



Ministry of Housing,
Communities &
Local Government

English Housing Survey

Household Resilience Study, Wave 1 June-July 2020

Official Statistics



Contents

Introduction and main findings	1
Chapter 1: Changes in employment and income	5
Chapter 2: Changes in housing affordability	9
Chapter 3: Experiences during the period of restrictions	18
Chapter 4: Changes in loneliness and well-being	24
Technical notes and glossary	30

Introduction and main findings

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. This report presents Official Statistics¹ from Wave 1 of a follow-up to the 2019-20 EHS investigating 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.
2. Wave 1 of the Household Resilience Study was conducted in June-July 2020, with respondents from the main EHS in 2019-20, to assess the impact of the COVID-19 pandemic on housing circumstances. The fieldwork took place during a time when there was an easing of COVID-19 related restrictions. Wave 2 of the Household Resilience Study is running in November-December 2020, coinciding with the second national period of restrictions.
3. The report is split into four chapters. The first provides an overview of reported changes in employment and income as a result of COVID-19. Chapter two considers changes in housing affordability in detail, including whether households are in rent or mortgage arrears. The third chapter covers experiences during the period of restrictions, including whether household members were shielding or self-isolating. The final chapter consider 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 5,216 respondents who had previously participated in the main EHS in 2019-20. Most respondents (71%) completed the web survey; 29% of respondents opted to complete the survey via telephone.

¹ These statistics are designated as 'Official Statistics' which means that they have been collected, compiled, and produced in accordance with the principles and rules set out in the UK Statistics Authority's Code of Practice for Statistics <https://code.statisticsauthority.gov.uk/the-code/> Further information about Official Statistics is here <https://uksa.statisticsauthority.gov.uk/about-the-authority/what-we-do/uk-statistical-system/types-of-official-statistics/>

Main findings

While most homeowners with a mortgage report no difficulty in keeping up with mortgage payments, significantly more report being in arrears or struggling to pay their mortgage since COVID-19 restrictions were put in place.

- The proportion of mortgagors who report that they are in arrears has increased from less than 1% in 2019-20 to 6% in June-July 2020 (4% were less than three months behind, 2% were three to six months behind), meaning approximately 418,000 households were in arrears in June-July 2020. The number of households more than six months in arrears is too small to report.
- A further 5% of mortgagors who were not currently in arrears reported that they were fairly or very likely to fall behind with their mortgage in the next three months, representing approximately 329,000 households.
- An additional 9% of mortgagors reported finding it rather or very difficult to make their mortgage payments, representing 610,000 households. The main reasons cited for such difficulties were being furloughed on reduced pay (35%) and working fewer hours/less overtime (33%).

Two thirds of households report that their income has not changed, or it has increased since the COVID-19 restrictions were put in place.

- Over half of households (58%) reported that their income had not changed. More than a quarter (27%) reported it had decreased by at least £100 per month. One in ten (9%) reported it had changed by less than £100 per month and 5% reported it had increased by at least £100 per month.
- Private renters and those buying with a mortgage were most affected in terms of decreases in income. Two fifths (39%) of those with a mortgage and over a third of private renters (35%) reported their monthly household income had decreased by at least £100 per month. One fifth (20%) of social renters reported their household monthly income decreased by at least £100 per month, a greater proportion than outright owners who were the least likely to report this decrease at 16%.

Private renters report being hardest hit by the pandemic.

- In June-July 2020, 35% of private renters reported that their household monthly income had decreased by at least £100 due to COVID-19. There was a corresponding increase in the proportion of household income private renters spend, on average, on their rent from 32% in 2019-20 to 36% in June-July 2020.
- In June-July 2020, 7% of private renters (279,000 households) were currently in rent arrears, up from 3% in 2019-20 (an additional 7% had been in arrears at some point in the last 12 months, unchanged from 2019-20). A further, 9% of private renters said they were very or fairly likely to fall behind with rent payments in the next three months, representing approximately 290,000 households.

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- Overall 26% of private renters reported finding it more difficult to keep up with rent payments since COVID-19 restrictions were put in place.
 - In June-July 2020, we did not ask specifically about savings but we can compare household savings levels in 2019-20 to household circumstances in June-July 2020. This shows that those without savings in 2019-20 were more likely to be furloughed, unemployed, and in arrears in June-July 2020 than those who went into the pandemic with savings.

The proportion of renters who expect to buy their own home has declined, especially among private renters.

- 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.

There has not been an increase in the proportion of social renters in arrears since COVID-19 restrictions were put in place.

- Most (82%) of social renters reported no change to their ability to keep up with rent payments since COVID-19 restrictions were put in place. This is despite one fifth reporting household income reductions of £100 per month and proportion of household income spent on rent increasing from 27% in 2019-20 to 37% in June-July.
- Social renters were more likely to be in arrears than private renters, 13% were currently in arrears and 11% had been in arrears at some point in the last 12 months. The change from 11% currently in arrears in 2019-20 is not statistically significant.

More people are feeling lonely and personal well-being has declined, especially among private renters.

- In June-July 2020, 8% of HRPs reported that they often or always felt lonely, up from 6% in 2019-20. This varied across tenures. In June-July 2020, renters were more likely than owner occupiers to report feeling lonely often or always: 12% of private renters and 15% of social renters reported feeling lonely often or always, compared to 5% of owner occupiers.
- Between 2019-20 and June-July 2020, the proportion of private renters reporting that they felt lonely often or always more than doubled, from 5% to 12%. No such increases were observed among social renters or owner occupiers.
- Between 2019-20 and June-July 2020, well-being declined across all measures and across all tenures. Average anxiety scores showed some of the biggest changes. Amongst outright owners anxiety increased from 2.4 to 3.0 (out of ten) and for mortgagors it went from 2.7 to 3.7. For private renters anxiety increased from 2.9 to 3.8. For social renters anxiety increased from 3.2 to 4.2.

Most households reported that they found it very or fairly easy to comply with social distancing restrictions.

- Most (83%) of household reported that they found it very or fairly easy to comply with social distancing restrictions.
- This varied by tenure with renters were more likely than owners to report finding it fairly or very difficult to comply with social distancing regulations. A quarter (25%) of social renters and 22% of private renters reported finding it fairly or very difficult to comply with social distancing regulations, compared to 13% of owner occupiers.

Acknowledgements and further queries

6. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Ministry for Communities and Local Government (MHCLG) 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 Sophie Walsh and Alicya Mamo at MHCLG in collaboration with NatCen Social Research.
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Chapter 1

Changes in employment and income

1.1 This chapter presents an overview of changes in employment and income reported as a result of COVID-19, and how this varies by tenure (i.e. among owner occupiers, private and social renters).

Changes in employment

1.2 In 2019-20, 62% of households had a HRP (household reference person)² that was in work (51% in full-time work and 10% in part-time work³), 28% had a retired HRP and 2% of households had an unemployed HRP⁴.

1.3 In June-July 2020, respondents were asked whether their job circumstances had changed since COVID-19 restrictions were put in place. Some 17% reported that the HRP had been furloughed on reduced pay, affecting 2.5 million households⁵. Nearly one in ten (9%) were receiving less income from self-employment while 6% reported being paid for fewer hours or less overtime. A smaller proportion (3%) had lost their job and become unemployed; just over half a million (521,000) households had been affected in this way, Annex Table 3b.

