



Department for Levelling Up,  
Housing & Communities

# English Housing Survey

Household Resilience Study, Wave 3 April-May 2021

**Official Statistics**



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# Introduction and main findings

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1. The English Housing Survey (EHS) is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It is one of the longest standing government surveys and was first run in 1967.
2. In June-July 2020 we followed up with respondents to the 2019-20 EHS to investigate household resilience in light of COVID-19. To differentiate it from the main EHS, the follow-up survey is referred to in this report as the Household Resilience Study. The findings from Wave 1 of the Household Resilience Study were reported in December 2020<sup>1</sup>. For Wave 2, we followed up with the same households again in November-December 2020. Official Statistics from Wave 2 were published in April 2021<sup>2</sup>. The third and final wave of the Household Resilience Study was run in April-May 2021, coinciding with the planned easing of COVID-19 related restrictions. Findings from Wave 3 are reported in this report. Wave 1 and 2 findings referred to in this report are available at the links below.
3. The report is split into four chapters. The first provides an overview of reported changes in employment and income between November-December 2020 and April-May 2021. Chapter 2 considers changes in housing affordability, including whether households are in rent or mortgage arrears. Chapter 3 covers changes to household circumstances and satisfaction with the local area. The final chapter considers changes in well-being, including loneliness. This report does not provide commentary on all the data collected in the Household Resilience Study. Further statistics can be found in the data tables published alongside this report.
4. As with most household surveys, the Household Resilience Study collects detailed information about the household reference person (HRP) in addition to more general information about other members of the household. The HRP is the 'householder' in whose name the accommodation is owned or rented (see the glossary for further information).
5. Full details of the survey sampling and reporting conventions are in the technical notes at the end of this report. Briefly, the Household Resilience Study is an online and telephone survey of 3,906 respondents who had previously participated in Waves 1 and 2 of the Household Resilience Study and the main EHS in 2019-20. In April-May 2021, 90% of those who had participated in November-December 2020 completed the questionnaire. Most respondents (74%) completed the web survey; 26% of respondents opted to complete the survey via telephone.

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<sup>1</sup> Household Resilience Study: Wave 1 <https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

<sup>2</sup> Household Resilience Study: Wave 2 <https://www.gov.uk/government/statistics/household-resilience-study-wave-2>

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## Main findings

### **There were more households in mortgage arrears in April-May 2021 than there were before the pandemic.**

- In April-May 2021, 2% of mortgagors were in arrears, higher than the pre-pandemic rate of 0.5%. This is following the return to pre-pandemic levels we saw in November-December 2020 (1%) but is lower than the initial increase to 6% we saw in June-July 2020.
- In addition to the 2% in mortgage arrears, 10% of mortgagors reported finding it rather or very difficult to keep up with their mortgage payments in the last year, unchanged from previous waves of the Household Resilience Study, but up from pre-pandemic rate of 4% in 2019-20.

### **Private rental arrears remain higher than they were pre-pandemic.**

- In April-May 2021, 7% of private renters were currently in arrears, up from 3% in 2019-20 but unchanged from November-December 2020 when 9% were in arrears (the difference is not statistically significant). A further 9% of private renters said they were very or fairly likely to fall behind with rent payments in the next three months.

### **While more likely to be in arrears than private renters, over the course of the pandemic, the proportion of social renters in arrears has not changed.**

- In April-May 2021, 13% of social renters were in arrears. The apparent increase in the proportion of social renters in arrears, from 11% in 2019-20, is not statistically significant.

### **One in ten households were behind with at least one household bill in April-May 2021; more than one in five had recently used their savings to pay their rent or mortgage.**

- 10% of households were behind with at least one household bill (e.g. utility bills, credit cards, other loans or other bills) in April-May 2021, lower than the proportion in this situation in November-December 2020 (12%).
- This varied by tenure. Owner occupiers were less likely to be behind than renters, with 3% of outright owners behind with one or more bill, whilst 5% of those buying with a mortgage were behind. For private renters, 17% were behind with one or more bill, as were 25% of social renters.
- In April-May 2021, 22% of households had recently used their savings to pay their rent or mortgage. Renters were more likely than mortgagors to have used their savings for this purpose (29% of private renters and 28% of social renters compared with 19% of mortgagors).

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**Over half of households said their income did not change between November-December 2020 and April-May 2021; fewer households reported that their income had decreased and more reported that their income had increased.**

- Respondents were asked whether there had been changes to their household income since November-December 2020. Over half (53%) reported that their income had not changed. One in five (21%) said it had changed, but by less than £100 a month. Meanwhile, 12% reported their income had decreased by at least £100 (down from 17% reporting this in November-December 2020) and 14% said it had increased by at least £100 (up from 11% in November-December 2020).

**The proportion of renters who expect to buy their own home has declined further.**

- In 2019-20, 59% of private renters and 28% of social renters said that they expected to buy their own home at some point in the future. By June-July 2020, these proportions had decreased, with 49% of private renters and 24% of social renters saying that they expected to buy their own home. In April-May 2021, expectations to buy among renters declined further with 45% of private renters and 20% of social renters saying that they expect to buy their own home.

**Overcrowding remains higher than it was pre-pandemic, particularly in the private rented sector.**

- In April-May 2021, 5% of households were overcrowded, up from 4% in 2019-20 and unchanged from November-December 2020. This corresponds to 1.2 million overcrowded households in April-May 2021, up from 829,000 in 2019-20.
- Rates of overcrowding varied by tenure, with owner occupiers less likely to be overcrowded than renters. In April-May 2021, 1% of outright owners and 4% of mortgagors were living in overcrowded accommodation. In the rented sectors, 14% of private renters and 9% of social renters lived in overcrowded accommodation in April-May 2021,
- Compared to 2019-20, overcrowding has increased for owner occupiers (1% to 2%) and private renters (from 7% to 14%) but is unchanged for social renters.

**People's satisfaction with their local area declined slightly over the course of the COVID-19 pandemic.**

- In April-May 2021, 84% of respondents said that they were either very or fairly satisfied with their local area as a place to live, down from 87% in 2019-20.
- Satisfaction with the local area varied by tenure, with owners more satisfied than renters, though satisfaction has declined across all tenures since 2019-20. In April-May 2021, 88% of owner occupiers, 78% of private renters and 74% of social renters said that they were either very or fairly satisfied with their local area as a place to live (down from 90%, 84% and 79% respectively in 2019-20).

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## For home owners, well-being levels are starting to improve but not to pre-pandemic levels.

- Between November-December 2020 and April-May 2021, life satisfaction increased across the population, driven by an increase in life satisfaction among owner occupiers. Happiness levels also increased, also driven by an increase among owner occupiers. Over the same period, anxiety scores decreased for owner occupiers. No such changes were observed among renters.

## Acknowledgements and further queries

6. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Department for Levelling Up, Housing and Communities (DLUHC) would particularly like to thank the following people and organisations, without whom the 2019-20 English Housing Survey and the Household Resilience Study, would not have been possible: all the households who gave up their time to take part in the survey, NatCen Social Research, the Building Research Establishment (BRE) and CADS Housing Surveys.
7. This report was produced by Winona Shaw, Alicya Mamo, Yeliz Babur and Reannan Rottier at DLUHC in collaboration with NatCen Social Research.
8. If you have any queries about this report or would like any further information, please contact [ehs@communities.gov.uk](mailto:ehs@communities.gov.uk).
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# Chapter 1

## Changes in employment and income

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1.1 This chapter examines changes in employment and income between November-December 2020 (Wave 2) and April-May 2021 (Wave 3) and how these changes vary by tenure (i.e. among owner occupiers, private and social renters). It also examines the extent to which household savings have been affected by the pandemic.

