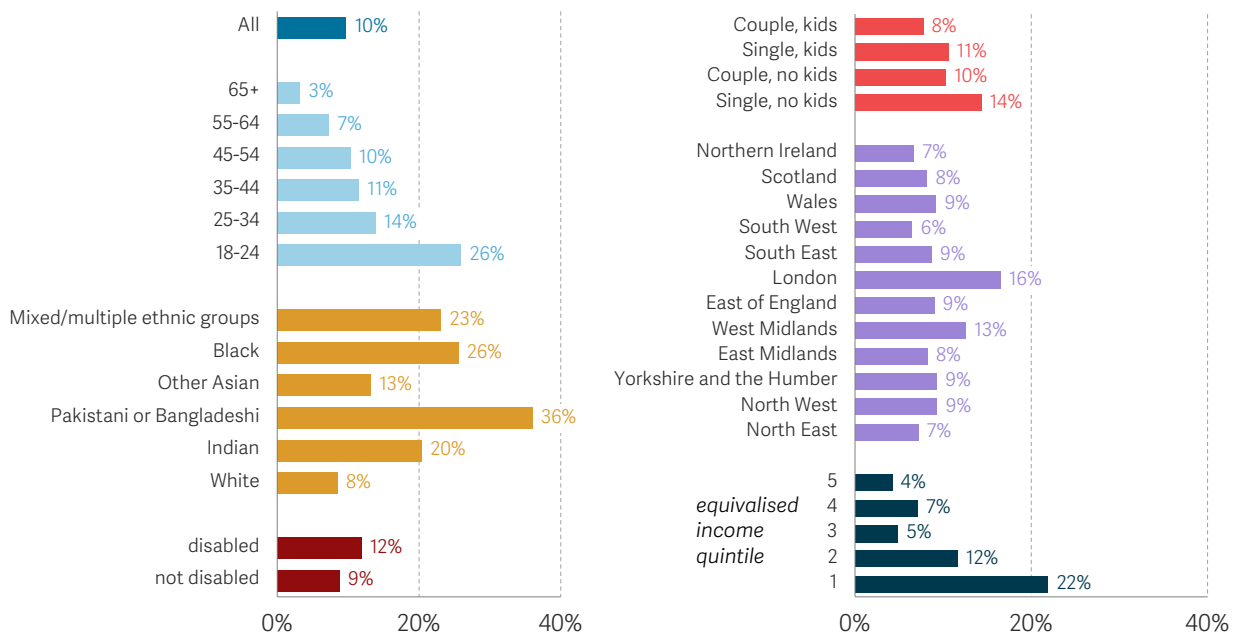
¹⁶ We exclude students from this analysis, as it is not clear whether their responses are about their student or term-time accommodation, or their permanent residence.

¹⁷ K Handscomb, K Henehan & L Try, *The Living Standards Audit 2021*, Resolution Foundation, July 2021; E Fry, F Odamtten & C Pacitti, *Housing Outlook Q1 2023*, Resolution Foundation, January 2023.

housing than people in Scotland. Unsurprisingly, people on low incomes are much more likely to be living in poor quality housing than those with higher incomes: people with incomes in the lowest family income quintile are over five times more likely to be living in poor quality housing than those from the highest family income quintile. Disabled people and single people (including single parents) are also disproportionately likely to be living in poor quality housing.

FIGURE 4: Disadvantaged groups are the most likely to be living in poor quality housing

Proportion of adults reporting that they live in poor quality housing: UK, 23-30 November 2022 and 6-12 March 2023



NOTES: All (n=8831). Quintile 1 (n=746), 2 (n=1116), 3 (n=1128), 4 (n=935), 5 (n=1073). North East (n=405), North West (n=885), Yorkshire and the Humber (n=779), East Midlands (n=704), West Midlands (n=742), East of England (n=801), London (n=1077), South East (n=1153), South West (n=874), Wales (n=419), Scotland (n=742), Northern Ireland (n=250). Single, no kids (n=1169), couple, no kids (n=1041), single, kids (n=837), couple, kids (n=2578). Not disabled (n=6057), disabled (n=2774). White (n=7981), Indian (n=94), Pakistani or Bangladeshi (n=79), Other Asian (n=76), Black (n=72), Mixed/multiple ethnic groups (n=157). 18-24 (n=554), 25-34 (n=1271), 35-44 (n=1718), 45-54 (n=1288), 55-64 (n=1538), 65+ (n=2462). Results exclude students. Excludes 820 observations who reported 'No – other reason' to any of the three housing quality questions. These figures have been analysed independently by the Resolution Foundation. SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis March 2023 wave.