Trends by tenure

1.4 Private renters and owner occupiers were more likely to have been furloughed on reduced pay than social renters. About a fifth (19%) of private renters and 17% of owner occupiers (16% of outright owners and 18% of those with a mortgage) were furloughed on reduced pay, higher than the 13% of social renters who had been furloughed.

1.5 Private renters were more likely than owner occupiers to report having lost their job and becoming unemployed since COVID-19 restrictions began,

² The HRP is the 'householder' in whose name the accommodation is owned or rented (see the glossary for further information).

³ Numbers do not sum to 62% due to rounding

⁴ English Housing Survey, 2019-20 Headline Report, Annex Table 1.3

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

⁵ ONS figures show that 23% of employments were furloughed in June 2020, and 16% were furloughed in July 2020. See:

<https://www.ons.gov.uk/businessindustryandtrade/business/businessservices/articles/comparisonoffurloughedjobsdata/latest>. Figures reported here are lower because they only capture whether the HRP has been furloughed. There will be households where someone other than the HRP was furloughed and/or where multiple people in the household were furloughed.

although rates were similar amongst social renters. One in twenty (5%) private renters and 4% of social renters reported that they had lost their job and become unemployed, compared to 3% of owner occupiers.

Trends by income quintiles

- 1.6 Fewer of those in the lowest and highest income quintiles were furloughed on reduced pay than those in the middle income quintiles. Around a fifth (19-24%) of those in income quintiles 2, 3 and 4 were furloughed compared to around one in ten (9-13%) of those in income quintiles 1 and 5, Annex Table 3e.
- 1.7 Conversely, job losses were most likely to affect those in the lowest income quintile. One in ten (10%) of those in the lowest income quintile reported that they had lost their job and become unemployed, double that of the rate in income quintile 2 (5%) and ten times the rate in income quintile 5 (1%).

Changes in income

- 1.8 Respondents were asked whether there had been changes to their household income since COVID-19 restrictions were introduced. Over half (58%) reported that their income had not changed. More than a quarter (27%) reported it had decreased by at least £100 per month. One in ten (9%) reported it had changed by less than £100 per month and 5% reported it had increased by at least £100 per month, Annex Table 4b⁶.

Trends by tenure

- 1.9 Private renters and those buying with a mortgage were most affected in terms of decreases in income. Two fifths (39%) of those with a mortgage and over a third of private renters (35%) reported their monthly household income had decreased by at least £100 per month. One fifth (20%) of social renters reported their household monthly income decreased by at least £100 per month, a greater proportion than outright owners who were the least likely to report this decrease at 16%, Figure 1.1.

⁶ Figures do not sum to 100% due to rounding.

Figure 1.1: Proportion of households who report their income has reduced by at least £100 per month, by tenure, June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 4b

Source: Household Resilience Study

Trends by employment

- 1.10 Those who were self-employed were more likely to report losing income. Two thirds (66%) of those who were self-employed had their monthly income decrease by at least £100, compared to around a third of those who were employed full-time (34%) or part-time (35%), Annex Table 4d.
- 1.11 Households where the HRP had been furloughed were also more likely to report decreases in income. Over two thirds (69%) of households which had the HRP furloughed had their monthly income decrease by at least £100, more than double the amount where the HRP was not furloughed (32%), Annex Table 4g.

Access to savings

- 1.12 Renters are significantly more likely than owner occupiers to not have any savings. In 2019-20, 80% of social renters and 60% of private renters had no savings at all compared with 32% of owner occupiers⁷.
- 1.13 In June-July 2020, we did not ask specifically about savings but we can compare household savings levels in 2019-20 to household circumstances in June-July 2020. This shows that those without savings in 2019-20 were more likely to be furloughed, unemployed, and in arrears in June-July 2020 than those who went into the pandemic with savings.

⁷ 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>

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- 1.14 Over half (56%) of those on furlough had no savings, compared to 45% of those who had not been furloughed, Table 36f. Most (87%) of those who reported being unemployed in June-July 2020 had no savings in 2019-20. By comparison, 46% of those employed full-time had no savings, Table 36c.
- 1.15 Households that report being in rent arrears at some point in the last 12 months were less likely to have savings: 86% of private renters and 91% of social renters who had been in arrears had no savings, compared with 62% of private renters and 81% of social renters who were not in arrears, Table 36j.
- 1.16 Households that were in mortgage arrears were also more likely to have no savings than those not in arrears. Two fifths (40%) of those not in mortgage arrears had no savings, 55% of those with less than three months mortgage arrears had no savings, compared 72% of those who were 3 to 6 months behind on mortgage payments.

Chapter 2

Changes in housing affordability

2.1 This chapter considers changes in housing affordability, including whether households are in rent or mortgage arrears, whether arrears or difficulty paying housing costs have worsened since COVID-19 restrictions were put in place, and reasons for these difficulties. It also considers whether households have difficulties in meeting their heating costs and whether there have been any changes in households' expectation to buy their own home.

Mortgagors

2.2 In June-July 2020, mortgagors (i.e. those buying with a mortgage) spent an average of 19% of their household income on their mortgage, unchanged from the pre-pandemic (2019-20) figure of 18%, Table 26b⁸.

Mortgage arrears

2.3 In 2019-20, the vast majority (99.5%) of households with a mortgage were up to date with their mortgage payments. Less than 1% (0.5%) were in arrears⁹. By June-July 2020, the proportion of households in mortgage arrears had increased to 6%, meaning approximately 418,000 households were behind with their mortgage payments (4% of households were less than three months behind and 2% were three to six months behind. The number of households more than six months in arrears is too small to report), Table 13b and Figure 2.1.

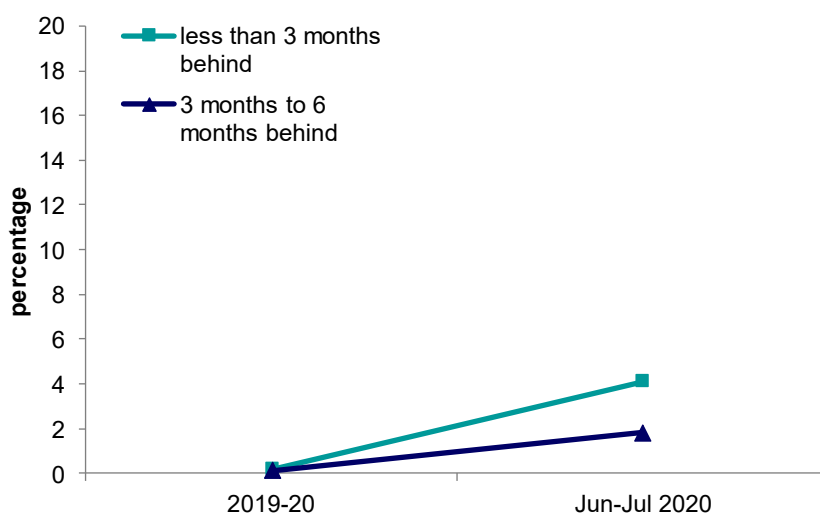
⁸ Proportion of household income spent on mortgage including Housing Benefit. See English Housing Survey, 2019-20 Headline Report, Annex Table 1.12

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

⁹ 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 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 13b and Annex Table 1.15 (English Housing Survey Headline Report)

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

- 2.4 Those in the lower income quintiles were more likely to be in mortgage arrears than those in higher income quintiles. Almost a quarter (23%) of those in the lowest income quintile were in arrears compared to 1% of those in the highest income quintile, Table 13e.
- 2.5 In 2019-20, most (96%) mortgagors reported no difficulty in keeping up with their mortgage, 3% found it rather difficult to keep up and 1% found it very difficult¹⁰. In June-July 2020, 7% of mortgagors reported finding it rather difficult and 2% reported finding it very difficult to keep up their mortgage payments, representing 610,000 households, Table 14b.
- 2.6 As with mortgage arrears, those in the lower income quintiles were more likely to report difficulty with mortgage payments. Almost a quarter (23%) of those in the lowest income quintile reported finding it rather or very difficult, compared to 4% in the highest income quintile, Table 14e.
- 2.7 Those on furlough were more likely to report finding it difficult to keep up with their mortgage payments compared to those not on furlough. Among those furloughed, 16% reported finding it very or rather difficult, compared to 7% of those not furloughed, Table 14g.