### Changes in employment

1.2 Most respondents reported no change in the employment status of the HRP (household reference person)<sup>3</sup> between November-December 2020 and April-May 2021. Overall, 91% of respondents reported no change. Of the 9% whose employment status changed, 3% became employed, 3% became a student, 2% became unemployed, 1% became self-employed, and 1% retired<sup>4</sup>. Social renters were more likely to report that they had become unemployed (5% compared with 1% of owner occupiers), Table 39b.

1.3 In April-May 2021, 18% of households reported that the HRP had been furloughed at some point during the pandemic. Households in the private rented sector were more likely than those with a mortgage to report this (24% compared with 16%), Table 50b. Households in the highest income quintile (quintile 5) were less likely to report that the HRP had been furloughed than those in quintiles 1-4, Table 50e.

### Changes in income

1.4 Respondents were asked whether there had been changes to their household income since November-December 2020. Over half (53%) reported that their income had not changed. One in five (21%) reported it had changed, but by less than £100 a month. Meanwhile, 12% reported their income had decreased by at least £100 and 14% said it had increased by at least £100. Table 3. Compared to November-December 2020, in April-May 2021 more households reported an increase in their income of at least £100 per month (14%, was 11%) and fewer reported a decrease (12%, was 17%).

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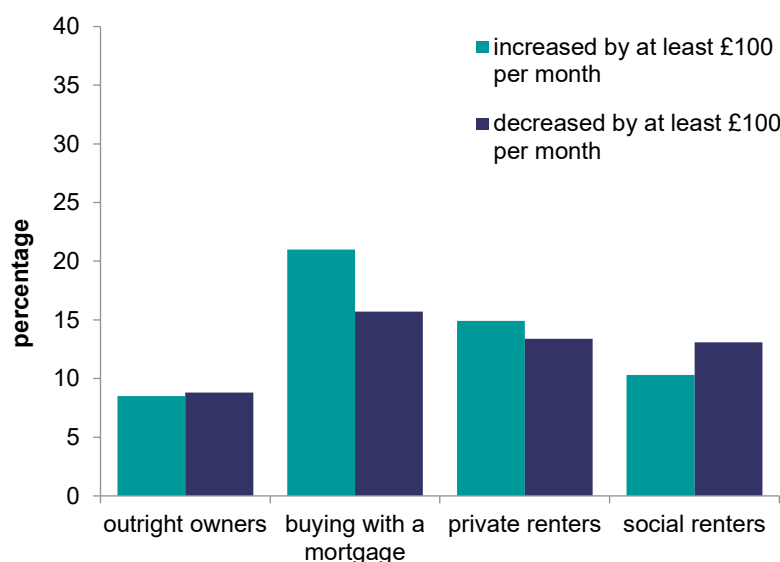
<sup>3</sup> The HRP is the 'householder' in whose name the accommodation is owned or rented (see the glossary for further information).

<sup>4</sup> Does not sum to 9% due to rounding.

## Trends by tenure

- 1.5 In April-May 2021, 21% of mortgagors reported that their income had increased by at least £100 per month since November-December 2020. By comparison, 8% of outright owners, 10% of social renters and 15% of private renters reported this, Table 3b.
- 1.6 Meanwhile, 9% of outright owners reported that their income had decreased by at least £100 per month since November-December 2020. By comparison, 13% each of social and private renters and 16% of mortgagors reported this. Between November-December 2020 and April-May 2021, there was a decrease in the proportion of owner occupiers and private renters reporting that their income had decreased by at least £100 per month. There was no change among social renters, Figure 1.1.

**Figure 1.1: Proportion of households whose monthly income increased or decreased by at least £100 between November-December 2020 and April-May 2021, by tenure**



**Base: all households**

**Note: underlying data are presented in Table 3b**

**Source: Household Resilience Study**

## Trends by employment

- 1.7 In April-May 2021, self-employed people were more likely than those in full- or part-time employment to report that their income had decreased by at least £100 (34% compared to 11% of full-time and 19% part-time workers), Table 3d. This is much the same as November-December 2020, though there has been a decrease in full-time workers reporting that their income has decreased (18% in November-December 2020 compared with 11% in April-May 2021).



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- 1.8 Households where the HRP had been furloughed were also more likely to report decreases in income. A quarter (25%) of households where the HRP was furloughed reported a decrease of at least £100 per month, compared to 14% where the HRP was not furloughed, Table 3g. However, the proportion of furloughed households affected in April-May 2021 was lower than in November-December 2020 (where 35% of furloughed households reported a decrease of at least £100 per month) and lower still than in June-July 2020 (69%).

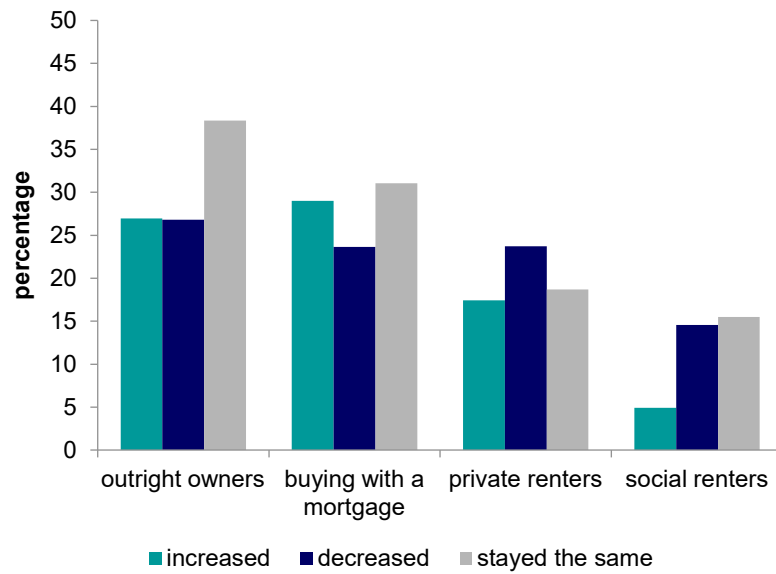
## Change in savings

- 1.9 Overall, 55% of respondents reported having savings or money invested in April-May 2021. This varied by tenure with outright owners most likely to report they had savings (77%), followed by those buying with a mortgage (63%), private renters (36%), and social renters (17%), Table 31b. These proportions are broadly in line with those reported before the pandemic, in 2019-20<sup>5</sup>.
- 1.10 Between November-December 2020 and April-May 2021, 23% reported that their savings had decreased and 22% said they had increased, Table 36b.
- 1.11 Roughly equal proportions of outright owners (27%), mortgagors (24%) and private renters (24%) reported that their savings had decreased since November-December 2020. A lower proportion of social renters reported this (15%). Owners were more likely to say their savings had increased than renters: 29% of mortgagors and 27% of outright owners reported an increase in savings since November-December 2020, compared to 17% of private renters and 5% of social renters, Figure 1.2.

