



Ministry of Housing,
Communities &
Local Government

English Housing Survey

Household Resilience Study, Wave 2 November-December 2020

Official Statistics



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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. In June-July 2020 we followed up with respondents to the 2019-20 EHS to investigate household resilience in light of COVID-19. The findings from Wave 1 of the Household Resilience study were reported in December 2020¹. This report presents Official Statistics² from Wave 2 of this follow-up. To differentiate it from the main EHS, the follow-up survey is referred to in this report as the Household Resilience Study.
2. Wave 2 of the Household Resilience Study was conducted in November-December 2020, with respondents who had participated in the first wave of the study and the 2019-20 EHS. The fieldwork largely took place during the second national period of restrictions. Wave 3 of the Household Resilience Study is running in April-May 2021, coinciding with the planned easing of COVID-19 related restrictions.
3. The report is split into four chapters. The first provides an overview of reported changes in employment and income since June-July 2020. 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 4,345 respondents who had previously participated in Wave 1 of the Household Resilience study and the main EHS in 2019-20. In November-December 83% of those who had participated in June-July 2020 completed the questionnaire. Most respondents (72%) completed the web survey; 28% of respondents opted to complete the survey via telephone.

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

² 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

Mortgage arrears have returned to pre-pandemic level, following a significant increase in June-July 2020.

- The proportion of mortgagors who report that they are in arrears has returned to 1%, fewer than the 6% who reported they were in arrears in June-July 2020, meaning approximately 73,000 households were in arrears in November-December 2020. Of the 1%, 0.5% were less than 3 months behind (down from 4%), 0.5% were three to six months behind (down from 2%) and the number of households more than six months in arrears remains too small to report.
- A further 3% 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 218,000 households.
- One in ten mortgagors report finding it rather or very difficult to keep up with their mortgage payments in the last year, representing 712,000 households, unchanged from June-July 2020. The main reasons cited for such difficulties were being furloughed on reduced pay (34%), working fewer hours/less overtime (31%), unemployment (25%) and an increase in other payments (19%).

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

- In November-December 2020, 9% of private renters (353,000 households) were currently in arrears, up from 3% in 2019-20 but unchanged from June-July 2020 when 7% were in arrears (the difference is not statistically significant).
- Of the 9% in arrears, 4% were up to 1 month behind, 2% were more than one month but less than 2 months behind, 1% were 2 months or more behind, while 2% were in arrears but did not declare how far behind they were.
- A further 8% of private renters said they were very or fairly likely to fall behind with rent payments in the next three months, representing approximately 278,000 households.
- Overall 22% of private renters reported finding it more difficult to keep up with rent payments since June-July 2020. The main reasons cited for such difficulties were being furloughed on reduced pay (15%) or working fewer hours/less overtime (14%).

Over the course of the pandemic, the proportion of social renters in arrears has not changed.

- In November-December 2020, 11% of social renters were in arrears. The apparent decrease in the proportion of social renters in arrears, from 13% in June-July 2020 is not statistically significant. Pre-pandemic, 11% of social renters were in arrears.

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- Of the 11% of social renters in arrears in November-December 2020, 5% were up to 1 month behind, 1% were 1 month but less than 2 months behind and 3% were 2 months or more behind and 1% were in arrears but did not declare how far behind they were³.

Almost three quarters of households report that their household income has either not changed or increased since June-July 2020.

- Overall 61% of households reported that their income had not changed since June-July 2020. One in ten (11%) reported it had increased by at least £100 per month with the same proportion reporting a change (either an increase or a decrease) of less than £100 per month. Around a fifth (17%) reported it had decreased by at least £100 per month.
- Compared to the last survey (where respondents were reporting changes in income between the COVID-19 pandemic starting and June-July 2020) the same proportions reported no change and change by less than £100. However, in November-December 2020 fewer respondents reported a decrease of £100 per month (17% in November-December 2020 compared to 27% in June-July 2020) and twice as many reported an increase (11% compared to 5%).

Private renters and those with a mortgage were more likely to say that their household income had decreased. They were also more likely to say that their income had increased.

- Around a fifth of those with a mortgage or renting privately (both 22%), reported a decrease in income of at least £100 per month. Fewer outright owners (13%) or social renters (14%) were affected in this way.
- However, private renters and those buying with a mortgage were also more likely to say that their income had increased by at least £100 per month (both 15%).

More households reported having savings compared to before the pandemic. However, it was also more likely for the amount of savings to have decreased than to have increased.

- Overall, 67% of households had savings in November-December 2020, up from 55% in 2019-20.
- A third (33%) of households reported having no savings while 28% said that their savings had been unaffected by the pandemic. A quarter (25%) of households said that their savings had decreased; 13% reported an increase in their savings.
- Outright owners were more likely to report a decrease in savings, compared to those buying with a mortgage and renters. Around a third (35%) of outright owners reported that their savings had decreased, compared to a quarter (25%) of those buying with a mortgage. Private renters were more likely than social renters to say that their savings had decreased (18%, compared to 12%).

³ This does not sum to 11% due to rounding.

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- Those buying with a mortgage were most likely to report that their savings had increased since the start of COVID-19 restrictions. A fifth (18%) reported that their savings had increased, compared to 14% of outright owners and 13% of private renters. Social renters were least likely to report an increase in savings, at 3%.

Overcrowding has increased, particularly in the private rented sector.

- In November-December 2020, 6% of households were overcrowded, up from 4% in 2019-20. Information on overcrowding was not collected in June-July 2020.
- Compared to 2019-20, overcrowding has increased for owner occupiers (1% to 2%) and private renters (from 7% to 15%) but is unchanged for social renters (9% to 10% is not a statistically significant increase).

Outright owners report increased loneliness and their personal well-being has declined.

- The overall rate of loneliness remains at 8% feeling lonely often or always. This varied across tenures. As in June-July 2020, renters were more likely than owner occupiers to report feeling lonely often or always: 14% of private renters and 16% of social renters reported feeling lonely often or always, compared to 5% of outright owners and mortgagors.
- The proportion of outright owners reporting that they felt lonely sometimes increased, from 15% to 20%, and doubled since 2019-20.
- For outright owners there was a decrease in happiness and life satisfaction and an increase in anxiety between June-July 2020 and November-December 2020. Anxiety increased from 3.0 (out of ten) to 3.3.

While most households reported that they found it very or fairly easy to comply with social distancing restrictions, this has decreased since June-July 2020.

- Most (78%) of household reported that they found it very or fairly easy to comply with social distancing restrictions.
- This is a decrease from June-July 2020 when 83% reported finding it very or fairly easy to comply with social distancing restrictions. This decrease is driven by changes among owner occupiers. In June-July 2020, 88% of outright owners, and 85% of mortgagors reported finding it very or fairly easy to comply with social distancing restrictions, but this decreased to 83% and 77% in November-December 2020.

Fewer households had someone working from home compared to in June-July 2020.

- In November-December, 28% of households had a member working from home, lower than 34% reported in June-July 2020.
- This varied by tenure with over half of mortgagors having a household member working at home, compared to 30% of private renters, 16% of outright owners and 11% of social 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 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, Alicya Mamo and Winona Shaw 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 between June-July 2020 (Wave 1) and November to December 2020 (Wave 2). It outlines how changes in employment and income varies 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)⁴ between June-July and November-December 2020. Overall, 89% of respondents reported no change, with 44% of these remaining in employment and 30% in retirement. For the 11% whose employment status changed, 3% became employed, 2% became self-employed, 2% became a student or other, 2% retired and 2% became unemployed (538,000 households), Table 41b.

1.3 In November-December 2020, 16% of HRPs reported being furloughed on reduced pay, whilst 5% reported being furloughed on full pay at any point during the pandemic (Table 31). There is no change in the proportion of respondents furloughed on reduced pay since June-July 2020, however the proportion furloughed on full pay has increased from 1% to 5%⁵.

1.4 Compared to 2019-20, in November-December 2020 fewer households were in employment or unemployment and more households were retired. In 2019-20, 62% of households were in full or part-time employment⁶, compared to 56% of households in November-December 2020. In 2019-20, 9% of households were unemployed or other inactive, this was 7% in November-December 2020. In 2019-20, 28% of households had a HRP who was retired, this was 31% November-December 2020.

⁴ The HRP is the 'householder' in whose name the accommodation is owned or rented (see the glossary for further information).

⁵ Household Resilience Study: Wave 1 report, Annex Table 3
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁶ 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>

Trends by tenure

- 1.5 Between June-July 2020 and November-December 2020, renters were more likely to have become unemployed than owner occupiers. For social renters, 5% of households had a HRP who became unemployed, as did 3% of private renters. This compares to 1% of owner occupiers (both mortgagors and outright owners), Table 41b.
- 1.6 When compared to June-July 2020, the rates of renters becoming unemployed is similar (4% of social renters, 5% of private renters), whilst fewer owner occupiers became unemployed (1% at Wave 2, compared to 3% at Wave 1)⁷.
- 1.7 In November-December 2020 there were no differences in rates of furlough by tenure, at around a fifth for all households (21% of outright owners, 22% of mortgagors, 24% of private renters and 19% of social renters had been on full or reduced pay furlough at some point during the pandemic), Table 31b. This is unlike in June-July 2020 where private renters and owner occupiers (both mortgagors and outright owners) were more likely to have been furloughed on reduced pay than social renters. In November-December 2020 social renters were more likely to be on furlough, compared to in June-July 2020⁸ (19% compared to 13%).