¹⁰ 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>

Reasons for difficulties keeping up mortgage payments

- 2.8 The most common reasons that mortgagors reported finding it difficult to keep up with their mortgage payments since COVID-19 restrictions were put in place was due to changes in income: 35% said that their reason for difficulties was due to being furloughed on reduced pay. A third (33%) said it was due to working fewer hours/less overtime, Table 18b.
- 2.9 Respondents were asked whether they had sought help or advice on their mortgage since the start of COVID-19 restrictions. Most (86%) had not, but some had spoken to their lender (12%), or sought help from other sources such as the government website (2%), the local authority (1%) or an independent advice organisation (0.5%), Table 16b.
- 2.10 Those who were self-employed or unemployed were more likely than those in other forms of employment to have spoken to their lender about their mortgage. A fifth (21%) of those who were self-employed and a third (33%) of those who were unemployed had spoken to their lender compared to 10% of those in full-time employment, 9% of those in part-time employment and 4% of those who were retired, Table 16d.
- 2.11 Those in the lower income quintiles and those on furlough were more likely to have spoken to their lender about their mortgage. A quarter (24%) of those in the lowest income quintile and over a fifth (22%) of those in income quintile 2 had spoken with their lender, compared to 10% in income quintile 4 and 8% in the highest income quintile, Table 16e.
- 2.12 Where the HRP has been furloughed they were more likely to have spoken to the mortgage lender (22%) compared to 9% of those not furloughed, Table 16g.
- 2.13 One in ten (10%) mortgagors, around 700,000 households with a mortgage, reported that they had agreed a payment deferral (mortgage holiday) with their lender, Table 17b.
- 2.14 As with arrears, those in the lower income quintiles and those on furlough were more likely to have agreed a payment deferral. Between 16 and 19% of those in the lowest three income quintiles had agreed a payment deferral with their lender, compared to 6% in the highest income quintile, Table 17e.
- 2.15 A fifth of households where the HRP has been furloughed had agreed a payment deferral (19%), compared to 7% where the HRP was not furloughed, Table 17g.

Expectation of further difficulties keeping up with mortgage payments

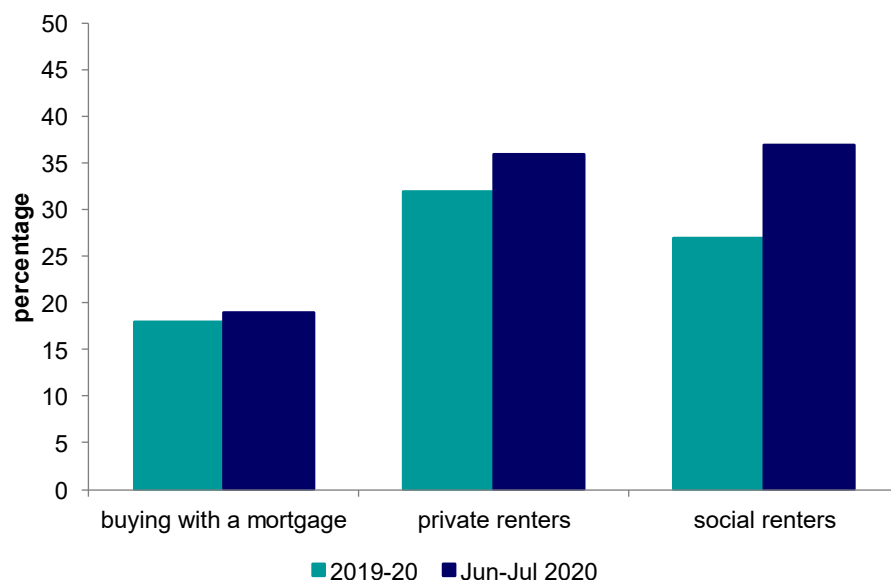
- 2.16 In June-July 2020, 7% of mortgagors reported that they were fairly or very likely to fall behind with their mortgage in the next three months, representing approximately 474,000 households, Table 19b.
- 2.17 Those who were furloughed were more likely to report expecting to fall behind with mortgage payments in the next three months (14% very or fairly likely) compared to 4% of those not furloughed, Table 19g.
- 2.18 Very few (5%) of those who were currently up to date with payments thought they were likely to fall behind in the next three months. This compared to almost a third (28%) of those who were less than three months behind on mortgage repayments who felt it was fairly likely they would fall further behind, whilst a fifth (20%) of those three to six months behind felt it was very likely they would fall further behind with their mortgage payments in the next three months, Table 19k.

Renters

- 2.19 On average, renters spend a higher proportion of their household income on their housing costs than mortgagors, and the proportion of income renters spend on their rent has increased since the COVID-19 pandemic.
- 2.20 Between 2019-20 and June-July 2020, the proportion of household income private renters spent on their rent increased from 32% to 36%. For social renters, this increased from 27% to 37%, Table 27b¹¹ and Figure 2.2.

¹¹ Proportion of household income spent on mortgage including Housing Benefit. See 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 household income spent on housing costs, by tenure, 2019-20 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Tables 26b, 27b and Annex Table 1.12 (English Housing Survey Headline Report)

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

2.21 Compared to households in the higher income quintiles, those in the lowest income quintiles spent a greater proportion of their income on rent. In June-July 2020, private renters in the lowest income quintile spent, on average, 64% of their household income on rent. This is more than social renters in the lowest income quintile, who spent on average 55% of their income on rent. By comparison, private renters in the highest income quintile spent, on average, 18% of their household income on their rent. Social renters in the highest income quintile spent 7%, though this is based on a very small sample so should be treated with some caution, Table 27e.

Rent arrears

2.22 In 2019-20, 3% of private renters reported they were currently in arrears and 5% reported they had been in arrears in the last 12 months¹². In June-July 2020, the proportion of private renters reporting they were currently in arrears increased to 7%. The apparent increase in the proportion of private renters who had been in arrears at some point in the last 12 months from 5% to 7% is not statistically significant, Table 20b and Figure 2.3.