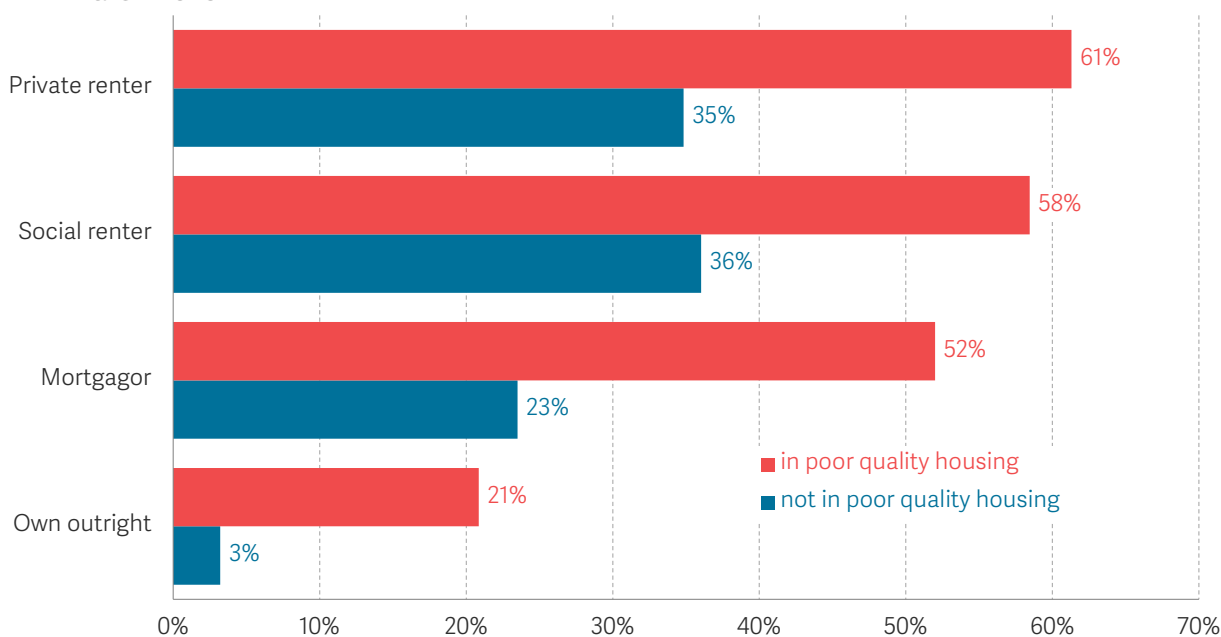
People living in poor quality housing have struggled with the cost of living crisis this winter more than people who don't

It is clear that people in typically disadvantaged groups are more likely to live in poor quality housing, and Figure 5 shows that housing quality has a clear impact on whether someone is likely to be worried about their housing costs over and above the impact of housing tenure. Around 6 in 10 private and social renters and 5 in 10 mortgagors in poor

quality housing are worried about meeting their housing costs in the future, compared to around 4 in 10 private and social renters and 2 in 10 mortgagors not living in poor quality housing.

FIGURE 5: People living in poor quality housing are twice as likely to be worried about meeting their housing costs in the coming months

Proportion of adults reporting they are very or fairly worried about meeting their housing costs over the next three months by housing quality and tenure: UK, 6-12 March 2023



NOTES: All (n=8831), not in poor quality housing (n=8003), in poor quality housing (n=828). Results exclude students, and tenures 'live in home owned by parent etc' and 'other'. Excludes 820 observations who reported 'No – other reason' to any of the three housing quality questions. These figures have been analysed independently by the Resolution Foundation.
 SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis March 2023 wave.