Changes in income

- 1.8 Respondents were asked whether there had been changes to their household income since June-July 2020. Overall, 61% reported that their income had not changed. Around a fifth (17%) reported that it had decreased by at least £100 per month, one in ten (11%) reported it had increased by at least £100 per month and the same proportion reported it had changed (either an increase or a decrease) of less than £100 per month⁹, Table 3.
- 1.9 Compared to the last survey (where respondents were reporting changes in income between the COVID-19 pandemic starting and June-July 2020) the same proportions reported no change and change by less than £100¹⁰. However, in November-December 2020, fewer respondents reported a decrease of £100 per month (17% in November-December 2020 compared to

⁷ Household Resilience Study: Wave 1 report, Annex Table 3b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁸ Comparisons should be treated with caution as we did not ask about furlough on full pay at Wave 1. When comparing those furloughed on reduced pay at Wave 1 with those furloughed on reduced pay at Wave 2 there are no differences by tenure.

⁹ Table 44 is a summary of changes in weekly income between Wave 1 and Wave 2, calculated from reported income.

¹⁰ Household Resilience Study: Wave 1 report, Annex Table 4b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

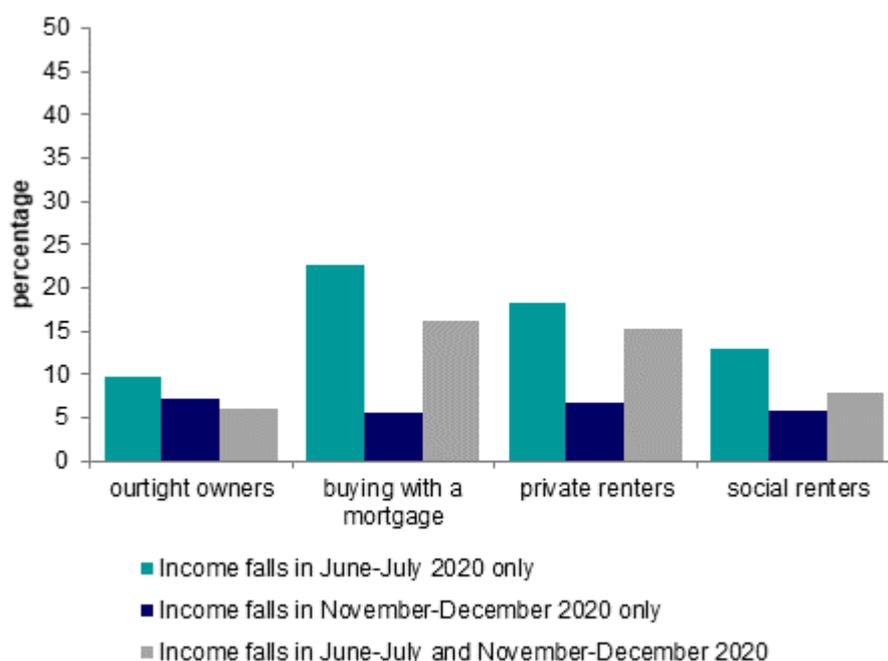
27% in June-July 2020) and twice as many reported an increase (11% compared to 5%).

- 1.10 One in ten (11%) of households reported income falls at both waves of at least £100 per month. A further 16% of households reported a reduction in income of at least £100 per month in June-July 2020. An additional 6% of households reported a reduction in November-December having not in June-July 2020, Table 45b.

Trends by tenure

- 1.11 In November-December 2020, private renters and mortgagors were most affected in terms of decreases in income since June-July 2020. Around a fifth of those with a mortgage or renting privately (both 22%), reported a decrease in income of at least £100 per month. Fewer outright owners (13%) or social renters (14%) were affected in this way. However, private renters and those buying with a mortgage were also more likely to say that their income had increased by at least £100 per month (both 15%), Table 3b.
- 1.12 When looking at decreases in income across the waves of the survey, it is private renters and mortgagors who are most affected in June-July 2020 and at both timepoints, Table 45b and Figure 1.1. However, when looking at income decreases in November-December 2020 only, there were no differences by tenure.
- 1.13 In June-July 2020 only, almost a quarter (23%) of those buying with a mortgage reported a decrease in income, as did around a fifth (18%) of private renters, compared to 10% of outright owners and 13% of social renters. In both June-July and November-December 2020, 16% of mortgagors and 15% of private renters reported income falls at both time points, compared to 8% of social renters and 6% of outright owners.

Figure 1.1: Change in self-reported weekly income between June-July 2020 and November-December 2020, by tenure



Base: all households

Note: underlying data are presented in Annex Table 45b (November-December)

Source: Household Resilience Study

Trends by employment

- 1.14 Similar to in June-July 2020, the self-employed were more likely than those employed full or part-time to report that their income had decreased by at least £100 (40% of those self-employed reported this, compared to 18% of those employed full-time and 23% employed part-time, Table 3d). The proportions affected in November-December 2020 were lower than in June-July 2020, where 66% of those self-employed reported losing income, as did 34% of those employed full-time and 35% of those employed part-time¹¹.
- 1.15 Households where the HRP had been furloughed were also more likely to report decreases in income. Over a third (35%) of households where the HRP was furloughed reported a decrease of at least £100 per month, compared to 18% where the HRP was not furloughed, Table 3g. However, the proportion of furloughed households affected in November-December 2020 was lower than in June-July 2020 (where 69% of furloughed households reported a decrease of at least £100 per month¹²).

¹¹ Household Resilience Study: Wave 1 report, Annex Table 4d
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

¹² Household Resilience Study: Wave 1 report, Annex Table 4g
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

Trends by income quintiles

- 1.16 Those in the lowest income quintile were less likely to report decreases in their income, compared to income quintiles two and four. Around a fifth of households in income quintiles two and four (20-21%) had their income decrease, compared to 14% in the first income quintile and 15% in the highest income quintile, Table 3e. This contrasted to in June-July 2020, where decreases in income affected those in the higher income quintiles more¹³.
- 1.17 The increase in income was more notable in the higher income quintiles. In income quintile 4, 12% reported increase in income of at least £100 per month; 23% of those in income quintile 5 reported this. The same pattern was observed in June-July 2020.

Access to and change in savings

- 1.18 Respondents were asked whether they had savings at the start of the pandemic. Overall, 57% reported having savings, although this varied by tenure. Outright owners were the most likely to say they had savings at the start of the pandemic (81%), followed by those buying with a mortgage (59%), private renters (41%), and social renters (18%), Table 34b. This largely corresponds to savings reported in the 2019-20 EHS¹⁴, with the exception of outright owners, a greater proportion of whom reported having savings at the start of the pandemic, compared to in 2019-20 (81%, compared to 75%).
- 1.19 Irrespective of whether they had savings at the start of the pandemic, in November-December 2020, respondents were asked how their savings had changed since COVID-19 restrictions were put in place. Over a quarter (28%) reported that their savings stayed the same; 25% said their savings had decreased and 13% said they had increased, Table 38b¹⁵.
- 1.20 Overall, 67% of households had savings in November-December 2020, up from 55% in 2019-20, though this varied by tenure. As with savings at the start of the pandemic, outright owners are most likely to report savings (88%), followed by those with a mortgage (73%), then private renters (50%) and social renters (30%), Table 38b. These proportions are higher than reported at the start of the pandemic and in 2019-20¹⁶.

¹³ Household Resilience Study: Wave 1 report, Annex Table 4e

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

¹⁴ 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>

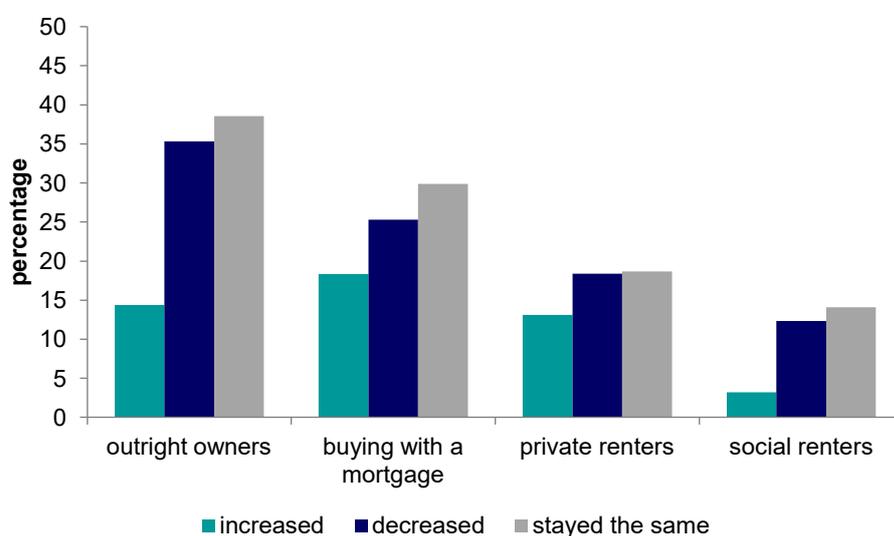
¹⁵ Figures do not sum to 100% due to rounding

¹⁶ The questions asking about savings at the start of the pandemic and in the EHS 2019-20 are binary (i.e. yes/no) in response to 'At the start of the COVID-19 restrictions in March 2020 did you/ you and your partner have any savings or money invested?' and 'Do you/you and your partner currently have

1.21 Outright owners were more likely to report a decrease in savings, compared to those buying with a mortgage and renters. Around a third (35%) of outright owners reported that their savings had decreased, compared to a quarter (25%) of those buying with a mortgage. Private renters were more likely than social renters to say that their savings had decreased (18%, compared to 12%).