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<sup>5</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.19  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

**Figure 1.2: Change in savings between November-December 2020 and April-May 2021, by tenure**



**Base: all households**

**Note: underlying data are presented in Table 36b**

**Source: Household Resilience Study**

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# Chapter 2

## Changes in housing affordability

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2.1 This chapter examines changes in housing affordability, including whether households are in rent or mortgage arrears, whether arrears or difficulty paying housing costs have worsened over the course of the pandemic, and reasons for these difficulties. It also considers whether households have difficulties in meeting their heating costs or other household bills, whether households took out new credit and whether there have been any changes in households' expectation to buy their own home.

### Mortgagors

2.2 In April-May 2021, mortgagors (i.e. those buying with a mortgage) spent an average of 18% of their household income on their mortgage, Table 21b. This has remained stable over the course of the pandemic and is the same proportion that mortgagors spent, on average, in 2019-20<sup>6</sup>.

### Mortgage arrears

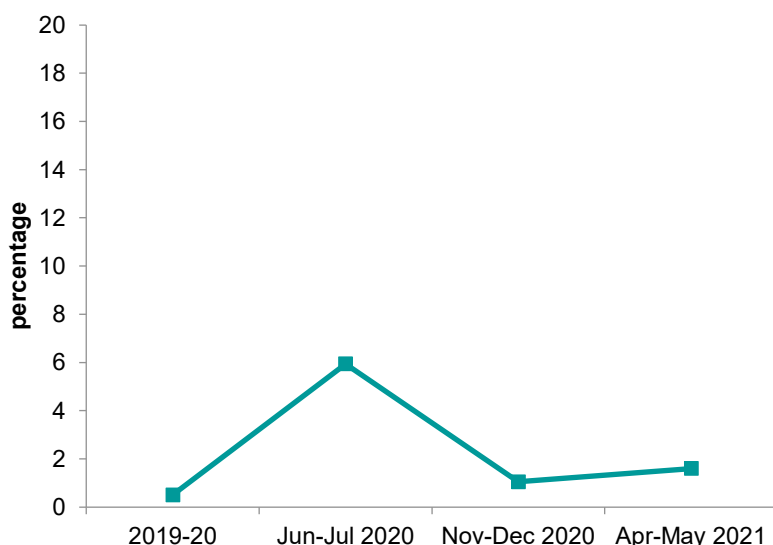
2.3 In April-May 2021, 2% of mortgagors were in arrears, higher than pre-pandemic level of 0.5%<sup>7</sup>, Table 8b. This is following the return to pre-pandemic levels we saw in November-December 2020 (1%). However, this is still lower than the initial increase to 6% we saw in June-July 2020.

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<sup>6</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.12  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>7</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.13  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

**Figure 2.1: Proportion of mortgagors in arrears, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



**Base: all households**

**Note:** underlying data are presented in Annex Table 1.15 (English Housing Survey 2019-20 Headline Report); Table 13b (June-July 2020); Table 9b (November-December 2020); Table 8b (April-May 2021)

**Sources:** Household Resilience Study; 2019-20 English Housing Survey

- 2.4 In addition to the 2% in mortgage arrears, in April-May 2021, 10% of mortgagors reported finding it rather or very difficult to keep up with their mortgage payments in the last year, unchanged from previous waves of the Household Resilience Study but up from pre-pandemic rates (4% in 2019-20<sup>8</sup>), Table 9b.
- 2.5 Of those with mortgage difficulties, i.e. in arrears or having difficulty keeping up with mortgage payments, almost two fifths (39%) reported finding it more difficult to keep up with mortgage payments since November-December 2020. This was lower than the 64% who reported finding it more difficult since June-July 2020 in November-December 2020, Table 10.

### **Reasons for difficulties keeping up mortgage payments**

- 2.6 The most common reasons that mortgagors reported finding it difficult to keep up with their mortgage payments were: being furloughed on reduced pay (28%), working fewer hours/less overtime (24%), unemployment (17%) and an increase in other payments (14%), Table 13. Similar reasons were given in November-December 2020.
- 2.7 A small proportion (6%) of mortgagors had sought advice or help concerning their mortgage payments in April-May 2021, unchanged from November-

<sup>8</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.15  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

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December 2020, but lower than the proportion in June-July 2020 (14%), Table 11b.

- 2.8 Fewer households reported agreeing a payment deferral (mortgage holiday) in April-May 2021: 3% mortgagors agreed a payment deferral since November-December 2020, similar to 5% in November-December 2020 but lower than 10% in June-July 2020. A further 3% had spoken to their lender about this, but no agreement was made, Table 12b.

### **Expectation of further difficulties keeping up with mortgage payments**

- 2.9 In April-May 2021, 226,000 households (or 3% of all mortgagors) expected to fall behind with their mortgage payments in the next three months, Table 14b. This was similar to the 4% who expected to do so in November-December 2020, but lower than 7% in June-July 2020.
- 2.10 Almost all (97%) of those up-to-date with their mortgage expected to remain so in the next three months. There were too few mortgagors in arrears to report their expectations of falling further behind with their mortgage payments, Table 14j.

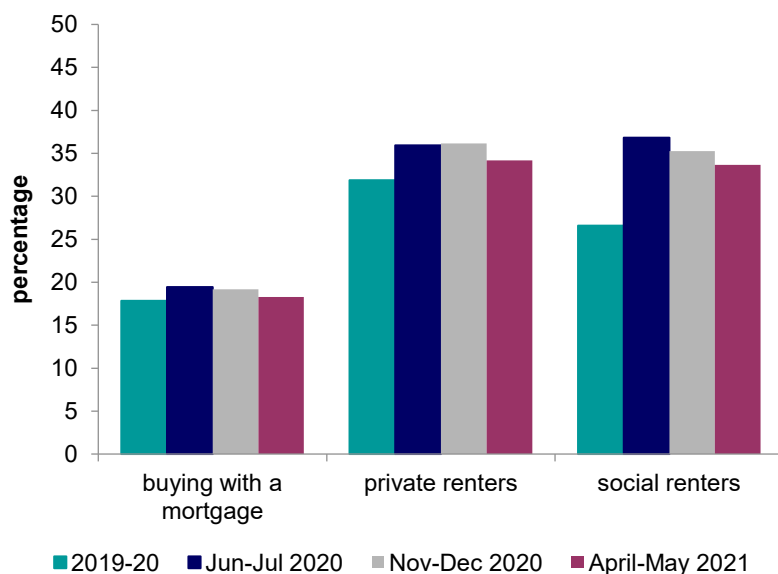
## **Renters**

- 2.11 On average, renters spend a higher proportion of their household income on their housing costs than mortgagors. Whilst the proportion of income renters spent on their rent increased in June-July and November-December 2020, in April-May 2021 for private renters this returned to pre-pandemic levels<sup>9</sup>.
- 2.12 Between 2019-20 and June-July 2020, the proportion of household income private renters spent on their rent increased from 32% to 36%, where it remained in November-December 2020. In April-May 2021, it declined to 34%, broadly in line with pre-pandemic levels.
- 2.13 For social renters, the proportion of household income spent on rent increased from 27% to 37% between 2019-20 and June-July 2020 and remained at 35% in November-December 2020. In April-May 2021, 34% was lower than in June-July 2020 but higher than the pre-pandemic level, Table 22b and Figure 2.2.