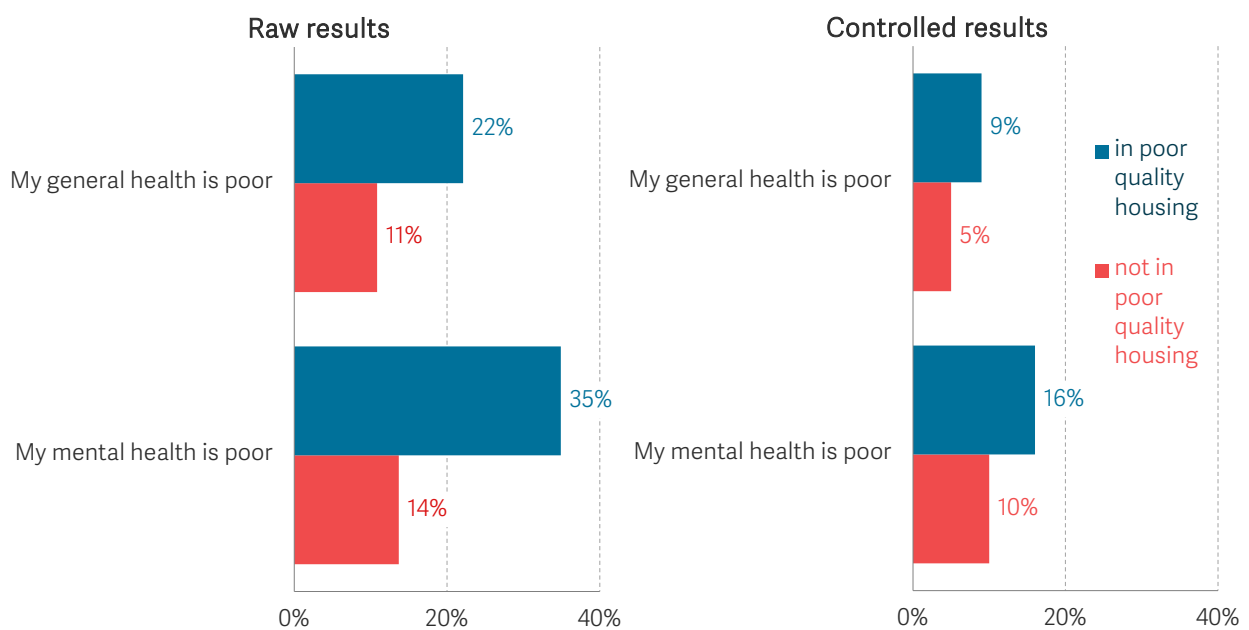
People in poor quality housing also tend to have worse health, even when controlling for a wide variety of other factors. The left hand panel of Figure 6 shows that 22 per cent of people living in poor quality housing have poor general health, and 35 per cent have poor mental health, compared to 11 per cent and 14 per cent, respectively, for those who do not live in poor quality housing. On the right panel of Figure 6, we show the estimated difference in reported health between those who do and do not live in poor quality housing, after controlling for a number of demographic factors also likely to be associated with poor quality housing.¹⁸ The differences are smaller than in the left panel – those in poor quality housing are 4 percentage points more likely to say that their general

¹⁸ In Figures 6 and 7, we use a probit regression model to determine whether housing quality remains an indicator of poor health and wellbeing, after controlling for other demographic and income-related contributing factors. We controlled for: housing tenure, gender, age, if a full-time student, ethnicity, family type, region, disability, if using a pre-payment meter, employment status, income, and material deprivation. The values shown in the 'controlled results' chart are the predicted probabilities of the outcome occurring, evaluated at the average values of all the factors that have been controlled for.

health is poor, and 6 percentage points more likely to say that their mental health is poor – but they remain statistically significantly different from zero, showing that living in poor quality housing is associated with worse health over and above the impact of housing tenure, income, age and other factors.