1.22 Those buying with a mortgage were most likely to report that their savings had increased since the start of COVID-19 restrictions. A fifth (18%) reported that their savings had increased, compared to 14% of outright owners and 13% of private renters. Social renters were least likely to report an increase in savings, at 3%.

Figure 1.2: Change in savings since start of COVID-19 restrictions, by tenure, November-December 2020



Base: all households

Note: underlying data are presented in Annex Table 38b (November-December)

Source: Household Resilience Study

1.23 Those without savings were more likely to be in rent arrears¹⁷. Three quarters (74%) of private rented households in arrears had no savings. In the social rented sector, 83% of households in arrears had no savings, Table 38k.

1.24 Those who were self-employed and retired were more likely to report decreases to their savings than those in full and part-time employment. Around a third (35%) of those self-employed and 32% of those retired reported a decrease in their savings since the start of the COVID-19

savings or money invested?’ The question asking about change in savings since the start of the pandemic has ‘no savings’ as a possible response, following seven other options about the magnitude and direction of change (e.g. decreased by more than 20%, increased by more than 20%). The responses to these questions are therefore not directly comparable.

¹⁷ There were too few mortgagors in arrears to report on how their savings had changed.

pandemic, compared to 20% of those in full-time employment and 23% of those in part-time employment. Retirees were more likely to report smaller decreases in their savings than those who were self-employed or employed full or part-time, Table 38d.

- 1.25 Households where the HRP was furloughed were more likely to report having no savings, than those not furloughed. Two fifths (43%) of those furloughed report having no savings, compared to 31% of those not furloughed. Those furloughed were also less likely to have increased their savings than those not furloughed (10% compared to 18%). There was no difference in whether savings had decreased when comparing those on and not on furlough, Table 38g.
- 1.26 Savings increases were most common in the highest income quintile. Over a quarter (28%) of those in the highest income quintile report their savings increased, followed by a fifth (18%) of those in the fourth income quintile. Lower rates were reported in income quintiles 1 to 3 (5 to 11%), Table 38e. Those in the lowest two income quintiles were the most likely to report having no savings (52% and 42%) compared to 15% in the highest income quintile. Savings decreases were higher in the third income quintile (30%), compared to the highest (22%) and lowest (19%) income quintile.
- 1.27 Black and Pakistani/Bangladeshi households were more likely than White and Indian households to report having no savings. Over half (59%) of Black households had no savings, as did 50% of Pakistani/Bangladeshi households and 42% of households with 'other' ethnicity. This compared to 31% of White households and 24% of Indian households with no savings, Table 38i.

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 Wave 1 (June-July 2020), and reasons for these difficulties. It also considers whether households have difficulties in meeting their heating costs, household bills and whether households have taken out new credit.

Mortgagors

2.2 In Wave 2 (November-December 2020), mortgagors (i.e. those buying with a mortgage) spent an average of 19% of their household income on their mortgage, unchanged from Wave 1 (June-July 2020) and the pre-pandemic (2019-20) figure of 18%, Table 22b¹⁸.

Mortgage arrears

2.3 In November-December 2020, 1% of mortgagors were in arrears, down from 6% in June-July 2020^{19,20} and in line with the pre-pandemic rate²¹.

2.4 Of the 1% in arrears in November-December 2020, 0.5% were less than 3 months behind, 0.5% were three to six months behind. The number of households more than six months in arrears is too small to report, Table 9b and Figure 2.1.

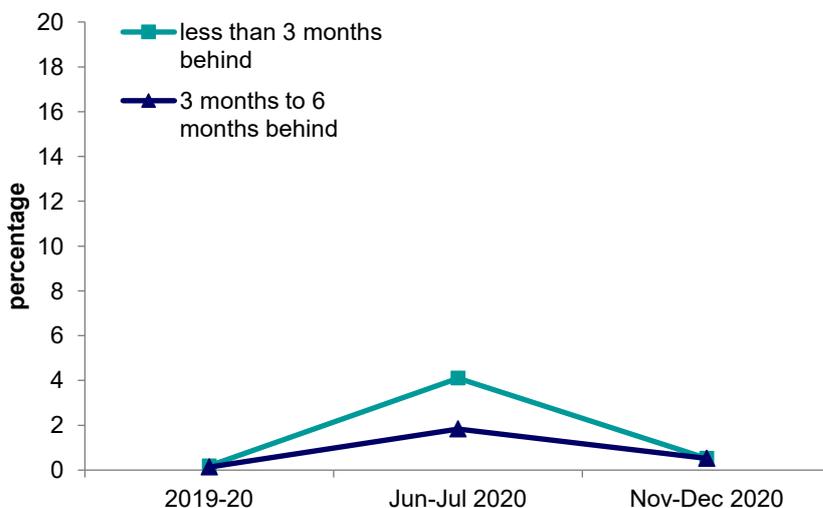
¹⁸ Household Resilience Study: Wave 1 report, Annex Table 26b <https://www.gov.uk/government/statistics/household-resilience-study-wave-1> Proportion of household income spent on mortgage including Housing Benefit. See English Housing Survey, 2019-20 Headline Report, Annex Table 1.12 <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

¹⁹ Household Resilience Study: Wave 1 report, Annex Table 13b <https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

²⁰ The wording of the mortgage arrears question changed between Wave 1 and Wave 2 to ensure those on a mortgage holiday and not otherwise in arrears were not counted as being in arrears.

²¹ 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 and November-December 2020



Base: all households

Note: underlying data are presented in Annex Table 1.15 (English Housing Survey Headline Report), Annex Table 13b (June-July) and 9b (November-December)

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

- 2.5 Unlike in June-July 2020, where households in the lowest income quintile were most likely to be in mortgage arrears²², there were no differences in ability to keep up to date with mortgage payments amongst mortgagors in different income quintiles, Table 9e.
- 2.6 In November-December 2020, an additional 10% of mortgagors reported finding it rather or very difficult to keep up with mortgage payments in the last year. This was similar to in June-July 2020, when 7% reported finding it rather difficult (8% in November-December) and 2% reported finding it very difficult (also 2% in November-December)²³, Table 10b. This was greater than the proportions reporting difficulty in 2019-20 (3% reporting it rather difficult and 1% reporting very difficult)²⁴.
- 2.7 Households in the three lowest income quintiles were more likely to report finding it rather or very difficult to keep up with the mortgage in the last year (17 to 23%), compared to those in the highest income quintile (5%), Table 10e. This is the same pattern observed in June-July 2020²⁵.

²² Household Resilience Study: Wave 1 report, Annex Table 13e

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

²³ Household Resilience Study: Wave 1 report, Annex Table 14b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

²⁴ 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>

²⁵ Household Resilience Study: Wave 1 report, Annex Table 14e

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

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- 2.8 As observed in June-July 2020²⁶, those on furlough were more likely to find it very or rather difficult to keep up with their mortgage (17%) compared to those not on furlough (8%), Table 10g.
- 2.9 Of those with mortgage difficulties, i.e. in arrears or having difficulty keeping up with mortgage payments, almost two thirds (64%) reported finding it more difficult to keep up with mortgage payments since June-July 2020 (516,000 households), Table 11.

Reasons for difficulties keeping up mortgage payments

- 2.10 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 being furloughed on reduced pay (34%), working fewer hours/less overtime (31%), unemployment (25%) and an increase in other payments (19%), Table 14. Similar reasons were provided in June-July 2020²⁷.
- 2.11 Most respondents had not sought help or advice regarding their mortgage payments since June-July 2020 (92% had sought no advice, up from 86% in June-July 2020)²⁸. Fewer reported seeking help from their lender (7% compared to 12% in June-July 2020), Table 12b.
- 2.12 In June-July 2020, those in the lower income quintiles and those on furlough were more likely to have spoken to their lender about their mortgage²⁹. However, no such differences were observed in November-December 2020, Tables 12e and g.
- 2.13 In June-July 2020, 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 mortgage³⁰. No such differences were observed in November-December 2020, Table 12d.
- 2.14 Fewer households reported agreeing a payment deferral (mortgage holiday) in November-December 2020: 4% (292,000) mortgagors agreed a payment

²⁶ Household Resilience Study: Wave 1 report, Annex Table 14g

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

²⁷ Household Resilience Study: Wave 1 report, Annex Table 18b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

²⁸ Household Resilience Study: Wave 1 report, Annex Table 16b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

²⁹ Household Resilience Study: Wave 1 report, Annex Tables 16e and g

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³⁰ Household Resilience Study: Wave 1 report, Annex Table 16d

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

deferral since June-July 2020, compared to 10% in June-July 2020, Table 13b³¹.

- 2.15 In June-July 2020, those in the lower income quintiles and those on furlough were more likely to have agreed a payment deferral³². However, in November-December 2020, there was no difference between those seeking payment deferrals in different income quintiles, nor amongst those who were furloughed or not, Tables 13e and g.

Expectation of further difficulties keeping up with mortgage payments

- 2.16 A quarter of a million households (251,000 or 4% of mortgagors) expected to fall behind with their mortgage payments in the next three months, Table 15b. Fewer than the 7% who expected to do so in June-July 2020³³.
- 2.17 Unlike in June-July 2020³⁴, there was no difference in expectations of falling behind on mortgage payments in the next three months, irrespective of whether the HRP was furloughed (4%) or not (2%), Table 15g.
- 2.18 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 mortgage payments, Table 15k.