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<sup>9</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.12  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

**Figure 2.2: Proportion of income spent on housing costs, by tenure, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



**Base: all households**

**Note:** underlying data are presented in Annex Table 1.12 (English Housing Survey 2019-20 Headline Report); Tables 26b, 27b (June-July 2020); Tables 22b, 23b (November-December 2020); Tables 21b, 22b (April-May 2021)

## Rent arrears

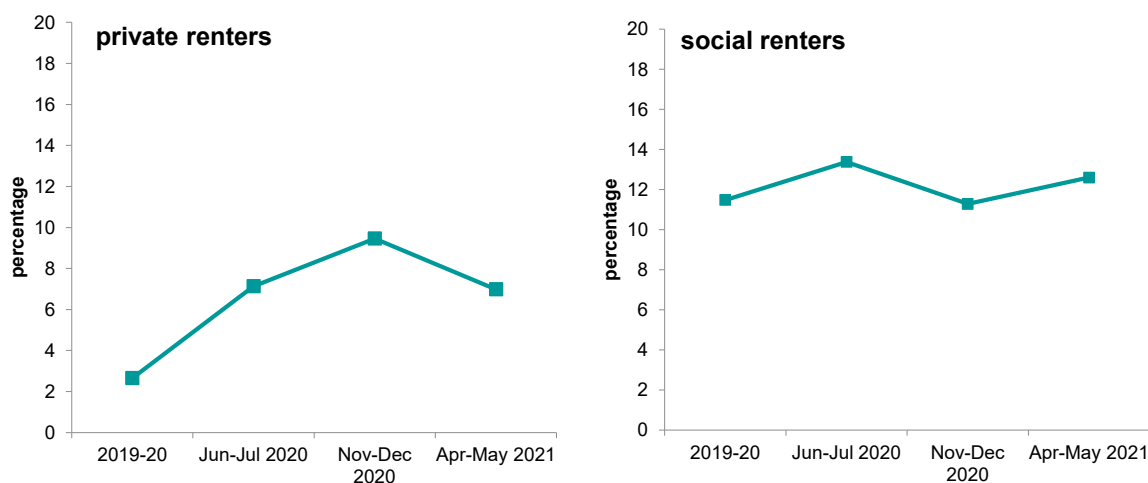
- 2.14 In April-May 2021, social renters were more likely to be in arrears (13%) than private renters (7%), Table 15b.
- 2.15 Overall, 7% of private renters were in arrears, unchanged from November-December 2020 (the apparent decrease from 9% is not statistically significant) This remains higher than 3% of private renters in arrears in 2019-20<sup>10</sup>, Figure 2.3.
- 2.16 The proportion of social renters in arrears has not changed over the course of the pandemic. In April-May 2021, 13% of social renters were in arrears, unchanged from 11% in November-December 2020, 13% in June-July 2020 and 11% in 2019-20<sup>11</sup>.

<sup>10</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.14

<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>11</sup> The apparent changes in the proportion of social renters in arrears are not statistically significant.

**Figure 2.3: Proportion of renters in arrears, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



**Base: all households**

**Note: underlying data are presented in Annex Table 1.14 (English Housing Survey 2019-20 Headline Report), Table 20b (June-July 2020); Table 16b (November-December 2020); Table 15b (April-May 2021)**

### Ease of paying rent

- 2.17 In April-May 2021, 24% of private renters said that they were finding it fairly or very difficult to pay their rent, Table 16b, much the same as the pre-pandemic rate of 27%<sup>12</sup>, following a peak of 36% reporting this in June-July 2020.
- 2.18 One in five (22%) social renters said they were finding it fairly or very difficult to pay their rent, which is lower than the 27% who said this in 2019-20.
- 2.19 Overall, 1% of renters had agreed a rent holiday with their landlord since November-December 2020, Table 18b.

### Reasons for difficulties keeping up rent payments

- 2.20 Among private renters who were finding it difficult to pay their rent, the most commonly cited reasons were due to working fewer hours/less overtime (9%); being furloughed on reduced pay (7%); or unemployment (7%). For social renters, unemployment (9%); working fewer hours/less overtime (7%); an increase in other payments (7%) and being furloughed on reduced pay (7%) were the top reasons, Table 19b.

### Expectation of further difficulties keeping up with rent payments

- 2.21 There was no change in the overall rates of renters expecting to fall behind with their rent in the next three months. Around one in ten – 9% of private

<sup>12</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.16  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

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renters and 10% of social renters – expected to fall behind, Table 20b. This was similar to in November-December 2020 (10% and 12% respectively).

### **Risk of eviction**

2.22 In April-May 2021, 4% of private renters and 4% of social renters said they risked being evicted in the next six months, Table 44b. Ethnic minority respondents were more likely to say they were at risk than White respondents (8% compared with 2%), Table 44h.

### **Household bills**

2.23 One in ten (10%) households were behind with at least one household bill (e.g. utility bills, credit cards, other loans or other bills) in April-May 2021, lower than the proportion in this situation in November-December 2020 (12%). This varied by tenure. Owner occupiers were less likely to be behind than renters, with 3% of outright owners behind with one or more bills, whilst 5% of those buying with a mortgage were behind. For private renters, 17% were behind with one or more bill (down from 24% in November-December 2020), as were 25% of social renters, Table 33b.

2.24 In April-May 2021, 22% of households had recently used their savings to pay their rent or mortgage. Renters were more likely than mortgagors to have used their savings for this purpose (29% of private renters and 28% of social renters compared with 19% of mortgagors), Table 34b.

### **Heating costs**

2.25 In April-May 2021, 17% of households reported it was fairly or very difficult to meet their heating/fuel costs. This varied by tenure. One in ten (11%) owner occupiers reported finding it fairly or very difficult to meet their heating costs, compared with 27% of private renters and 35% of social renters, similar to the proportions who reported this in November-December 2020, Table 23b.

### **New credit**

2.26 In April-May 2021, 11% of households had recently taken out new credit such as a credit card or a personal loan. Outright owners were the least likely to have taken out new credit (6%) while private renters, mortgagors and social renters were all just as likely to (15% of private renters, 17% of mortgagors and 10% of social renters), Table 37b.

2.27 When asked about the reasons for taking out new credit, 13% reported that this was to cover extra costs incurred as a result of COVID-19 and 12% said it



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was to cover income lost as a result of COVID-19. The remaining three quarters (75%) said it was for some other reason, Table 38b.

## Changes in expectation to buy

2.28 In 2019-20, 59% of private renters and 28% of social renters said that they expected to buy their own home at some point in the future<sup>13</sup>. By June-July 2020, these proportions had decreased, with 49% of private renters and 24% of social renters saying that they expected to buy their own home. In April-May 2021, expectations to buy among renters remained low with 45% of private renters and 20% of social renters saying that they expect to buy their own home, Table 48b.

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<sup>13</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.21  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>.



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## Chapter 3

# Changes to household circumstances and satisfaction

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3.1 This chapter details changes to household circumstances, including household moves, overcrowding and experiences of self-isolating and social distancing. It also examines satisfaction with the local area and with tenure.

### Household moves

3.2 Almost a million households (983,000 or 4% of households) had moved since November-December 2020, Table 24b. Among the households that had moved, 16% cited COVID-19 as the main reason for the move and 21% said that COVID-19 had influenced their decision to move “a little”, Table 25.

3.3 Private renters (8%) were more likely to have moved than owner occupiers (3%). Between November-December 2020 and April-May 2021, there was an increase in the proportion of owner occupiers that had moved. This change was due to an increase in outright owners moving (from 1% to 2%).