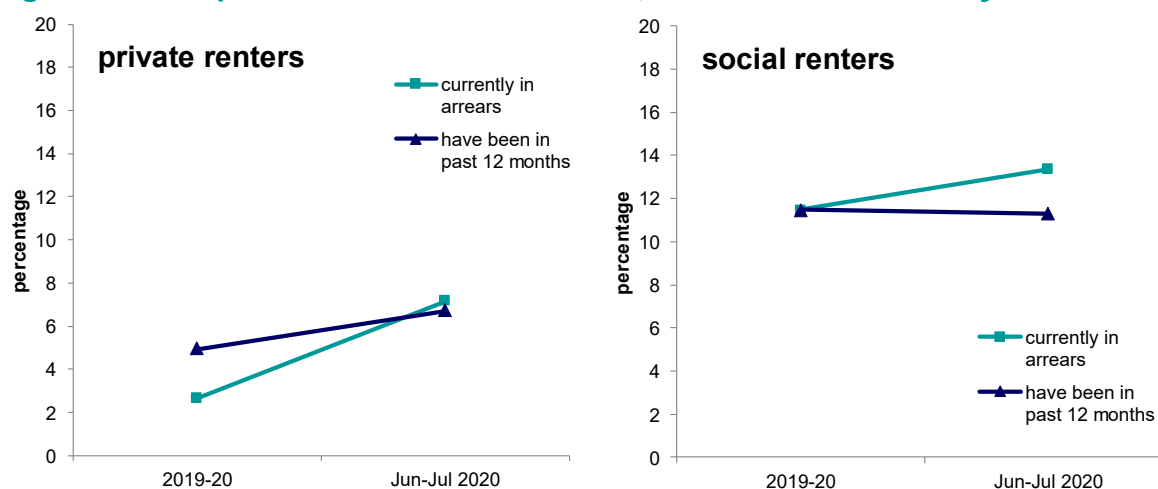
2.23 Social renters generally are more likely to be in arrears than private renters. In June-July 2020, 13% of social renters were currently in arrears and 11% had

¹² 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>

been in arrears at some point in the last 12 months, unchanged from 2019-20¹³.

Figure 2.3: Proportion of renters in arrears, 2019-20 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 20b and Annex Table 1.14 (English Housing Survey Headline Report)

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

2.24 Private and social renters in lower income quintiles were more likely to be in rent arrears than those in higher income quintiles. Amongst private renters, 30% in the lowest income quintile were either currently in arrears or had been in the last 12 months. For social renters, those in the lowest three income quintiles 25-36% were currently in arrears or had been in the last 12 months, Table 20e.

2.25 Those on furlough were more likely to currently be in rent arrears. Almost a fifth (17%) of those on furlough were currently in rent arrears, compared to one in ten (9%) who were not on furlough, Table 20g.

2.26 Those on universal credit were more likely to be in rent arrears than those not receiving it. Almost a quarter (23%) of those on universal credit were currently in rent arrears, compared to 7% of those not receiving it. Universal credit recipients were also more likely to have been in arrears in the last 12 months, 19% of those on universal credit were in arrears in the last 12 months, compared to 6% who were not on it, Table 20l.

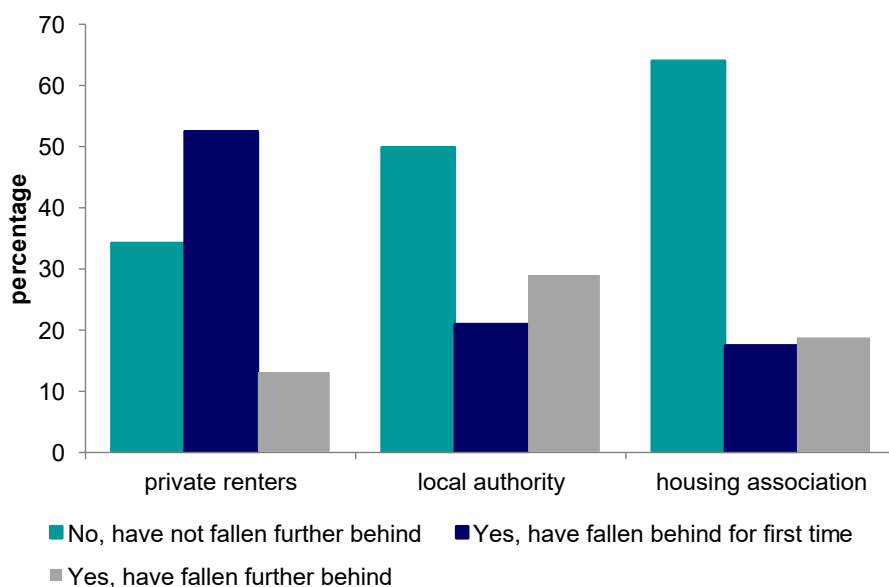
Rent arrears since COVID-19

2.27 Those in rent arrears in June-July 2020 were asked whether they had fallen into arrears since COVID-19 restrictions were introduced. Of the 13% of social

¹³ The apparent increase in the proportion of social renters currently in arrears is not statistically significant.

renters in arrears, 58% were already in arrears when COVID-19 restrictions were introduced (compared with 34% of private renters). Meanwhile, of the 7% of private renters in arrears, 53% have fallen into arrears for the first time (compared with 22% of social renters), Table 38b and Figure 2.4.

Figure 2.4: Whether those in arrears have fallen further behind with rent payments since start of COVID-19 restrictions, by tenure, June-July 2020



Base: all households in rent arrears

Note: underlying data are presented in Annex Table 38b

Source: Household Resilience Study

2.28 Those who were furloughed were more likely to report falling further behind with their rent since the start of COVID-19 restrictions. A third of those furloughed (33%) reported that they had fallen further behind since the start of COVID-19 restrictions, compared to 11% of those not furloughed, Table 39g.

Ease of paying rent

2.29 Between 2019-20 and June-July 2020, there was an increase in the proportion of private renters reporting that they were finding it fairly or very difficult to keep up with rent payments (from 27% to 36%)¹⁴. No such increase was observed among social renters, 24% of whom reported finding it fairly or very difficult to keep up with rent payments in June-July 2020, Table 21b.

Reasons for difficulties keeping up rent payments

2.30 Renters reported that the reasons they found it more difficult to keep up with rent payments since COVID-19 restrictions were due to being furloughed on

¹⁴ 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>

reduced pay or working fewer hours/less over time. Private renters reported higher rates than social renters, 14% reported difficulties were due to being furloughed on reduced pay, 14% also reported it was due to working fewer hours/less overtime, compared to 9% of social renters reporting being furloughed on reduced pay and 7% reporting difficulties due to working fewer hours/less overtime, Table 24b.

- 2.31 Since the start of COVID-19 restrictions 5% of private renters and 3% of social renters had agreed a rent holiday with their landlord. More private renters had secured a reduction in rent payments (6% of private renters, compared to 2% of social renters). Nearly one in ten (9%) of social renters and 12% of private renters reported reaching no agreement with their landlord, Table 23b.