Renters

- 2.19 On average, renters spend a higher proportion of their household income on their housing costs than mortgagors. Whilst the proportion of income renters spend on their rent has increased since the COVID-19 pandemic began, it has not increased further since June-July 2020.
- 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%, where it remained in November-December 2020. For social renters, this increased from 27% to 37% and remains unchanged at 35% in November-December 2020, Table 23b³⁵ and Figure 2.2.

³¹ Household Resilience Study: Wave 1 report, Annex Table 17b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³² Household Resilience Study: Wave 1 report, Annex Tables 17e and g

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³³ Household Resilience Study: Wave 1 report, Annex Tables 19b

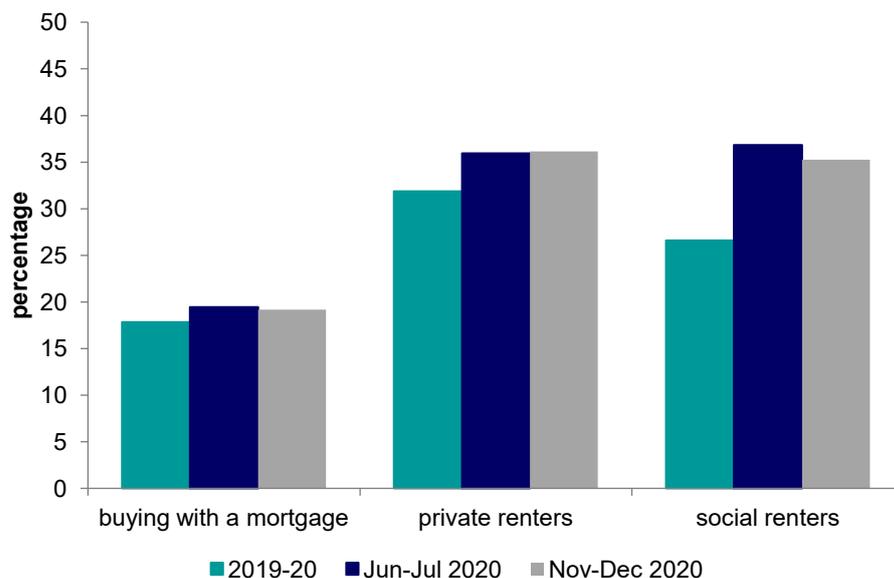
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³⁴ Household Resilience Study: Wave 1 report, Annex Tables 19g

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³⁵ Proportion of household income spent on rent including Housing Benefit. See English Housing Survey, 2019-20 Headline Report, Annex Table 1.12

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



Base: all households

Note: underlying data are presented in Annex Table 1.12 (English Housing Survey Headline Report), Annex Tables 26b, 27b (June-July) and Annex Tables, 22b, 23b (November-December)

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

Rent arrears

- 2.21 There was no statistically significant increase in the proportion of private renters in arrears between June-July 2020 and November-December 2020. Overall, 9% of private renters were in arrears (7% in June-July 2020)^{36,37}. This remains higher than the 3% of private renters in arrears in 2019-20³⁸, Figure 2.3.
- 2.22 In November-December 2020, we did not collect data on whether renters had been in arrears in the past 12 months. Instead, we collected data on how far behind with their rent respondents were. Of the 9% of private renters in arrears, 4% were up to 1 month behind, 2% were more than one month but

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

Household Resilience Study: Wave 1 report, Annex Table 27b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³⁶ The increase of 1 percentage point is not statistically significant.

Household Resilience Study: Wave 1 report, Annex Tables 20b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

³⁷ The wording of the rent arrears question changed between Wave 1 and Wave 2 to ensure those on a rent holiday and not otherwise in arrears were not counted as being in arrears.

³⁸ English Housing Survey, 2019-20 Headline Report, Annex Table 1.14

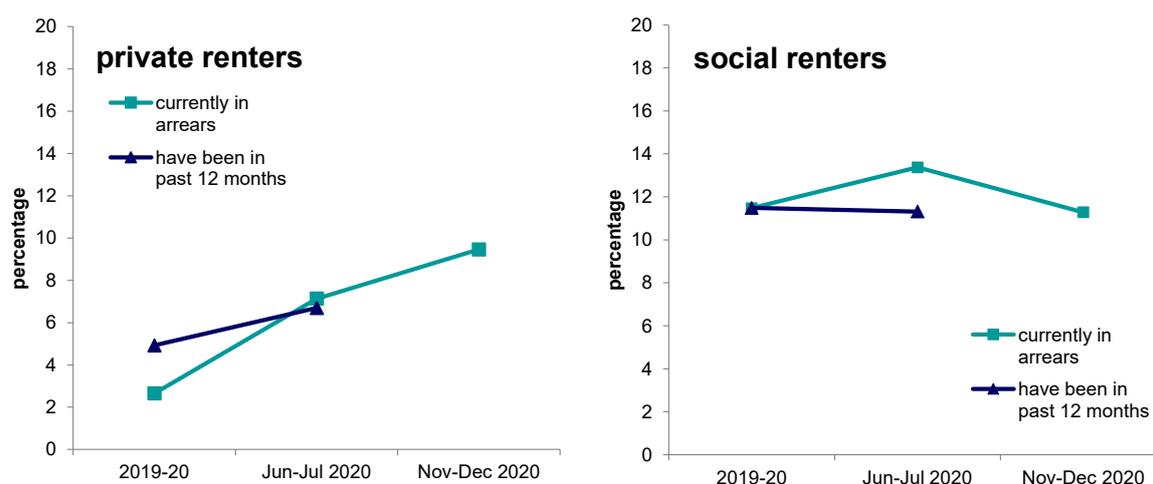
<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

less than 2 months behind, while 1% were 2 months or more behind and 2% did not declare how far behind they were³⁹, Table 16b.

2.23 There was no change in the proportion of social renters in arrears in November-December 2020. Overall, 11% of social renters were in arrears, compared to 13% in June-July 2020⁴⁰ and 11% in 2019-20. However, unlike previously, social renters were no more likely to be in arrears (11%) than private renters (8%).

2.24 Of the 11% of social renters in arrears, 5% were up to 1 month behind, 1% were 1 month but less than 2 months behind, 3% were 2 months or more behind and 1% did not declare how far behind they were⁴¹. Although there was no difference in overall rental arrears by local authority or housing association renters, those renting from housing associations were more likely to be 1 month behind on their rent, than those renting from local authorities (8% compared to 3%).

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



Base: all households

Note: At this wave data was not collected on whether renters had been in arrears in the past 12 months; underlying data are presented in Annex Table 1.14 (English Housing Survey Headline Report), Annex Table 20b (June-July) and 16b (November-December)

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

2.25 Private rent arrears were fairly evenly spread across the income quintiles, with the exception that those in the second income quintile had a higher rate than those in the fourth income quintile (19% compared to 4%). For social renters, there were no differences in arrears across the income quintiles (7 to 14%),

³⁹ They did not know or they refused to say.

⁴⁰ The apparent reduction in the proportion of social renters current in arrears is not statistically significant.

⁴¹ Does not sum to 11% due to rounding.

Table 16e. This is unlike in June-July 2020 where those in rental arrears were more likely to be in lower income quintiles⁴².

- 2.26 Social renters on furlough were more likely to be in arrears than those not on furlough. Almost a third (32%) of social renters on furlough were currently in rent arrears, compared to 9% who were not on furlough. No such difference was observed in private renters, Table 16g.
- 2.27 Social renters on universal credit were more likely to be in arrears than those not on it. A fifth (20%) of social renters on universal credit were in arrears, compared to 8% of those not on universal credit. No such difference was observed in private renters, Table 16l.

Ease of paying rent

- 2.28 There was no change in the proportion of private renters reporting finding it fairly or very difficult to pay rent between June-July and November-December 2020. In June-July, 36% of private renters reported it was fairly or very difficult to keep up with rent, which was 30% in November to December⁴³, Table 17b, and similar to the proportion (27%) reporting difficulty in 2019-20⁴⁴.
- 2.29 There was no change in social renters reporting finding it fairly or very difficult to keep up with rent payments. This was around a fifth (21% in November-December, 24% in June-July 2020). More social renters reported difficulty in 2019-20, at 27%.

Reasons for difficulties keeping up rent payments

- 2.30 As in June-July 2020, private renters were more likely to say that the reasons they found it more difficult to keep up with rent payments were due to being furloughed on reduced pay (15%) or working fewer hours/less over time (14%)⁴⁵. These responses were less common in social renters (9% furloughed and 9% fewer hours), who were as likely to report it was due to unemployment (8%) or an increase in other payments (8%), Table 20b.
- 2.31 Overall, fewer renters took a rent holiday between June-July and November-December 2020, than did between the start of COVID-19 restrictions and June-July 2020⁴⁶. For private renters, 1% report a rent holiday in November-

⁴² Household Resilience Study: Wave 1 report, Annex Tables 20e

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁴³ The decrease is not statistically significant.

Household Resilience Study: Wave 1 report, Annex Tables 21b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁴⁴ 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>

⁴⁵ Household Resilience Study: Wave 1 report, Annex Tables 24b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁴⁶ Household Resilience Study: Wave 1 report, Annex Tables 23b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

December (compared to 5% in June-July 2020), whilst there were too few social renters doing so to report (compared to 3% in June-July 2020), Table 19b.