3.4 Respondents were also asked whether anyone had moved in or out of the household since November-December 2020; 3% had someone move out while 2% had someone move in to the household, Table 26b.

### Overcrowding

3.5 Levels of overcrowding and under-occupation are measured using the bedroom standard (see glossary). This is essentially the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationship of the household members) and the number of bedrooms actually available to the household.

3.6 In April-May 2021, 5% of households were overcrowded, up from 4% in 2019-20<sup>14</sup>. This corresponds to 1.2 million households that are overcrowded, up from 829,000 in 2019-20. Meanwhile, 38% were under-occupied (i.e. had two or more spare bedrooms), unchanged from 2019-20, Table 40b. The

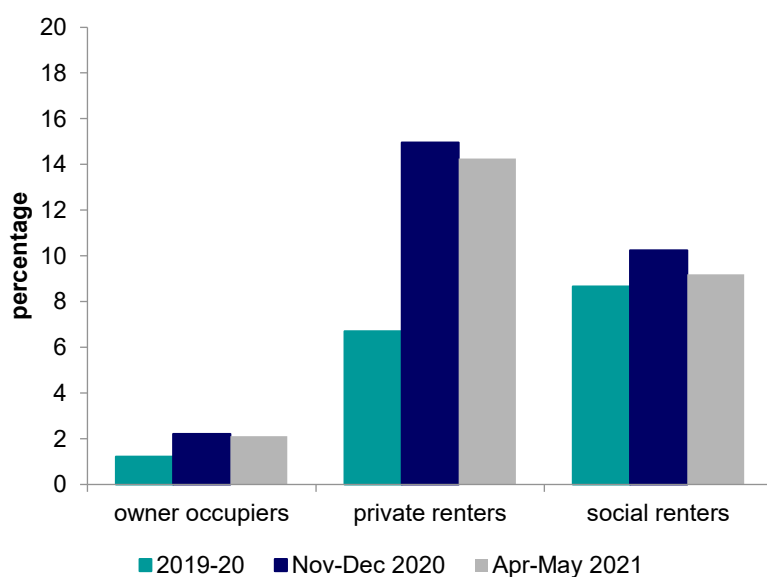
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<sup>14</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.24  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

overcrowding rate did not increase between November-December 2020 and April-May 2021, but the rate remains higher than before the pandemic.

- 3.7 Rates of overcrowding varied by tenure, with owner occupiers less likely to be overcrowded than renters. In April-May 2021, 1% of outright owners and 4% of mortgagors were living in overcrowded accommodation. This corresponds to 83,000 outright owners and 244,000 mortgagors. In the rented sectors, 14% of private renters and 9% of social renters lived in overcrowded accommodation in April-May 2021. This corresponds to 524,000 private renters and 375,000 social renters. However, there is no statistically significant difference in the rate of overcrowding between private and social renters.
- 3.8 Compared to 2019-20, overcrowding has increased from 1% to 2% for owner occupiers and from 7% to 14% for private renters, but is unchanged for social renters, Figure 3.1.

**Figure 3.1 Overcrowding, by tenure, 2019-20, November-December 2020 and April-May 2021**



**Base: all households**

**Note: underlying data are presented in Annex Table 1.24 (English Housing Survey 2019-20 Headline Report); Table 42b (November-December 2020); Table 40b (April-May 2021)**

**Sources: Household Resilience Study; 2019-20 English Housing Survey**

- 3.9 White households were less likely to be overcrowded than ethnic minority households. In April-May 2021, 2% of White households were overcrowded compared to 18% of Black households, 19% of Indian households and 36% of Pakistani and Bangladeshi households, Table 40h. These figures are broadly

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in line with earlier English Housing Survey figures which show higher rates over overcrowding among Black African and South Asian households<sup>15</sup>.

## Working from home

- 3.10 In April-May 2021, 27% of households had someone working at home, unchanged from November-December 2020. As previously, home working was more prevalent among those who work full-time than those who part-time (46% compared with 28%). Meanwhile, 45% of self-employed people were working at home in April-May 2021, Table 2d.
- 3.11 As in previous waves of the Household Resilience Study, households in the highest income quintile were more likely to have someone working from home. In April 2021, 62% of this group were working from home, Table 2e.
- 3.12 Home working remained more prevalent in mortgagor and private rented households (50% of mortgagors and 29% of private renters, compared to 10% of social renters and 17% of households owned outright), Table 2b.

## Self-isolating and social distancing

- 3.13 In April-May 2021, about half (49%) of households had at least one person who had self-isolated at some point as a result of the COVID-19 pandemic (up from 41% in November-December 2020). Over half (59%) of social rented households had someone self-isolating during the pandemic, compared to 48% of private renters and 46% of owner occupiers, Table 5b.
- 3.14 Those in the lowest (52%) and highest income quintile (56%) were more likely to have had a member of their household self-isolating than those in the middle income quintiles, Table 5e.
- 3.15 About two thirds (65%) of lone parents with children under the age of 15 had someone in their household that had to self-isolate due to COVID-19, compared with 44% of couples without children and 47% of single person households, Table 5c.
- 3.16 In April-May 2021, most households (81%) reported that they found it very or fairly easy to comply with social distancing restrictions, an increase from November-December 2020 when 78% reported this. Three quarters (75%) of social renters, 79% of private renters, and 84% of owner occupiers said that

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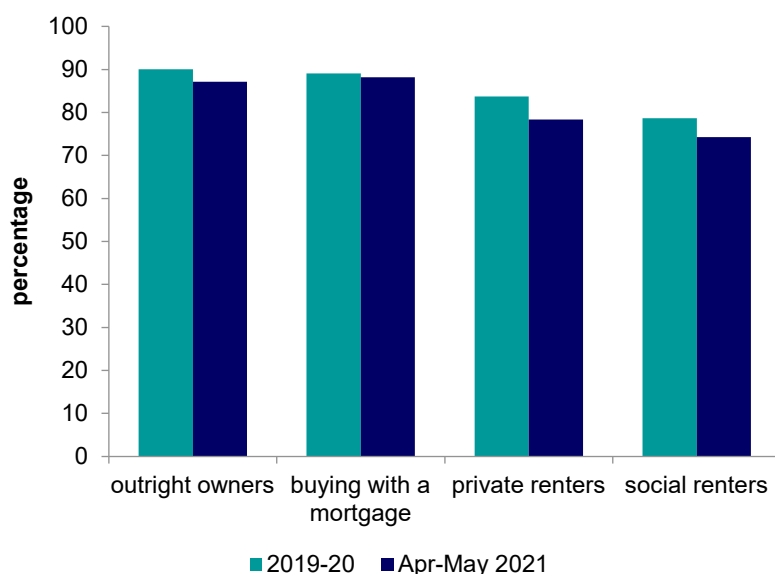
<sup>15</sup> Ethnicity facts and figures: Overcrowded households  
<https://www.ethnicity-facts-figures.service.gov.uk/housing/housing-conditions/overcrowded-households/latest>

they found it very or fairly easy to comply with social distancing restrictions, Table 6b.