Expectation of further difficulties keeping up with rent payments

- 2.32 In June-July 2020, 13% of private renters (511,000 households) and 12% of social renters (480,000 households) said they were very or fairly likely to fall behind with rent payments in the next three months, Table 25b.
- 2.33 Social renters who were furloughed were more likely to say that they expected to fall behind with their rent: 27% of furloughed social renters said they were fairly or very likely to fall behind with rent payments in the next three months, compared to 12% of those not furloughed. There was no such difference among private renters (11% of those furloughed expected to fall behind, compared to 12% of those not furloughed), Table 25g.
- 2.34 Private and social renters in arrears were most likely to say that they expected to fall behind with rent payments in the next three months. Of those currently in arrears, 37% of private renters were fairly or very likely to fall behind with rent payments in the next three months, as were 39% of social renters. Around one in ten (9%) private renters who were not in arrears felt that they were fairly likely or very likely to fall behind with rent payments in the next three months, as did 6% of social renters, Table 25k.
- 2.35 Those from households with a Pakistani/Bangladeshi HRP and households with a Black HRP were more likely to expect to fall into arrears in the next three months. Almost half (46%) of Pakistani/Bangladeshi households expected to do so, compared to a third (34%) of Black households and 8% of households with a White HRP, Table 25i.

Heating costs

- 2.36 In June-July 2020, 83% of households reported that it was very or fairly easy to meet their heating/fuel costs. The remaining 17% said it was fairly or very difficult. This varied by tenure. One in ten (10%) owner occupiers reported

finding it fairly or very difficult to meeting heating/fuel costs. Private and social renters were more likely to report finding it difficult, with 26% of private renters and 31% of social renters reporting it was fairly or very difficult to meet heating/fuel costs, Table 28b¹⁵.

- 2.37 Those in the lowest income quintiles were most likely to report finding it fairly or very difficult to meet heating/fuel costs. Over a third (35%) from the lowest income quintile reported finding it fairly or very difficult, compared to a quarter (25%) in the second income quintile and 3% in the highest income quintile, Table 28e.
- 2.38 Households where the HRP was furloughed were more likely to report difficulties meeting heating/fuel costs. Around a fifth (22%) of households on furlough reported finding it fairly or very difficult to meeting heating/fuel costs, compared to 13% who were not on furlough, Table 28g.
- 2.39 In households with a Black or Pakistani/Bangladeshi HRP there was a higher rate of reporting difficulty meeting heating or fuel costs, compared to households where the HRP was White. In Pakistani/Bangladeshi households 43% reported finding it fairly or very difficult, compared to 39% of Black households and 16% of White households, Table 28i.

Changes in expectation to buy

- 2.40 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 future¹⁶. 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, Table 39b.
- 2.41 Although the proportion of renters expecting to buy had declined, there was no change in the length of time private and social renters thought it would take before they expected to buy, with private renters expecting to buy sooner than social renters, Table 40b.

¹⁵ This cannot be compared with previous survey results as this survey was only conducted during the summer

¹⁶ English Housing Survey, 2019-20 Headline Report, Annex Table 1.20

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

Chapter 3

Experiences during the period of restrictions

- 3.1 This chapter details changes to households since the COVID-19 pandemic, including changes in daytime occupancy (i.e. the extent to which people are at home during the day). It also considers the prevalence of key workers and home workers, plus experiences of shielding, self-isolating and social distancing. In order to understand people's experiences of the period of restrictions, it outlines access to facilities such as spare bedrooms and bathrooms for self-isolation, access to gardens and green space and internet access.

Changes to households

- 3.2 Since they were previously interviewed for the EHS in 2019-20, 3% of households had moved, Table 29b. Among the 746,000 households that had moved, 16% (48,000 households) cited COVID-19 as the main reason for the move, Table 30.
- 3.3 Survey respondents were asked whether anyone had moved in or out of the household since they were last interviewed in 2019-20. To capture change since COVID-19, responses were filtered to those who had someone move since February 2020. Few households (2%) had anyone move in and even fewer (1%) had anyone move out, Table 31b. The small number of movers can, at least in part, be explained by the first national period of restrictions, during which it was not possible to move in all but exceptional circumstances.
- 3.4 Movers were more prevalent in the owner occupied sector, where around 3% of households had someone move in compared to 1% in the private and social rented sectors.
- 3.5 People were more likely to have moved in due to COVID-19 restrictions, compared to having moved out. Over three quarters (77%) of those who moved in did so due to COVID-19 restrictions, whereas 31% of those moving out did so due to COVID-10 restrictions, Tables 32 and 33.
- 3.6 Daytime occupancy, as measured by the number of adults at home, increased in 41% of households in June-July 2020. The rise was most notable amongst mortgagors where 61% had their daytime occupancy rate increase by one or more, compared to around a quarter (26%) of outright owners. Around half

(47%) of private renters had also increased their daytime occupancy by one or more, greater than the proportion of social renters (30%), Table 12Ab.

- 3.7 Two thirds (67%) of those in the highest income quintile had increased their daytime occupancy rate by one or more, the highest proportion. In the lowest two income quintiles, rates of occupancy increasing were lower, at 23% in the lowest income quintile and 29% in the second income quintile, Table 12Ae.
- 3.8 More households with an ethnic minority HRP had increased their daytime occupancy rate by at least one, compared to White households. Almost half (48%) of households with an ethnic minority HRP had increased their daytime occupancy, compared to around a third (36%) of households with a White HRP, Table 12Ai.

Key workers and home workers

- 3.9 In June-July 2020, 34% of households had at least one key worker. This varied by tenure: 36% of households in the private rented sector, 35% of owner occupied households (19% of outright owners, 53% of mortgagors) and 29% of households in the social rented sector had at least one key worker, Table 1b.
- 3.10 Higher income households were more likely to contain keyworkers. Half (51%) of households in the highest income quintile contained a key worker, compared with 15% of households in the lowest income quintile, Table 1e.
- 3.11 Households where the HRP was from an ethnic minority were more likely to include key workers. In Indian households, 60% had a keyworker, almost double that of White households (31%). Black households also had a high proportion of keyworkers, almost half (46%) of households, Table 1i.
- 3.12 Home workers were more prevalent in owner occupation and the private rented sector than the social sector. Two fifths (38%) of owner occupied households had at least one home worker (19% of outright owners, 60% of mortgagors). As did 38% of households in the private rented sector. By comparison, 15% of households in the social rented sector had a home worker, Table 2b.
- 3.13 Households in higher income quintiles were more likely to have a household member working at home. In the highest income quintile, 71% had a household member working at home, higher than the fourth income quintile where around half (48%) of households had a household member working at home. Rates were lowest in the lowest two income quintiles, where 14% in the lowest income quintile and 16% in the second lowest income quintile had a home worker, Table 2e.

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- 3.14 Working from home was more common in households with higher professions¹⁷, than more routine and manual professions. Over half (56%) of households with a HRP in higher professional roles were working from home, whereas those with a HRP in routine, semi-routine and lower supervisory or technical roles were much less likely to be working from home (18%, 13% and 18% respectively), Table 2j.