- 2.32 A greater proportion of private renters than social renters took a rent reduction, although rates were down compared to in June-July 2020. For private renters, 3% report a rent reduction (compared to 6% in June-July 2020), whilst 1% of social renters report this (compared to 2% in June-July 2020). More renters report reaching another agreement in November-December 2020, 5% of private renters and 6% of social renters (compared to 1% in June-July 2020). Similar proportions reported reaching no agreement with their landlords, compared to in June-July 2020 (8% of private renters and 6% of social renters).

Expectation of further difficulties keeping up with rent payments

- 2.33 There was no change in the overall rates of private and social renters expecting to fall behind with their rent in the next three months. Around one in ten rented households expected to fall behind (10% of private renters and 12% of social renters), Table 21b⁴⁷. However, in November-December 2020, local authority renters were more likely than housing association renters to say they were very or fairly likely to fall behind with their rent in the next three months (18% compared to 9%).
- 2.34 As was reported in June-July 2020, social renters on furlough had a greater expectation of falling behind with their rent than those not on furlough⁴⁸. A fifth (21%) of furloughed social renters expected to fall behind, compared to 12% not furloughed. No such difference was observed in private renters, Table 21g.
- 2.35 Social renters in arrears had a higher expectation of falling behind with rent payments, like in June-July 2020. Two fifths (40%) of social renters in arrears reported being fairly or very likely to fall behind in the next three months, compared to 8% of social renters not in arrears. There were no such differences for private renters, 18% of those in arrears reported being fairly or very likely to fall behind in the next three months, as did 8% of those not in arrears, Table 21k⁴⁹.

⁴⁷ Household Resilience Study: Wave 1 report, Annex Tables 25b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁴⁸ Household Resilience Study: Wave 1 report, Annex Tables 25g

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁴⁹ Household Resilience Study: Wave 1 report, Annex Tables 25k

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

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- 2.36 There were no differences in expectations of falling behind based on ethnicity, Table 21i. This is unlike in June-July 2020, where Black and Pakistani/Bangladeshi households were more likely to expect to fall behind⁵⁰.

Meeting household bills

- 2.37 In November-December 2020 we added questions about keeping up to date with household bills. Around one in ten (12%) of households were behind with at least one household bill (e.g. utility bills, credit cards, other loans or other bills), though 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 6% of those buying with a mortgage were behind. For private renters, 24% were behind with one or more bills, as were 28% of social renters, Table 35b.
- 2.38 Private renters were most likely to be behind with utilities (14%), credit card payments (9%) and other household bills (9%), whilst social renters were most likely to be behind with utilities (18%).
- 2.39 Couples without children and households of unrelated adults were most likely to be up to date with bills, while lone parents with children aged 15 or under were least likely to be. Some 3% of couples without children and 5% of households of unrelated adults were behind with one or more household bill compared to 37% of lone parents with children aged 15 or under. Such households were also most likely to be behind with their utility bills (26%), Table 35c.
- 2.40 Students (38%) and households where the HRP is unemployed (35%) were most likely to be behind with household bills while those in full-time employment (8%) or retired (3%) were the least likely to be, Table 35d. However, there was no difference in whether households were up to date depending on whether the HRP was furloughed, Table 35g.
- 2.41 Households in the lowest income quintile were most likely to be behind with one or more bill. Around a quarter (23%) of households in the lowest income quintile were behind with at least one household bill, compared to 3-16% in higher income quintiles, Table 35e.
- 2.42 Half (50%) of private renters in arrears were also behind with household bills, as were 57% of social renters in arrears. A fifth (20%) of private renters and a quarter (25%) of social renters were behind with bills but up to date with rent payments⁵¹, Table 35k.

⁵⁰ Household Resilience Study: Wave 1 report, Annex Tables 25i

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁵¹ There were too few mortgagors in arrears to report on how they met household bills.

Using savings to pay household bills, rent or mortgage

- 2.43 In November-December 2020, we also added questions about using savings for household bills and mortgage or rent payments. Social renters were more likely to have used savings to pay bills, compared to private renters, whilst owner occupiers were the least likely. Two fifths (43%) of social renters had used savings to pay household bills, compared to 30% of private renters and 22% of owner occupiers, Table 37b.
- 2.44 Renters were more likely than owner occupiers to report regularly using savings to pay bills: 17% of social renters and 13% of private renters regularly use their savings to pay bills, compared to 6% of owner occupiers.
- 2.45 Renters were more likely than mortgagors to have used savings to pay their rent or mortgage since the start of COVID-19 restrictions. Around a third (32%) of private and social renters had used savings for rent, compared to a fifth (20%) of mortgagors using savings for their mortgage, Table 36b.
- 2.46 Renters were also more likely to report regularly using savings for rent payments, than mortgagors were for mortgage payments. Around a fifth (18%) of private renters reported regularly using savings for rent, as did 15% of social renters, compared to 8% of mortgagors regularly using savings to pay their mortgage.
- 2.47 Those on furlough were more likely to report having to use their savings to pay their mortgage or rent, than those not on furlough. Almost a third (29%) of those on furlough had used savings to pay mortgage or rent, compared to 17% not on furlough, Table 36g.
- 2.48 Black households were more likely to have used their savings to pay their mortgage or rent, compared to White households (54% compared to 24%), Table 36i.
- 2.49 Many of those in arrears had used their savings to pay their rent⁵². Over three quarters (79%) of those in rental arrears had used their savings to pay their rent, compared to 28% of those not in arrears, Table 36k.

Heating costs

- 2.50 In November-December 2020, 81% of households reported it was fairly or very easy to meet their heating costs. The remaining 19% 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 meet their heating costs. Private and social renters were more likely to report finding it difficult, 32% of private

⁵² There were too few mortgagors in arrears to report on how they met mortgage payments.

renters and 38% of social renters. There was no difference for owner occupiers and private renters, compared to in June-July 2020. However, social renters were more likely to report finding it fairly or very difficult in November-December 2020 (38% compared to 31% in June-July 2020), Table 24b⁵³.

- 2.51 As was the case in June-July 2020, those in the lower income quintiles were more likely to report finding it fairly or very difficult to meet heating costs. Two fifths (40%) of those in income quintile 1 reported difficult, compared to 28% in the second income quintile and 1% in the highest income quintile, Table 24e.
- 2.52 Households where the HRP was furloughed remained more likely to report difficulties meeting heating/fuel costs. Around a fifth (23%) 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 24g.
- 2.53 Households with a Black or Pakistani/Bangladeshi HRP still reported a higher rate of reporting difficulty meeting heating or fuel costs, in November-December 2020. In Pakistani/Bangladeshi households 58% reported finding it fairly or very difficult, as did 39% of Black households, compared to 17% of White and 18% of Indian households, Table 24i.

New credit

- 2.54 In November-December 2020 we added questions about taking out new credit since the start of COVID-19 restrictions. Whilst the majority (88%) of households had not taken out new credit, this varied by tenure. 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 (17% of private renters, 14% of mortgagors and 13% of social renters), Table 39b.
- 2.55 When asked about the reasons for taking out new credit, 12% reported that this was to cover extra costs incurred as a result of COVID-19, 10% said it was to cover income lost as a result of COVID-19, whilst most (78%) said it was for some other reason, Table 40. This differed by tenure.
- 2.56 Over a fifth (22%) of private renters, 13% of social renters, 5% of mortgagors and 3% of outright owners reported taking out credit to cover income lost as a result of COVID-19, Table 40b. A slightly different pattern is observed in relation to those taking out credit to cover extra costs incurred as a result of COVID-19: 23% of social renters, 16% of outright owners, 9% of mortgagors, and 5% of private renters reported this.

⁵³ Household Resilience Study: Wave 1 report, Annex Tables 28b
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

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) and overcrowding. It also considers the prevalence of key workers and home workers, plus experiences of shielding, self-isolating and social distancing.

Changes to households

3.2 Since they were previously interviewed in June-July, 3% of households had moved, Table 25. This is the same proportion that had moved since the EHS in 2019-20. Among the 775,000 households that had moved, 20% (152,000 households) cited COVID-19 as the main reason for the move, Table 26.

3.3 Private renters were more likely to have moved since June-July compared to social renters and owner occupiers. In November-December, 8% of private renters reported that they had moved since June-July, compared to 4% of social renters and 2% of owner occupiers, Table 25b.

3.4 Respondents were asked whether anyone had moved in or out of the household since they were last interviewed in June-July. Few households had anyone move out (4%), and even fewer had people move in to the household (2%), Table 27. The numbers moving into households is similar to that reported in June-July (2%), but higher for moving out (1%)⁵⁴.

3.5 Higher income households were more likely to have someone move in or out between June-July and November-December than the lowest income households. Only 1% of households in the lowest income quintile reported that someone had moved in, with a further 1% reporting that someone had moved out. This compares to 4% of households in the highest income quintile reporting that someone had moved in and 6% reporting that someone had moved out, Table 27e

3.6 People were more likely to have moved in rather than out due to COVID-19 restrictions. About a third (34%) of those who moved in did so due to COVID-19 restrictions, whereas 17% of those moving out did so due to COVID-19

⁵⁴ Household Resilience Study: Wave 1 report, Annex Table 31
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

restrictions, Tables 28 and 29. Compared to June-July 2020, significantly fewer moves into the household were due to COVID-19 restrictions (77% of such moves in June-July were attributed to COVID-19)⁵⁵.