## Satisfaction with the local area and tenure

- 3.17 People's satisfaction with their local area has declined over the course of the COVID-19 pandemic. In April-May 2021, 84% of respondents said that they were either very or fairly satisfied with their local area as a place to live, Table 45b. In 2019-20, 87% of people said this<sup>16</sup>.
- 3.18 Satisfaction with the local area varied by tenure, with owners more satisfied than renters, though satisfaction has declined across all tenures since 2019-20. In April-May 2021, 88% of owner occupiers, 78% of private renters and 74% of social renters said that they were either very or fairly satisfied with their local area as a place to live (down from 90%, 84% and 79% respectively in 2019-20), Figure 3.2.

**Figure 3.2: Satisfaction with local area, by tenure, 2019-20 and April-May 2021**



**Base: all households**

**Notes: underlying data are presented in Annex Table 2.3 (English Housing Survey 2019-20 Social rented sector report); Table 45b (April-May 2021); Proportions refer to those who say they are very or fairly satisfied with their local area as a place to live.**

**Source: Household Resilience Study; 2019-20 English Housing Survey**

- 3.19 Satisfaction with the local area was lowest among households in the lowest income quintile, and highest among households in the highest income quintile (80% compared with 89%), Table 45e.
- 3.20 People's satisfaction with their tenure also declined over the course of the COVID-19 pandemic. This decline is particularly noticeable among private

<sup>16</sup> English Housing Survey, 2019-20 Social Rented Sector Report, Annex Table 2.3  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-social-rented-sector>

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renters. In 2019-20, 70% of private renters said that they were either very or fairly satisfied with being a private renter<sup>17</sup>. In April-May 2021, this had declined to 59%. Satisfaction with tenure also declined over the pandemic for social renters (from 80% to 72%) and for owner occupiers (98% to 96%), Table 46b.

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<sup>17</sup> English Housing Survey, 2019-20 Social Rented Sector Report, Annex Table 2.2  
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-social-rented-sector>

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# Chapter 4

## Changes in loneliness and well-being

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4.1 This chapter explores loneliness and well-being, and the extent to which this has changed between November-December 2020 and April-May 2021.

4.2 Well-being is measured using the following four measures of personal well-being:

- Overall, how satisfied are you with your life nowadays? Referred to as 'life satisfaction'
- Overall, how anxious did you feel yesterday? Referred to as 'anxiety'
- Overall, to what extent do you feel the things you do in your life are worthwhile? Referred to as 'life is worthwhile'
- Overall, how happy did you feel yesterday? Referred to as 'happiness'

For all questions, respondents are asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely'<sup>18</sup>.

4.3 Loneliness is measured by asking respondents how often they feel lonely<sup>19</sup>.

### Loneliness

4.4 In April-May 2021, 8% of respondents reported that they often or always felt lonely, the same as in November-December 2020. However, there are considerable differences between tenures. As in November-December 2020, renters were more likely than owner occupiers to report feeling lonely often or always: 13% of private renters and 16% social renters reported feeling lonely often or always compared to 4% of owner occupiers, Table 29Eb. Loneliness among renters remains higher than it was pre-pandemic, Figure 4.1.

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<sup>18</sup> These questions have been included in the English Housing Survey since 2013-14. They are the standard well-being questions developed by the Office for National Statistics (ONS) for the Measuring National Well-being Programme which aims to produce accepted and trusted measures on well-being in the UK. See here for further information:

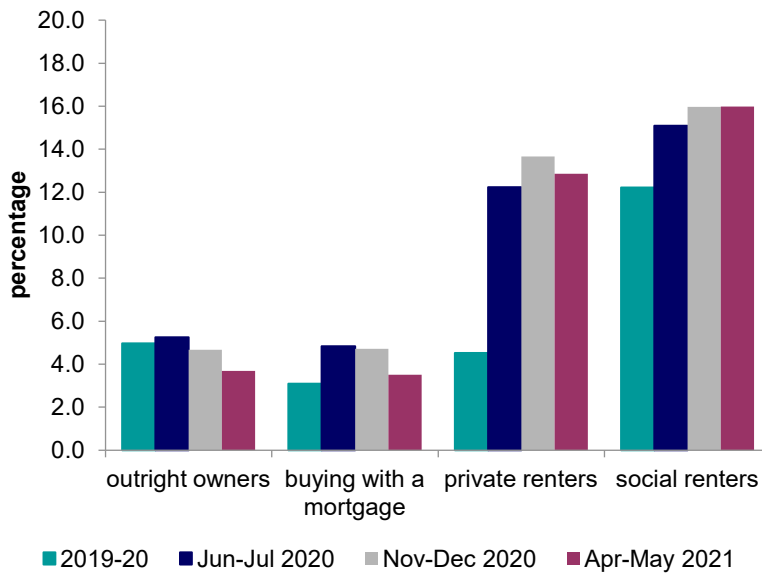
<http://www.ons.gov.uk/peoplepopulationandcommunity/well-being>

<sup>19</sup> This loneliness question is from the National Indicators of Loneliness and is the standard question used to measure loneliness, See here for further information:

<https://www.gov.uk/government/statistics/national-measures-of-loneliness>



**Figure 4.1: Proportion who feel lonely often or always, by tenure, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



**Base: all households**

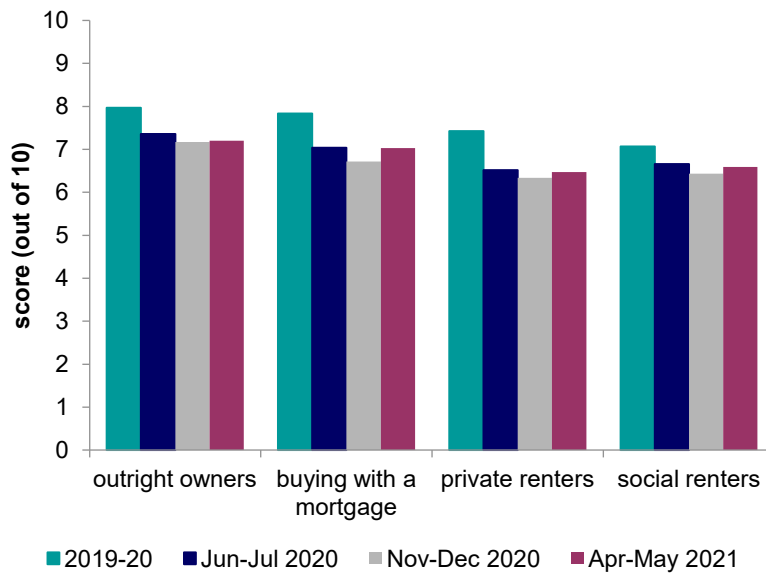
**Sources: Household Resilience Study; 2019-20 English Housing Survey**

## Well-being

### Life satisfaction

4.5 Between November-December 2020 and April-May 2021, life satisfaction increased from 6.8 to 6.9 (out of 10) across the population, driven by an increase in life satisfaction among owner occupiers (mortgagors in particular), Table 29Ab. However, life satisfaction remains lower than it was pre-pandemic, Figure 4.2.