Shielding, self-isolating and compliance with social distancing

- 3.15 Overall, 17% of households had a household member who was shielding in June-July 2020. Rates of shielding were highest in social rented households and amongst outright owners, where 24% and 23% respectively contained a household member who was shielding. These numbers were much lower in private renters and those buying with a mortgage (both 9%), Table 6b.
- 3.16 Around two fifths (38%) of households had a member who had had to self-isolate for a period since the period of restrictions were introduced. Almost half (49%) of social rented households had someone self-isolating during the pandemic, compared to 35% of private renters and 36% of owner occupiers. A higher proportion of outright owners (42%) had to self-isolate for a period, compared to those buying with a mortgage (29%), Table 5b.
- 3.17 Most households (83%) reported that they found it very or fairly easy to comply with social distancing restrictions. This varied by tenure with renters more likely than owners to report finding it fairly or very difficult to comply with social distancing regulations. A quarter (25%) of social renters and 22% of private renters reported finding it fairly or very difficult to comply with social distancing regulations, compared to 13% of owner occupiers (12% of outright owners, 15% of mortgagors), Table 11b.
- 3.18 Black and Indian households were more likely to report finding it fairly or very difficult to comply with social distancing regulations than White and Pakistani/Bangladeshi households. Over a third (36%) of Black households reported finding it fairly or very difficult to comply, as did 31% of Indian households, compared to 16% of White households and 18% of Pakistani/Bangladeshi households, Table 11i.
- 3.19 Those in London were more likely to report finding compliance with social distancing measures difficult, compared to other regions. A quarter (26%) of those in London reported it was fairly or very difficult to comply with social distancing measures compared to 12 to 19% in other regions, Table 11a.

¹⁷ Higher education teaching professionals and solicitors are examples of higher professions, as defined in the National Statistics Socio-economic classification (NS-SEC) <https://www.ons.gov.uk/methodology/classificationsandstandards/standardoccupationalclassifications/oc/soc2010/soc2010volume3thenationalstatisticsocioeconomicclassificationnssecrebasedonsoc2010>

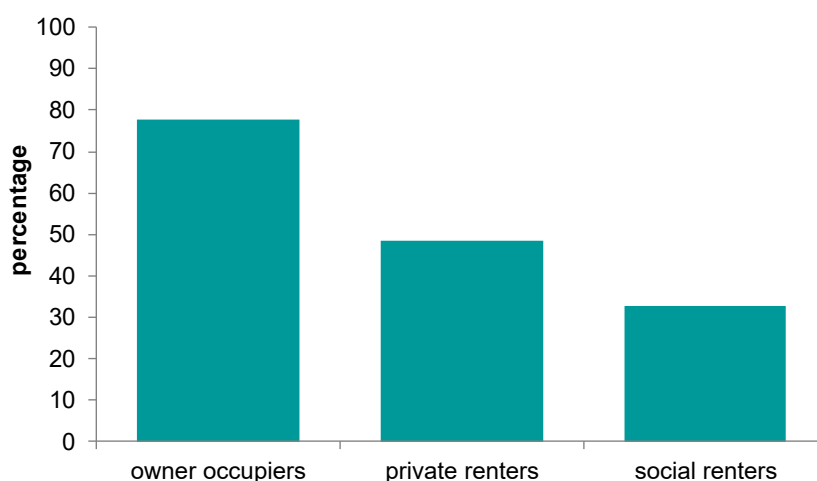
3.20 The majority (79%) of those who had had to self-isolate for a period during the pandemic reported finding it very or fairly easy to comply with social distancing measures, Table 41.

Facilities for self-isolating

3.21 Owner occupiers are more likely than private or social renters to live in an under-occupied home, i.e. to have two or more spare bedrooms¹⁸. In 2019-20, 52% of owner occupiers lived in an under-occupied home, compared to 15% of private renters and 10% of social renters¹⁹.

3.22 It follows that, in June-July 2020, owner occupiers were more likely than renters to have a spare room that they could use if someone needed to self-isolate. Over three quarters of owner occupiers (78%) had a spare room for someone self-isolating compared to 49% of private renters and 33% of social renters, Table 7b and Figure 3.1.

Figure 3.1: Proportion of households with a spare room for someone self-isolating, by tenure, June-July 2020



Base: all households with two or more people

Note: underlying data are presented in Annex Table 7b

Source: Household Resilience Study

3.23 The older respondents were, the more likely they are to have a spare room that they could use for self-isolation: 79% of those aged 55-64 and 84% aged

¹⁸ 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.

¹⁹ English Housing Survey, 2019-20 Headline Report, Annex Table 1.25

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

65+ had a spare room, compared with between 42-64% of those aged under 55, Table 7h.

- 3.24 White households were more likely to have a spare room than ethnic minority households. Over two thirds (69%) of White households had a spare room that could be used for self-isolating, compared to 36% of Black households, 50% of Indian households, and 51% of Pakistani/Bangladeshi households, Table 7i.
- 3.25 Overall, 37% of households had a spare bathroom that someone self-isolating could have sole use of if needed. This varied by tenure with social renters the least likely to say that they had a spare bathroom (11%), followed by private renters (21%) and owner occupiers (47% of whom had a spare bathroom), Table 8b.
- 3.26 Those in the highest income quintile were more likely to have a spare bathroom than those in lower income quintiles. In the highest income quintile 58% had a spare bathroom, compared to 23-30% in the three lowest income quintiles, Table 8e.

Access to gardens and green space

- 2.42 In 2019-20, 83% of dwellings in England had a private plot (for the sole use of the dwelling) and a further 16% had a plot shared with other dwellings. 1% (366,000) had no private or shared plot^{20,21}. This estimate is based on a surveyor's assessment and does not take account of whether the household uses the plot.
- 3.27 In June-July 2020, 91% of households said that they access to, and made use of, a garden, yard, roof terrace or balcony. This varied by tenure. Most homeowners (96%) had access to, and made use of, a garden, yard, roof terrace or balcony, compared with 77% of private renters and 87% of social renters, Table 9b.
- 3.28 Households with a younger HRP were less likely to have access to outside space than households with an older HRP. For example, among those aged 16-24, 35% reported no access to outside space, compared with 4% of those aged 65+, Table 9h.

²⁰ English Housing Survey, 2019-20 Headline Report, Annex Table 1.25

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

²¹ The English Housing Survey records a number of details relating to the land immediately surrounding a dwelling, referred to as the dwelling's plot. The plot may be private (exclusive access) or shared. The plot may consist of hard landscaping, soft landscaping, or a combination.

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- 3.29 Those in a big city were most likely to report not having access to outdoor space (16%), higher than those in towns (11%), outskirts of a big city (8%) and villages (4%), Table 9k.
- 3.30 Almost all households had access to green space within walking distance of their home. Private renters had the highest rate of access at 96%, followed by 94% of owner occupiers and 90% of social renters, Table 10b.

Access to internet

- 3.31 Internet access in the home varies by tenure. In 2019-20, 21% of social renters, 8% of private renters and 7% of owner occupiers did not have internet access at home²².
- 3.32 One in ten (10%) lone parent households with children aged 15 or under did not have access to the internet, compared with 1% of couples with children 15 and under, Table 37b.
- 3.33 Households in the lowest income quintile were the least likely to have internet access at home. One fifth (21%) of households in the lowest income quintile had no internet access, compared to between 1 and 11% in the other income quintiles, Table 37d.

²² English Housing Survey, 2019-20 Headline Report, Annex Table 1.3
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

Chapter 4

Changes in Loneliness and well-being

- 4.1 This chapter explores loneliness and well-being, and the extent to which this has been affected by COVID-19 restrictions.
- 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'²³.

- 4.3 Loneliness is measured by asking respondents how often they feel lonely. Those who report they are lonely often or always are the focus of this chapter²⁴.

Loneliness

- 4.4 In June-July 2020, 8% of HRP's reported that they often or always felt lonely, up from 6% in 2019-20²⁵. This masks considerable differences between tenures. In particular, in June-July 2020, renters were more likely than owner occupiers to report feeling lonely often or always: 12% of private renters and 15% of social renters reported feeling lonely often or always, compared to 5% of owner occupiers, Table 34Eb.