FIGURE 6: People living in poor quality housing are more likely to have poor health, even when other factors are controlled for

Share of respondents in poor health, raw results (left chart) and results controlled for housing tenure, gender, age, if a full-time student, ethnicity, family type, region, disability, if using a pre-payment meter, employment, income, and deprivation (right chart): UK, 6-12 March



NOTES: Raw results: All (n=8831), in poor quality housing (n=828), not in poor quality housing (n=8003). Controlled results: All (n=9230), in poor quality housing (n=886), not in poor quality housing (n=8344). Raw results exclude students, but controlled results include students, but control for being a student. Excludes 820 (in the raw data) or 892 (in the controlled data) observations who reported 'No – other reason' to any of the three housing quality questions. These figures have been analysed independently by the Resolution Foundation.

SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis March 2023 wave.

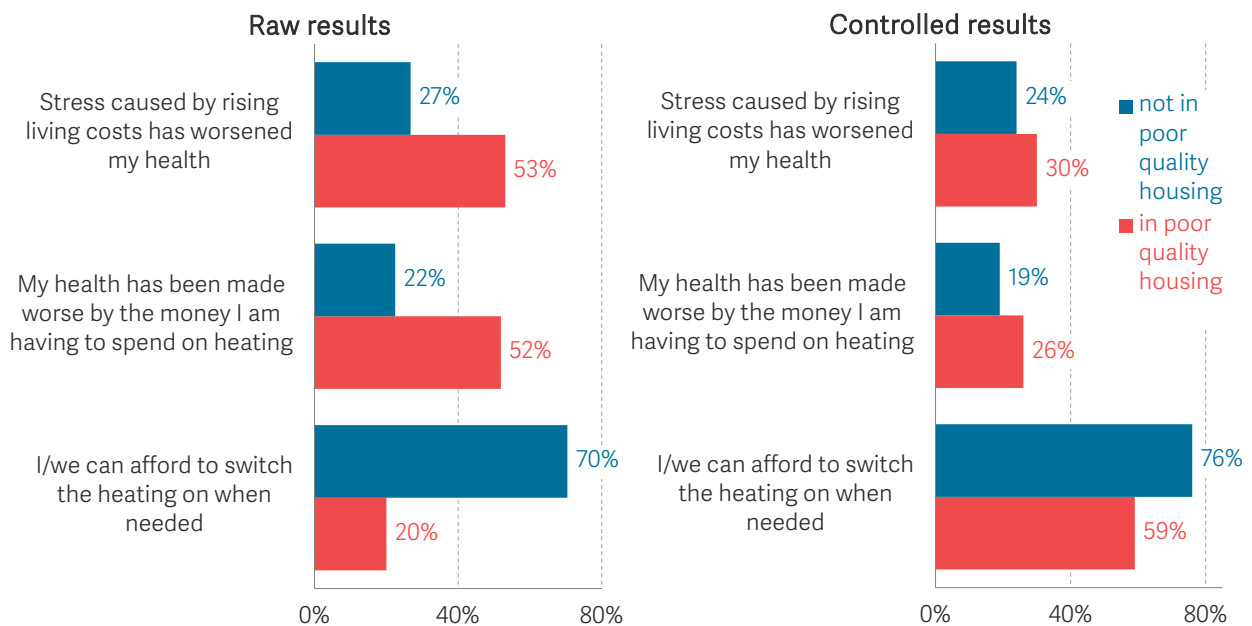
As well as having a higher likelihood of poor health than others, people living in poor quality housing are also more likely to report that the cost of living crisis has made their health worse. We show this, for three different measures, in Figure 7, again showing both the raw differences and then after controlling for a variety of characteristics.

As the left panel of Figure 7 shows, over half of people living in poor quality housing felt that the stress caused by rising living costs had worsened their health, or that their health had been made worse by the size of their heating bills this winter; compared to 27 per cent and 22 per cent respectively for people not living in poor quality housing.