**Figure 4.2: Life satisfaction, by tenure, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



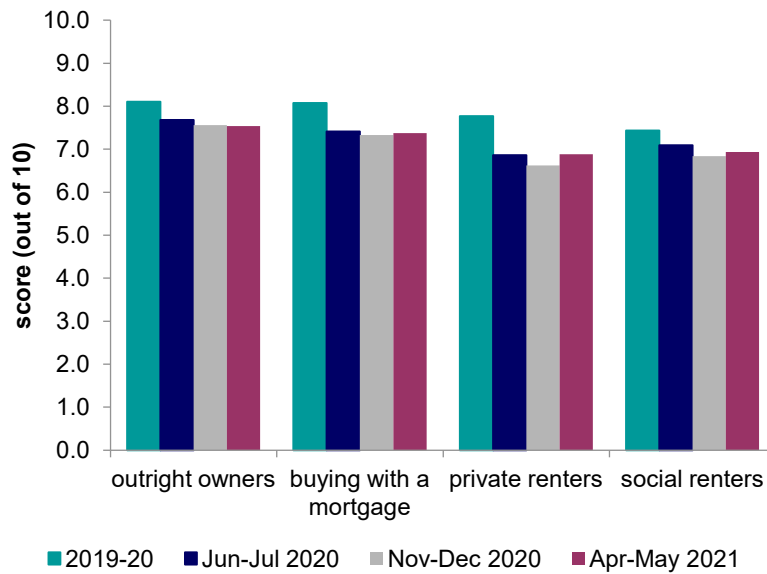
**Base: all households**

**Note: underlying data are presented in Annex Table 1.26 (English Housing Survey 2019-20 Headline Report); Table 34Ab (June-July 2020); Table 30Ab (November-December 2020); Table 29Ab (April-May 2021)**

### Life is worthwhile

4.6 In April-May 2021, owner occupiers had a higher life is worthwhile score than renters. Outright owners had a slightly higher life is worthwhile score (7.5 out of 10) than mortgagors (7.4 out of 10). Private and social renters scores were both 6.9 out of 10, Table 29Bb. These scores are much the same as in November-December 2020 but are lower than in 2019-20, Figure 4.3.

**Figure 4.3: Life is worthwhile, by tenure, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



**Base: all households**

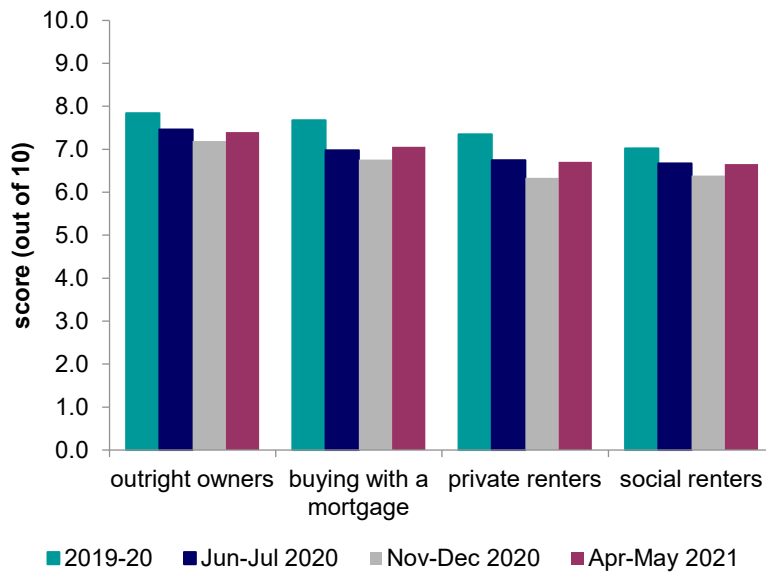
**Note:** underlying data are presented in Annex Table 1.26 (English Housing Survey 2019-20 Headline Report); Table 34Bb (June-July 2020); Table 30Bb (November-December 2020); Table 29Bb (April-May 2021)

**Sources:** Household Resilience Study; 2019-20 English Housing Survey

## Happiness

4.7 Overall, levels of happiness increased between November-December 2020 and April-May 2021 from 6.8 to 7.0 (out of 10). This was driven by an increase in happiness among owner occupiers. Among outright owners, happiness increased from 7.2 to 7.4, and among mortgagors from 6.8 to 7.1. The apparent increases among renters are not statistically significant. Happiness levels remain lower than they were pre-pandemic, Table 29Cb and Figure 4.4.

**Figure 4.4: Happiness, by tenure, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



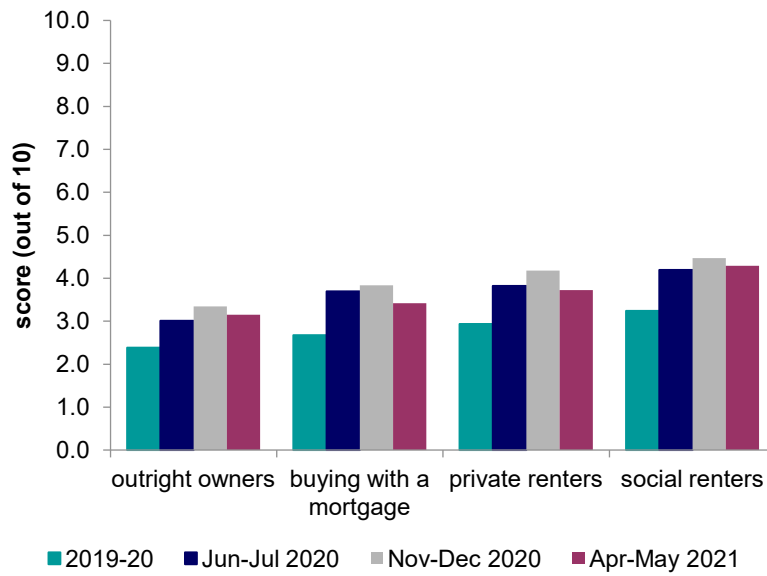
**Base: all households**

**Note:** underlying data are presented in Annex Table 1.26 (English Housing Survey 2019-20 Headline Report); Table 34Cb (June-July 2020); Table 30Cb (November-December 2020); Table 29Cb (April-May 2021)

**Sources:** Household Resilience Study; 2019-20 English Housing Survey

4.8 In April-May 2021, as previously, renters reported higher anxiety scores than owner occupiers. Private and social renters have an average score of 3.7 and 4.3 (out of 10) respectively. Mortgagors have higher anxiety levels than outright owners (3.4 compared to 3.1), Table 29Db. Since November-December 2020, anxiety scores decreased for all owner occupiers, from 3.6 to 3.3, this was driven by those buying with a mortgage with a decrease in anxiety from 3.8 to 3.4. Anxiety levels remain higher than they were pre-pandemic, Figure 4.5.

**Figure 4.5: Anxiety, by tenure, 2019-20, June-July 2020, November-December 2020 and April-May 2021**



**Base: all households**

**Note:** underlying data are presented in Annex Table 1.26 (English Housing Survey 2019-20 Headline Report); Table 34Db (June-July 2020); Table 30Db (November-December 2020); Table 29Db (April-May 2021)

**Sources:** Household Resilience Study; 2019-20 English Housing Survey

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# Technical notes and glossary

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## Technical notes

1. The Wave 3 Household Resilience Study results in this report are based on surveys conducted between April-May 2021 with 3,906 respondents. Wave 2 results are based on surveys conducted in November-December 2020 with 4,345 respondents while Wave 1 was conducted in June-July 2020 with 5,216 respondents. English Housing Survey results are presented for '2019-20' and are based on fieldwork carried out between April 2019 and March 2020 on a sample of 13,332 households.
2. The reliability of the results of sample surveys, including the English Housing Survey and Household Resilience Study, is positively related to the unweighted sample size. Results based on small sample sizes should therefore be treated as indicative only because inference about the national picture cannot be drawn. To alert readers to those results, percentages based on a row or column total with unweighted total sample size of less than 30 are italicised. To safeguard against data disclosure, the cell contents of cells where the cell count is less than 5 are replaced with a "u".
3. Where comparative statements have been made in the text, these have been significance tested to a 95% confidence level. This means we are 95% confident that the statements we are making are true.
4. Additional tables, including the data underlying the figures and charts in this report are published online<sup>20</sup>. Further information on the technical details of the English Housing Survey can also be found online<sup>21</sup>.