- 3.7 In November-December 2020, a third (33%) of households reported that daytime occupancy (i.e. the number of adults at home during the day) had increased since before the COVID-19 pandemic, down from 41% in June-July 2020⁵⁶. This varied by tenure. In November-December 2020, 50% of mortgagors reported that their daytime occupancy rate had increased by one or more adult (down from 61% in June-July). A similar pattern is seen amongst private renters, with 34% reporting increased daytime occupancy in November-December, down from 47% in June-July. Less change was observed among outright owners (22%, down from 26%) and no change was observed among social renters, 26% of whom said their daytime occupancy has increased since before the COVID-19 pandemic, Table 8Ab.
- 3.8 Between June-July and November-December 2020, daytime occupancy rate increases decreased in higher income households. In June-July, rates of increased daytime occupancy were 67% for the highest income quintile, 52% for the fourth quintile and 38% in the third quintile, decreasing to 54%, 39% and 28% respectively in November-December 2020. No such decrease was seen for the lowest and second quintiles with rates staying between 22% and 29%, Table 8Ae.
- 3.9 Change in daytime occupancy can also be measured by the change in the number of children at home, compared to before COVID-19. Using this measure, renters were more likely to report higher daytime occupancy rates than owner occupiers (7% for private and social renters, compared to 4% for owners), Table 8Bb. Households in the highest income quintile were more likely to have higher daytime occupancy rates for children than households in the lowest quintile (8% compared to 2%), Table 8Be.

Overcrowding

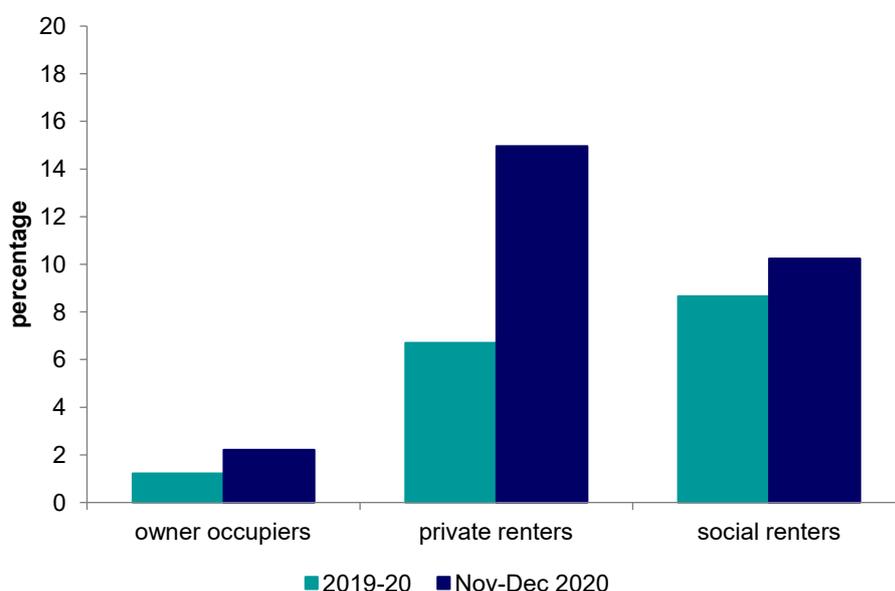
- 3.10 Levels of overcrowding and under-occupation are measured using the bedroom standard (see glossary). This is essentially the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationship of the household members) and the number of bedrooms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

⁵⁵ Household Resilience Study: Wave 1 report, Annex Table 32
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁵⁶ Household Resilience Study: Wave 1 report, Annex Table 12A
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

- 3.11 In November-December 2020, 6% of households were overcrowded, up from 4% in 2019-20. This corresponds to 1.3 million households who are overcrowded, up from 829,000 in 2019-20. Meanwhile, 39% were under-occupied (i.e. had two or more spare bedrooms), unchanged from 2019-20⁵⁷, Table 42. We did not include questions on overcrowding in June-July 2020.
- 3.12 Rates of overcrowding varied by tenure, with owner occupiers less likely to be overcrowded than renters. In November-December 2020, 1% of outright owners and 4% of mortgagors were living in overcrowded accommodation. This corresponds to 87,000 outright owners and 253,000 mortgagors. In the rented sectors, 15% of private renters and 10% of social renters lived in overcrowded accommodation in November-December 2020, Table 42b. This corresponds to 570,000 private renters and 414,000 social renters. However, there is no statistically significant difference in the rate of overcrowding between private and social renters.
- 3.13 Compared to 2019-20, overcrowding has increased for owner occupiers (1% to 2%) and private renters (from 7% to 15%) but is unchanged for social renters (9% to 10% is not a statistically significant increase), Figure 3.1.

Figure 3.1 Overcrowding, by tenure, 2019-20 and November-December 2020



Base: all households

Note: underlying data are presented in Annex Table 1.24 (English Housing Survey Headline Report) and 42b (November-December)

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

⁵⁷ 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>

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- 3.14 The increase in overcrowding in the private rented sector is linked to the increase in the household size. Almost a fifth (17%) of private rented households have increased in size by at least one person since 2019-20, compared to a 9% of owner occupiers and 10% of social renters, Table 43a.
- 3.15 Younger households were more likely to be overcrowded than older households. Households with a HRP aged 54 years old or younger were more likely to be overcrowded (rates between 7-14%) compared to households with a HRP ages 55 or over (0.4-1%), Table 42h.
- 3.16 White households were less likely to be overcrowded compared to other ethnicities. In November-December 2020, 3% of White households were overcrowded compared to 22% of Black households, 23% of Indian households and 35% of Pakistani and Bangladeshi households, Table 42i. These figures are broadly in line with earlier EHS figures which show higher rates over overcrowding among Black African and South Asian households⁵⁸.

Key workers and home workers

- 3.17 In November-December 2020, 34% of households had at least one key worker. Mortgagors were most likely to have at least one key worker in the household (52%), compared to 37% of households in the private rented sector, 31% of households in the social rented sector, and 20% of outright owners, Table 1b.
- 3.18 Higher income households were more likely to contain keyworkers. Over half (53%) of households in the highest income quintile, and 46% in the second highest quintile contained a key worker, compared with 12% of households in the lowest income quintile, Table 1e.
- 3.19 In November-December 2020, 28% of households had someone working from home, lower than in June-July when this was 34% of households. Whilst home workers remained more prevalent in mortgagor and private rented households (51% of mortgagors and 30% of private renters, compared to 11% of social renters and 16% of households owned outright), between June-July and November-December there was a decrease in home workers across all tenures, Table 2b⁵⁹.
- 3.20 Households in higher income quintiles were more likely to have a household member working at home. In the highest income quintile, 61% had a household member working at home, higher than the fourth income quintile

⁵⁸ Ethnicity facts and figures: Overcrowded households

<https://www.ethnicity-facts-figures.service.gov.uk/housing/housing-conditions/overcrowded-households/latest>

⁵⁹ Household Resilience Study: Wave 1 report, Annex Table 2b

<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

where 39% of households had a household member working at home. Rates were lowest in the lowest two income quintiles, where 7% in the lowest income quintile and 13% in the second income quintile had a home worker, Table 2e.

- 3.21 Working from home has decreased across all employment types compared to June-July. For full-time workers, 48% were working from home compared to 57%, 27% of part-time workers compared to 41% and 47% of self-employed workers compared to 62% in June-July, Table 2d.

Shielding, self-isolating and compliance with social distancing

- 3.22 Overall, 21% of households had a household member who was shielding in November-December 2020. Rates of shielding were highest in the social rented sector where 30% contained a household member who was shielding. This compares to 24% of outright owners, 14% of mortgagors and 16% of private renters, Table 6b.
- 3.23 Compared to June-July 2020⁶⁰, there were increases in the proportion of households with a household member who was shielding. The proportion of private renters shielding increased from 9% to 16%, from 24% to 30% for social renters and from 9% to 14% for mortgagors.
- 3.24 Lower income households and those where the HRP is furloughed were more likely to have a household member who was shielding. Compared to the highest quintile where 13% had a member of the household shielding, 30% of households in the lowest income quintile and 24% in the second quintile had a household member shielding. In households where the HRP has been furloughed, 14% were shielding, compared to 6% who were not furloughed, Tables 6e and 6g.
- 3.25 Over two fifths (41%) of households had a member who had had to self-isolate for a period since the period of restrictions were introduced. Almost half (48%) of social rented households had someone self-isolating during the pandemic, compared to 42% of private renters and 38% of owner occupiers, Table 5b.
- 3.26 Most households (78%) reported that they found it very or fairly easy to comply with social distancing restrictions, although this decreased from June-July when it was 83%. This decrease is driven by changes in the owner occupied sector. In June-July, 88% of outright owners, and 85% of mortgagors reported finding it very or fairly easy to comply with social

⁶⁰ Household Resilience Study: Wave 1 report, Annex Table 6b
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

distancing restrictions⁶¹, but this decreased to 83% and 77% in November-December. No similar decreases were found for rented households, Table 7b.