In addition, just 2 in 10 people living in poor quality housing said they could afford to switch the heating on when needed, compared to 7 in 10 people not living in poor quality housing. As in Figure 6, these differences persist, but typically get smaller, after controlling for various other factors. The right panel shows that living in poor quality housing made people 6 percentage points more likely to have felt that the stress caused by rising living costs had worsened their health, and 7 percentage points more likely to say that their health had been made worse by the money they had to spend on heating. And people living in poor quality housing were 17 percentage points less likely than those not living in poor quality housing to be able to afford to turn on the heating when needed.

FIGURE 7: People living in poor quality housing are more likely to have had their wellbeing adversely impacted, even when other factors are controlled for

Share of respondents facing a detrimental impact on their health due to the cost of living, raw results (left chart) and results controlled for housing tenure, gender, age, if a full-time student, ethnicity, family type, region, disability, if using a pre-payment meter, employment, income, and deprivation (right chart): UK, 6-12 March



NOTES: Raw results: All (n=8831), in poor quality housing (n=828), not in poor quality housing (n=8003). Controlled results: All (n=9230), in poor quality housing (n=886), not in poor quality housing (n=8344). Raw results exclude students, but controlled results include students, but control for being a student. Excludes 820 (in the raw data) or 892 (in the controlled data) observations who reported 'No – other reason' to any of the three housing quality questions. These figures have been analysed independently by the Resolution Foundation.

SOURCE: RF analysis of YouGov, adults aged 18+ Cost of Living Crisis March 2023 wave.

Following two successive crises, housing quality is more important than ever

Although tenure is correlated with how someone is experiencing the cost of living crisis, it is far from the only housing-related factor linked to it.¹⁹ As this report shows, not only have people living in poor quality housing been more likely to have poor health and poor wellbeing during the cost of living crisis, but poor quality housing appears to have contributed to this over and above factors such as income, deprivation and housing tenure. But this is not the first crisis where housing quality has been important in exacerbating the adverse effects of an economic, social and health crisis. During the Covid-19 pandemic, when the country was in lockdown and people were only permitted to leave their homes for essential reasons, issues such as living in damp housing, having no obvious garden, no internet access, or being in overcrowded housing all became extremely material to people's experiences of everyday life.²⁰

In a similar vein, housing quality has been material to people's experience of the cost of living crisis. The cost of living crisis is primarily an energy crisis: energy bills for a typical household in 2022-23 were 69 per cent higher than they were pre-pandemic (2019-20).²¹ There several ways in which this could affect health and wellbeing: difficulties in paying to heat one's home has worsened health for some, but pre-existing housing quality problems – such as damp and mould – are likely to be have been exacerbated by residents' inability to heat their homes.

These problems with housing quality have not just sprung out of thin air: they are a result of longer-term, structural problems, such as the UK's underinvestment in social housing, and weak regulation of housing conditions in the private rented sector. Indeed, the stock of affordable homes relative to the number of families has fallen by around 40 per cent since the 1980s.²² Although official data shows that the proportion of non-decent-quality homes has fallen since 2011, it is clear that housing quality still poses a range of problems for too many people.²³ The Government has committed to use the law to make improvements to social housing: an amendment to the Social Housing (Regulation) Bill – known as Awaab's Law – will require social landlords to fix housing quality issues, including damp and mould, within a strict amount of time.²⁴ But the Government must also focus on building new affordable housing, both for rent and for purchase.

¹⁹ E Fry, F Odamtten & C Pacitti, [Housing Outlook Q1 2023](#), Resolution Foundation, January 2023.

²⁰ L Judge & F Rahman, [Lockdown living: Housing quality across the generations](#), Resolution Foundation, July 2020.

²¹ RF analysis of Ofgem, Energy Price Cap; UCL, SERL data.

²² F Odamtten & J Smith, [Cutting the cuts: How the public sector can play its part in ending the UK's low-investment rut](#), Resolution Foundation, April 2023.

²³ DLUHC, [English Housing Survey 2021 to 2022: headline report](#), 15 December 2022.

²⁴ DLUHC, [February 2023 – update on government's work to improve the quality of social housing](#), 28 February 2023.

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A photograph of a modern, multi-story apartment building with a mix of brick and concrete facades, balconies, and large windows, set against a cloudy sky. The image is positioned in the bottom-left corner of the page.

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