²³ These questions were introduced to the English Housing Survey in 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>

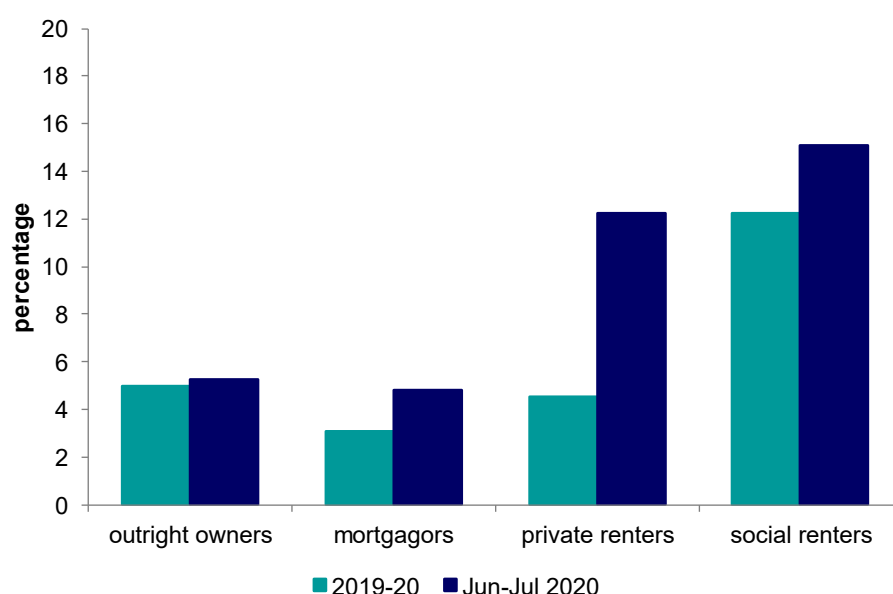
²⁴ This loneliness question is from the National Indicators of Loneliness and is a standard question used to measure loneliness, See here for further information: <https://www.gov.uk/government/statistics/national-measures-of-loneliness>

²⁵ English Housing Survey, 2019-20 Headline Report, Annex Table 1.27
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

4.5 Between 2019-20 and June-July 2020, the proportion of private renters reporting that they felt lonely often or always more than doubled, from 5% to 12%. The apparent increases in loneliness among social renters and owner occupiers are not statistically significant, Figure 4.1.

4.6 Those in the younger age groups were more likely to report being lonely often or always than those in older age groups. Amongst those aged 25-34 13% were lonely often or always, similar to the proportions aged 35-44 (9%) and 45-54 (10%), whereas those aged 55+ were less likely to be lonely: 7% of those 55+ were lonely often or always, Table 34Eh.

Figure 4.1: Feeling lonely often or always, by tenure, 2019-20 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 34Eb and Annex Table 1.27 (English Housing Survey Headline Report)

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

Well-being

Life satisfaction

4.7 In June-July 2020, owner occupiers had higher life satisfaction than renters. The average life satisfaction score was 7.2 (out of ten) amongst owner occupiers (7.4 for outright owners, 7.0 for mortgagors), compared to 6.5 for private renters and 6.7 for social renters, Table 34Ab.

4.8 Between 2019-20 and June-July 2020, life satisfaction declined across all tenures²⁶ (from 8.0 to 7.4 for outright owners, from 7.8 to 7.0 for mortgagors, from 7.4 to 6.5 for private renters, and from 7.1 to 6.7 for social renters), Figure 4.2.

Figure 4.2: Life satisfaction, by tenure, 2019-20 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 34Ab and Annex Table 1.26 (English Housing Survey Headline Report)

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

4.9 There were no differences in life satisfaction between those who had been furloughed and those who had not been furloughed, at 6.8 and 7.0 respectively, Table 34Ag.

4.10 There were no differences in life satisfaction between those in mortgage arrears and those not in arrears. However, amongst renters (both private and social), life satisfaction was lower amongst those who were in rent arrears or had been in the last 12 months²⁷. Where households were currently in rent arrears, the average life satisfaction score was 6.1; it was 5.8 among those who had been in rent arrears in the last 12 months. This compared to an average life satisfaction of 6.8 amongst those not in rent arrears, Table 34Ak.

²⁶ All well-being scores (life satisfaction, life worthwhile, happiness, anxiety) are reported in English Housing Survey, 2019-20 Headline Report, Annex Table 1.26

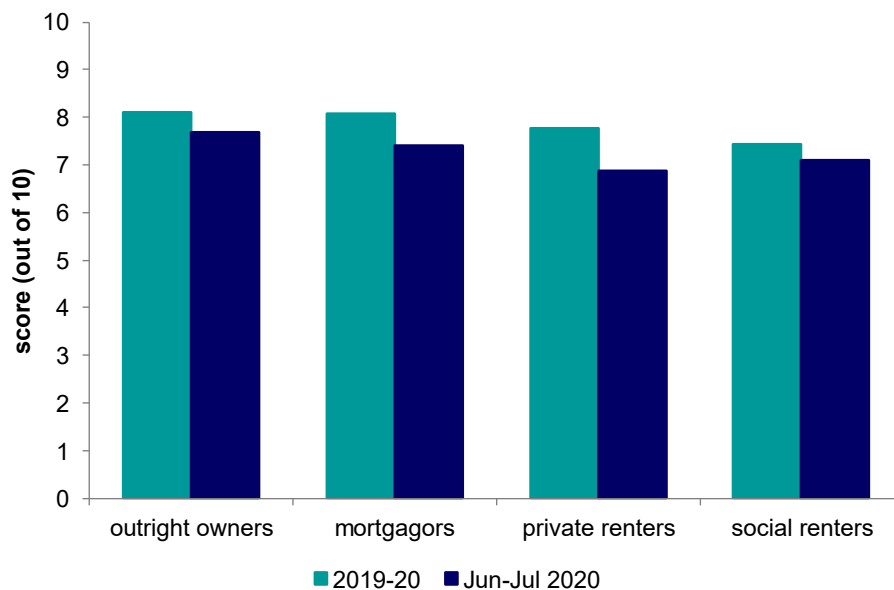
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

²⁷ Due to small sample sizes it is not possible to provide these figures for private and social renters separately.

Life is worthwhile

- 4.11 In June-July 2020, owner occupiers had a higher life is worthwhile score. Owner occupiers score 7.6 (out of ten) on the extent to which their life is worthwhile, compared to 6.9 for private renters and 7.1 for social renters, Table 34Bb.
- 4.12 Compared to 2019-20, life is worthwhile scores had declined across all tenures. In outright owners the score went from 8.1 to 7.7. For mortgagors the score went from 8.1 to 7.4. Amongst private renters the score went from 7.8 to 6.9. For social renters the score went from 7.4 to 7.1.