- 3.27 The decrease in finding it easy to comply with social distancing between June-July and November-December 2020 was seen for working and retired households. In households where the HRP was working full-time, the proportion finding it easy decreased from 83% to 77%, from 87% to 80% for self-employed households and from 88% to 81% for retired households, Table 7d⁶².
- 3.28 Households from an ethnic minority background were less likely to report finding it fairly or very easy to comply with social distancing regulations than White households. Less than two thirds (62%) of ethnic minority households reported finding it fairly or very easy to comply, compared to 79% of White households, Table 7i.
- 3.29 Couples with no children reported finding it easier to comply with social distancing than single people and households with children. In November-December 2020, 83% of couples with no children found it very or fairly easy to comply, compared to single person households (77%), couples with children aged under 16 (73%) and lone parents with children aged under 16 (73%), Table 7c.

⁶¹ Household Resilience Study: Wave 1 report, Annex Table 11b
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

⁶² Household Resilience Study: Wave 1 report, Annex Table 11d
<https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

Chapter 4

Changes in loneliness and well-being

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

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'⁶³.

4.3 Loneliness is measured by asking respondents how often they feel lonely⁶⁴.

Loneliness

4.4 In November-December 2020, 8% of HRPs reported that they often or always felt lonely, the same as in June-July 2020 and up from 6% in 2019-20⁶⁵. This masks considerable differences between tenures. As in June-July 2020, renters were more likely than owner occupiers to report feeling lonely often or always: 14% of private renters and 16% of social renters reported feeling lonely often or always, compared to 5% of outright owners and mortgagors.

⁶³ 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>

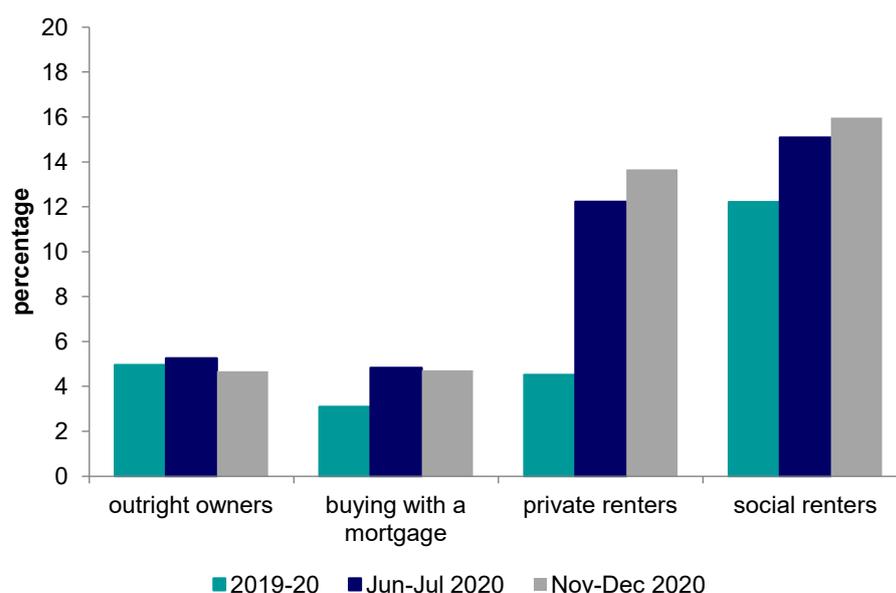
⁶⁴ This loneliness question is from the National Indicators of Loneliness and is a standard question used to measure loneliness, See here for further information: <https://www.gov.uk/government/statistics/national-measures-of-loneliness>

⁶⁵ 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>
Household Resilience Study: Wave 1 report, Annex Table 34Eb <https://www.gov.uk/government/statistics/household-resilience-study-wave-1>

The apparent increase in loneliness among renters is not statistically significant, Table 30Eb, Figure 4.1.

- 4.5 Although there were no significant changes between June-July and November-December 2020 of those reporting feeling lonely often or always, the proportion of outright owners reporting that they felt lonely sometimes increased, from 15% to 20%, and doubled since 2019-20 (10%), Table 30Eb.
- 4.6 Those who are unemployed were also more likely to report being lonely sometimes compared to in June-July 2020, increasing from just under a quarter (24%) to over a third (34%), Table 30Ed.
- 4.7 There were no significant differences between age groups experiencing loneliness in November-December 2020. However, amongst those aged 25-34, 8% were lonely often or always, which is a decrease from 13% in June-July 2020, Table 30Eh.

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



Base: all households

Note: underlying data are presented in Annex Table 1.27 (English Housing Survey Headline Report), Annex Table 34Eb (June-July) and 30Eb (November-December)

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

Well-being

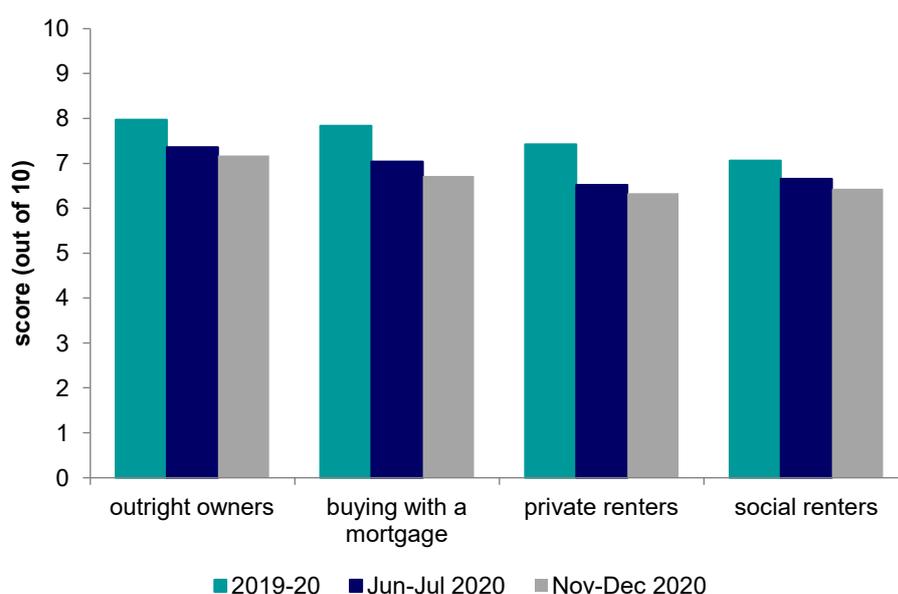
Life satisfaction

- 4.8 In November-December 2020, owner occupiers had higher life satisfaction than renters. Life satisfaction was highest amongst outright owners at 7.2 (out

of ten), compared to mortgagors at 6.7. For private and social renters life satisfaction was lower at 6.3 and 6.4 respectively, Table 30Ab.

- 4.9 Between 2019-20 and June-July 2020, life satisfaction declined across all tenures⁶⁶. For owner occupiers, it further decreased between June-July and November-December 2020. For outright owners it decreased from 7.4 to 7.2 and for mortgagors from 7.0 to 6.7⁶⁷.

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



Base: all households

Note: underlying data are presented in Annex Table 1.26 (English Housing Survey Headline Report), Annex Table 34Ab (June-July) and 30Ab (November-December)

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

- 4.10 Life satisfaction was lower in the first two income quintiles (6.5) than the highest income quintile (7.0), Table 30Ae. This is similar to in June-July 2020, where those in the lowest income quintile had the lowest life satisfaction score. However, in November-December 2020, those in income quintile two had a lower life satisfaction score than previously (from 6.9 to 6.5).

- 4.11 As observed in June-July 2020, there were no significant differences in life satisfaction between those who had been furloughed and those who had not been furloughed, at 6.5 and 6.7 respectively, Table 30Ag.

⁶⁶ 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>

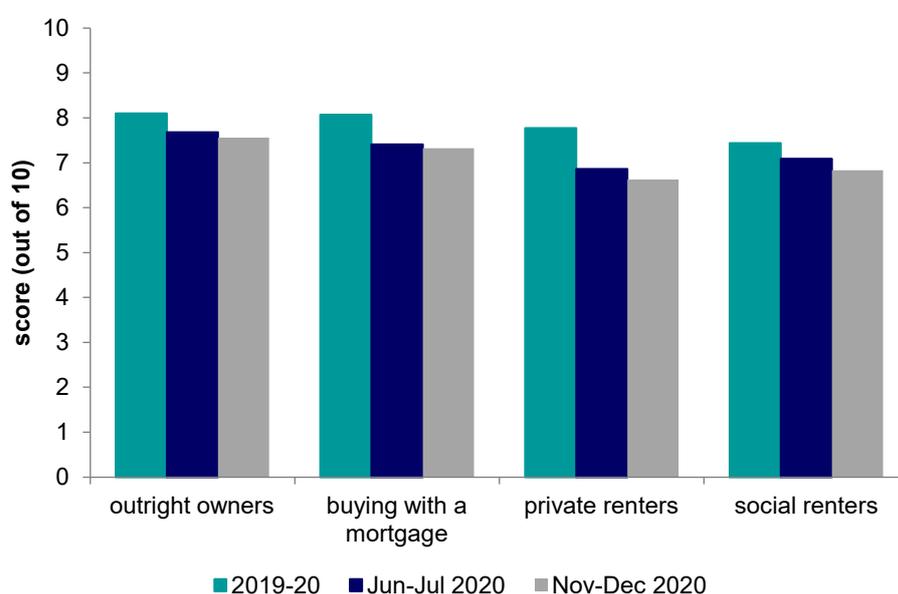
⁶⁷ The apparent reductions in life satisfaction for renters is not statistically significant.