## Data quality

5. A full account of data quality procedures followed to collect and analyse English Housing Survey data can be found in the Quality Report, which is published annually alongside the English Housing Survey headline report<sup>22</sup>. The procedures followed for the Household Resilience Study are akin to the procedures followed for the English Housing Survey.

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<sup>20</sup> <https://www.gov.uk/government/statistics/household-resilience-study-wave-3>

<sup>21</sup> <https://www.gov.uk/government/collections/english-housing-survey>

<sup>22</sup> <https://www.gov.uk/government/publications/english-housing-survey-quality-report>

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6. Information on Official Statistics is available at the UK Statistics Authority website<sup>23</sup>.

## Glossary

**Arrears:** If the HRP or partner are not up to date with rent or mortgage payments they are considered to be in arrears.

**Bedroom standard:** The ‘bedroom standard’ is used by government as an indicator of occupation density. A standard number of bedrooms is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allowed for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10.

This notional standard number of bedrooms is then compared with the actual number of bedrooms (including bed-sitters) available for the sole use of the household, and differences are tabulated. Bedrooms converted to other uses are not counted as available unless they have been denoted as bedrooms by the respondents; bedrooms not actually in use are counted unless uninhabitable.

Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed. Households are said to be under-occupying if they have two or more bedrooms more than the notional needed.

**Dependent children:** Any person aged 0 to 15 in a household (whether or not in a family) or a person aged 16 to 18 in full-time education and living in a family with his or her parent(s) or grandparent(s). It does not include any people aged 16 to 18 who have a spouse, partner or child living in the household.

**Economic status**<sup>24</sup>: Respondents self-report their situation and can give more than one answer.

- **working full-time/part-time:** full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, ‘working’ takes priority over other categories (with the exception

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<sup>23</sup> <https://www.statisticsauthority.gov.uk/>

<sup>24</sup> For the Household Resilience Study we asked respondents to self-report whether they were: (1) Employed full-time, (2) Employed part-time, (3) Self-employed, (4) Retired, (5) Unemployed, (6) Full-time student, (7) Other. Respondents were not provided with definitions of these categories and statistics may not be directly comparable with EHS 2019-20 Headline report figures.

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that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).

- **unemployed:** this category covers people who were registered unemployed or not registered unemployed but seeking work.
- **retired:** this category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010<sup>25</sup>.
- **full-time education:** education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time.
- **other inactive:** all others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

On occasions, **full-time education** and **other inactive** are combined and described as **other economically inactive**.

**Household:** One person or a group of people (not necessarily related) who have the accommodation as their only or main residence, and (for a group) share cooking facilities and share a living room or sitting room or dining area.

The EHS definition of household is slightly different from the definition used in the 2011 Census. Unlike the EHS, the 2011 Census did not limit household membership to people who had the accommodation as their only or main residence. The EHS included that restriction because it asks respondents about their second homes, the unit of data collection on the EHS, therefore, needs to include only those people who have the accommodation as their only or main residence.

**Household type:** The main classification of household type uses the following categories; some categories may be split or combined in different tables:

- couple no dependent child(ren)
- couple with dependent child(ren)
- couple with dependent and independent child(ren)
- couple with independent child(ren)
- lone parent with dependent child(ren)
- lone parent with dependent and independent child(ren)
- lone parent with independent child(ren)
- two or more families
- lone person sharing with other lone persons
- one male

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<sup>25</sup> For further information see: [www.gov.uk/browse/working/state-pension](http://www.gov.uk/browse/working/state-pension)



- 
- one female

**Housing Benefit:** A benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit receive a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and social housing tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord.

**Income quintiles:** All households are divided into five equal groups based on their income (i.e. those in the bottom 20%, the next 20% and so on). These groups are known as quintiles. These can be used to compare income levels of particular groups to the overall population.

**Loneliness:** Respondents are asked how often they feel lonely, with the response options, 'Often or Always', 'Some of the time', 'Occasionally', 'Hardly ever', 'Never'.

**Overcrowding:** Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to the bedroom standard definition. See bedroom standard.

**Region:** A nine region classification is used to present geographical findings, as follows:

- North East
- North West
- Yorkshire and the Humber
- East Midlands
- West Midlands
- East
- London
- South East
- South West

**Socio-economic groups:** The EHS uses the eight-class version of the National Statistics Socio-economic Classification (NS-SEC). The eight classes are:

- Higher managerial and professional occupations
- Lower managerial and professional occupations
- Intermediate occupations (clerical, sales, service)
- Small employers and own account workers
- Lower supervisory and technical occupations
- Semi-routine occupations
- Routine occupations
- Never worked or long-term unemployed.

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No EHS respondent is assigned to the last class because the survey does not collect enough information to code to someone as never worked or long-term unemployed.

**Tenure:** In this report, households are typically grouped into three broad categories known as tenures: owner occupiers, social renters and private renters. The tenure defines the conditions under which the home is occupied, whether it is owned or rented, and if rented, who the landlord is and on what financial and legal terms the let is agreed.

- **owner occupiers:** households in accommodation which they either own outright, are buying with a mortgage or as part of a shared ownership scheme.
- **social renters:** this category includes households renting from Local Authorities (including Arms' Length Management Organisations (ALMOs) and Housing Action Trusts) and Housing Associations, Local Housing Companies, co-operatives and charitable trusts.

A significant number of Housing Association tenants wrongly report that they are Local Authority tenants. The most common reason for this is that their home used to be owned by the Local Authority, and although ownership was transferred to a Housing Association, the tenant still reports that their landlord is the Local Authority. There are also some Local Authority tenants who wrongly report that they are Housing Association tenants. Data from the EHS for 2008-09 onwards incorporate a correction for the great majority of such cases in order to provide a reasonably accurate split of the social rented category.

- **private renters:** this sector covers all other tenants including all whose accommodation is tied to their job. It also includes people living rent-free (for example, people living in a flat belonging to a relative).

**Under-occupation:** Households are said to be under-occupying their property if they have two or more bedrooms more than the notional number needed according to the bedroom standard definition. See bedroom standard.

**Universal Credit:** This is a single, means-tested working-age benefit; paid to people whether in work or not. It will replace:

- Child Tax Credit;
- Housing Benefit;
- Income-related Employment and Support Allowance;
- Income-based Job Seekers Allowance;
- Income Support; and
- Working Tax Credit.

For more information, see: <https://www.gov.uk/universal-credit>.

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**Well-being:** There are four measures of personal well-being in the EHS, to which respondents are asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely'.

- Overall, how satisfied are you with your life nowadays?
- Overall, to what extent do you feel the things you do in your life are worthwhile?
- Overall, how happy did you feel yesterday?
- Overall, how anxious did you feel yesterday?

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