Figure 4.3: Life is worthwhile, by tenure, 2019-2020 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 34Bb and Annex Table 1.26 (English Housing Survey Headline Report)

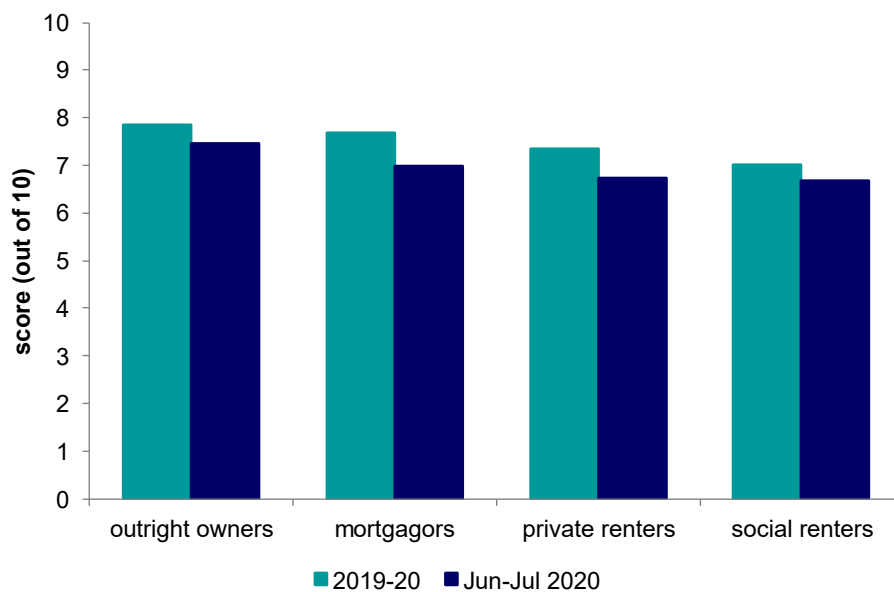
Sources: Household Resilience Study; 2019-20 English Housing Survey

- 4.13 Those in the lowest income quintile had a lower score on the extent to which they felt their life was worthwhile, the average score was 6.9 compared to between 7.2 and 7.7 for higher income quintiles, Table 34Be.
- 4.14 Where the HRP was furloughed, their life is worthwhile score was lower (7.1 compared to 7.4 for those not furloughed), Table 34Bg.
- 4.15 In Pakistani/Bangladeshi households the life is worthwhile score was lower than all other ethnicities. For Pakistani/Bangladeshi households, the life is worthwhile score was 6.5 compared to 7.3 for White HRPs, 7.4 for Black HRPs and 7.8 for Indian HRPs, Table 34Bi.

Happiness

- 4.16 In June-July 2020, owner occupiers reported higher happiness scores than renters. Owner occupiers average happiness score was 7.2 (out of ten), compared to 6.7 for both private and social renters, Table 34Cb.
- 4.17 Compared to 2019-20, happiness had declined in all tenures. Amongst outright owners, average happiness score went from 7.8 to 7.5, whilst amongst mortgagors it went from 7.7 to 7.0. For private renters average happiness went from 7.3 to 6.7 and for social renters it went from 7.0 to 6.7.

Figure 4.4: Happiness, by tenure, 2019-2020 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 34Cb and Annex Table 1.26 (English Housing Survey Headline Report)

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

- 4.18 There was no difference in happiness scores between HRP's who were and were not on furlough (both 7.0), Table 34Cg.
- 4.19 There were no differences in happiness between those who were and were not in mortgage arrears. However, respondents who had been in rent arrears in the last 12 months had lower happiness than those not in rent arrears. The average happiness amongst those who had been in rent arrears in the last 12 months was 5.9, compared to 6.8 amongst those with no rent arrears, Table 34Ck.

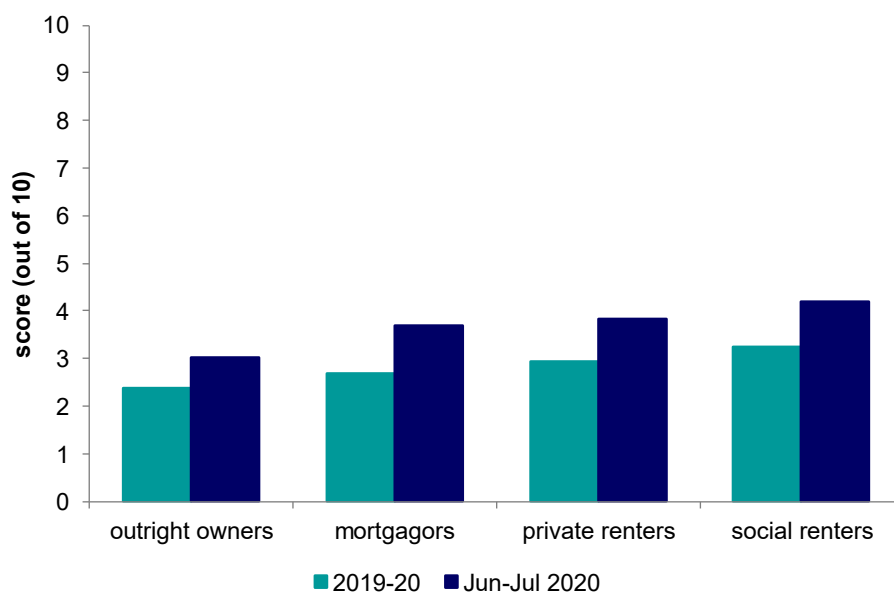
Anxiety

- 4.20 In June-July 2020, renters reported higher anxiety than owners. Private renters had an average anxiety score of 3.8 (out of ten) while social renters

scored 4.2, whereas owner occupiers average anxiety score was 3.3, Table 34Db.

- 4.21 Compared to 2019-20, anxiety had increased in all tenures. Amongst outright owners anxiety went from 2.4 to 3.0 and for mortgagors it went from 2.7 to 3.7. For private renters anxiety increased from 2.9 to 3.8. For social renters anxiety increased from 3.2 to 4.2.

Figure 4.5: Anxiety, by tenure, 2019-2020 and June-July 2020



Base: all households

Note: underlying data are presented in Annex Table 34Db and Annex Table 1.26 (English Housing Survey Headline Report)

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

- 4.22 There were higher anxiety scores amongst those HRP's who had been furloughed, compared to those not furloughed. Average anxiety was 4.3 amongst those furloughed, compared to 3.5 amongst those not furloughed, Table 34Dg.
- 4.23 There were no differences in anxiety for those who were or were not in mortgage or rent arrears, Table 34Dk.

Technical notes and glossary

Technical notes

1. Results in this report, are presented for June-July 2020 are based on surveys conducted between that time period on a sample of 5,216 respondents. Throughout this report, this is referred to as the Household Resilience sample. Results for the English Housing Survey 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 annex tables, including the data underlying the figures and charts in this report are published on the website²⁸. Further information on the technical details of the English Housing Survey, and information and past reports on the Survey of English Housing and the English House Condition Survey, can also be accessed via this link.

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 alongside the headline report²⁹. The procedures followed for the Household Resilience Study are akin to the procedures followed for the English Housing Survey.

²⁸ <https://www.gov.uk/government/collections/english-housing-survey>.

²⁹ <https://www.gov.uk/government/publications/english-housing-survey-quality-report>

6. Information on Official Statistics is available at the UK Statistics Authority website³⁰.

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 status³¹: 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

³⁰ <https://www.statisticsauthority.gov.uk/>

³¹ 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 so they are not directly comparable with EHS 2019-20 Headline report figures.

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 2010³².
- **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

³² For further information see: www.gov.uk/browse/working/state-pension

-
- one male
 - 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.

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

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.

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.

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. Over time 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>.

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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