4.12 Those in rent arrears were less likely to be satisfied with life than renters up to date with payments (5.5 compared to 6.5), as was observed in June-July 2020, Table 30Ak⁶⁸.

Life is worthwhile

4.13 In November-December 2020, owner occupiers had a higher life is worthwhile score than renters. Outright owners had a higher life is worthwhile score, 7.6 out of ten, compared to mortgagors at 7.3. Private and social renters scores were similar at 6.6 and 6.8 respectively, Table 30Bb. These scores were unchanged compared to June-July 2020, but were lower than in 2019-20.

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



Base: all households

Note: underlying data are presented in Annex Table 1.26 (English Housing Survey Headline Report), Annex Table 34Bb (June-July) and 30Bb (November-December)

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

4.14 Where the HRP was furloughed, their life is worthwhile score was lower (6.9 compared to 7.3 for those not furloughed), as it was in June-July 2020, Table 30Bg.

4.15 Those in the youngest age group (age 16-24) and those in the oldest age group (65+) tended to have higher life is worthwhile scores, than those aged 25-64. Life is worthwhile score was 8.1 for those aged 16-24 and 7.6 for those 65+, compared to 6.8-7.2 for other age groups. There was a reduction in the

⁶⁸ There are too few mortgagors in arrears to report.

life is worthwhile score for those aged 65+, compared to in June-July 2020, it went from 7.8 to 7.6, Table 30Bh.

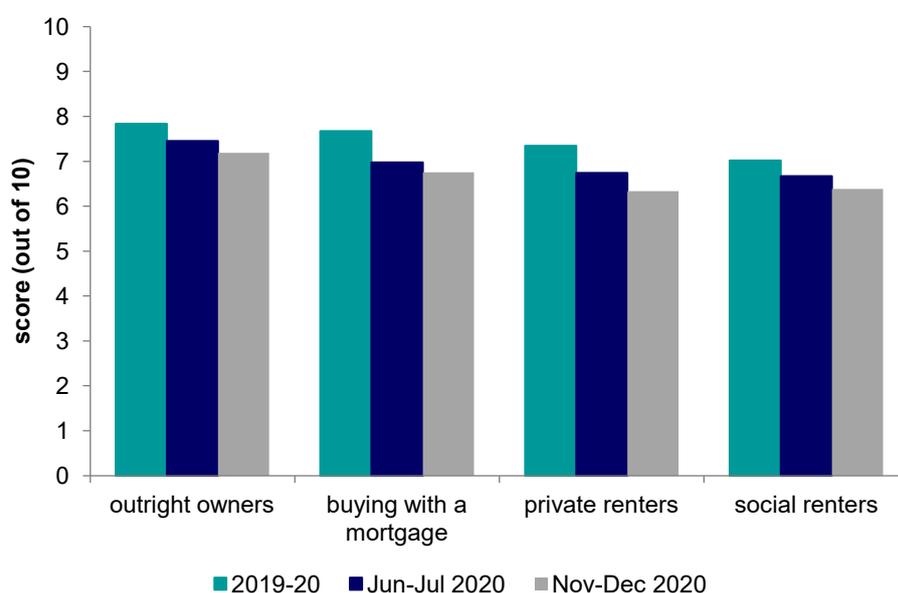
4.16 In Pakistani/Bangladeshi households the life is worthwhile score remained lower than all other ethnicities. For Pakistani/Bangladeshi households, the life is worthwhile score was 5.8 compared to 7.2 for White HRPs, 7.4 for Black HRPs and 7.7 for Indian HRPs, Table 34Bi. The life is worthwhile scores for White HRPs decreased from 7.3 to 7.2 between June-July and November-December.

Happiness

4.17 In November-December 2020, as previously, owner occupiers report higher happiness scores than renters. Outright owners average happiness score was 7.2 (out of ten), higher than that of mortgagors (6.8). Private and social renters scored 6.3 and 6.4 respectively, Table 30Cb.

4.18 Between 2019-20 and June-July 2020, happiness declined across all tenures. For outright owners, it further decreased between June-July and November-December 2020, from 7.5 to 7.2.

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



Base: all households

Note: Note: underlying data are presented in Annex Table 1.26 (English Housing Survey Headline Report), Annex Table 34Cb (June-July) and 30Cb (November-December)

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

4.19 There was no difference in happiness scores between HRPs who were and were not on furlough (at 6.7 and 6.8 respectively), unchanged from June-July 2020, Table 30Cg.

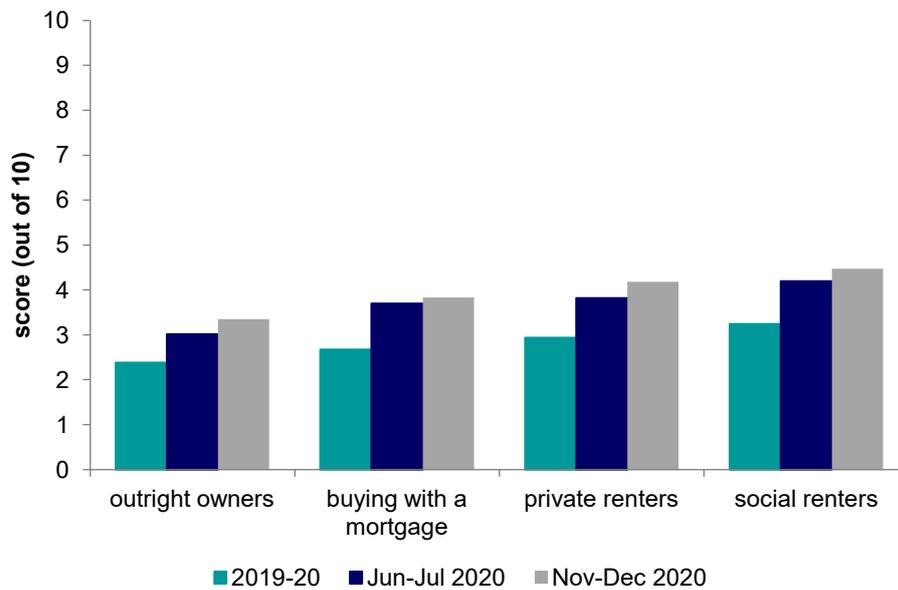
-
- 4.20 Those aged 65 or over were more likely to be happy than those aged 25 to 64, however happiness had declined in the 65 or over age group since June-July 2020. Those aged 25-64 had average happiness scores of 6.3 to 6.7, compared to 7.3 for the over 65s, Table 30Ch. However, in June-July 2020, over 65s happiness score was 7.5.
- 4.21 Happiness amongst those in rent arrears had declined since the previous wave and was lower than those not in arrears⁶⁹. Those in arrears had an average happiness of 5.1, down from 6.4 in June-July 2020. This compared to happiness score of 6.5 for those not in rent arrears, Table 30Ck.

Anxiety

- 4.22 In November-December, as previously, renters report higher anxiety scores than owner occupiers. Private and social renters have an average score of 4.2 and 4.5 (out of ten) respectively. Mortgagors have higher anxiety levels than outright owners (3.8 compared to 3.3), Table 30Db.
- 4.23 Between 2019-20 and June-July 2020, anxiety increased across all tenures. For outright owners, it further increased between June-July and November-December 2020, from 3.0 to 3.3.
- 4.24 Those in the lowest income quintile report higher anxiety than those in the higher income quintiles. For the lowest income quintile the average anxiety score is 4.3 compared to 3.7 to 3.8 for the other income quintiles, Table 30De.
- 4.25 In November-December, anxiety scores of those in the lowest and highest income quintiles increased. For those in the lowest income quintile, anxiety went from 3.8 to 4.3 and for the highest income quintile it went from 3.2 to 3.7.
- 4.26 Those aged 65 or over and those aged 16 to 24 were less likely to be anxious than those aged 25 to 54, though anxiety had increased for the 65 and over age group since June-July 2020. Anxiety amongst the 65 and overs went from 3.0 to 3.4, but remained lower than those aged 26 to 54 (range 3.8 to 4.3), Table 30Dh.

⁶⁹ There were too few mortgagors in arrears to report.

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



Base: all households

Note: underlying data are presented in Annex Table 1.26 (English Housing Survey Headline Report), Annex Table 34Db (June-July) and 30Db (November-December)

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

4.27 Unlike in June-July 2020 where anxiety was higher amongst those furloughed, there was no difference in anxiety by whether furloughed or not in November-December. The average anxiety of those on furlough was 4.0 compared to 3.9 for those not on furlough, Table 30Dg.

Technical notes and glossary

Technical notes

1. Results in this report, are presented for November-December 2020 are based on surveys conducted between that time period on a sample of 4,345 respondents. Throughout this report, this is referred to as the Household Resilience sample. Results for the Household Resilience Study Wave 1 are based on fieldwork carried out between June-July 2020 on a sample of 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 annex tables, including the data underlying the figures and charts in this report are published on the website⁷⁰. 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 report⁷¹. The procedures followed for the Household Resilience Study are akin to the procedures followed for the English Housing Survey.

⁷⁰ <https://www.gov.uk/government/collections/english-housing-survey>.

⁷¹ <https://www.gov.uk/government/publications/english-housing-survey-quality-report>

6. Information on Official Statistics is available at the UK Statistics Authority website⁷².

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 status⁷³: 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

⁷² <https://www.statisticsauthority.gov.uk/>

⁷³ 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 2010⁷⁴.
- **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

⁷⁴ For further information see: 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.

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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