895 people from the South West of England have taken part in the final stage of a joint three-year project exploring the relationship between housing and wellbeing with the Centre on Household Assets and Savings Management (CHASM) at the University of Birmingham, East Devon District Council (EDDC) and LiveWest.

The respondents to the survey were a sample of social housing tenants from EDDC and LiveWest, shared owners from LiveWest and a sample of those who are on the waiting list for social housing (Register).

### 1. Financial Wellbeing

**Respondent’s Annual Income***

<table>
<thead>
<tr>
<th></th>
<th>EDDC</th>
<th>LiveWest</th>
<th>Register</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than £10,400 in a year</td>
<td>53%</td>
<td>32%</td>
<td>31%</td>
</tr>
<tr>
<td>Between £10,400 - £25,999</td>
<td>43%</td>
<td>56%</td>
<td>60%</td>
</tr>
<tr>
<td>Between £26,000 - £36,400</td>
<td>4%</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>More than £36,400</td>
<td>0%</td>
<td>3%</td>
<td>2%</td>
</tr>
</tbody>
</table>

* Data excludes ‘prefer not to say’ responses

Respondents receiving Universal Credit (UC)

<table>
<thead>
<tr>
<th></th>
<th>EDDC &amp; LiveWest</th>
<th>Register</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>1.7%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Year 2</td>
<td>2.5%</td>
<td>9%</td>
</tr>
<tr>
<td>Year 3</td>
<td>12.8%</td>
<td>23.8%</td>
</tr>
</tbody>
</table>

### Respondents Reporting That They Are Struggling to Make Ends Meet:

- **EDDC and LiveWest**
  - 41%
  - Of which:
    - 52% Current Social Tenants** wishing to move to another social home
    - 77% Private renters

- **Register**
  - 70%

**Who is most likely to be struggling to make ends meet?**

49% of our survey population say they are struggling financially***

- a) Breakdown of respondents who report to be struggling financially:
  - **Female**: 53%
  - **Male**: 40%

*** Numbers provided are based on a weighted sample
2. **SELF-REPORTED WELLBEING**

### ANXIETY

Social tenants are less likely to report feeling **anxious** than those on the Register:

- **LIVE WITH DEPENDENT CHILDREN**
  - **DO**: 66%
  - **DO NOT**: 43%

### LIFE SATISFACTION

Respondents who report being **satisfied with life**:

- **CLAIM UNIVERSAL CREDIT**
  - **DO**: 64%
  - **DO NOT**: 46%

### HAPPINESS

Social tenants are more likely to say they are happy:

- **HAVE POOR MENTAL HEALTH**
  - **DO**: 34%
  - **DO NOT**: 46%

- **HAPPyNESS**
  - **DO**: 58%
  - **DO NOT**: 47%
3. **WELLBEING AND THE EXPERIENCE OF HOME**

**HAVING A GOOD HOME MATTERS TO LIFE SATISFACTION**

Respondents reporting that something about their home negatively affects their wellbeing:

- EDDC and LiveWest
  - 76% (31%)
  - 66% (55%)

- Register
  - 74% (62%)

**FEELING SAFE IN THE HOME:**

- EDDC and LiveWest
  - 66% (61%)

- Register
  - 77%

- Private renters
  - 77%

**HAVING DESIRED PRIVACY AT HOME:**

- EDDC and LiveWest
  - 74%

- Register
  - 62%

- Private renters
  - 66%

**CURRENT SOCIAL TENANTS** wishing to move to another social home:

- EDDC and LiveWest
  - 65% (60%)

- Register
  - 72.5% (66%)

**CURRENT SOCIAL TENANTS** wishing to move to another social home:

- EDDC and LiveWest
  - 77% (65%)

- Register
  - 77%

**SATISFACTION WITH LOCAL AREA IS ASSOCIATED WITH:**

- Higher levels of happiness and life satisfaction
- Lower levels of anxiety

**Social tenants in this group could be tenants of organisations other than EDDC or LiveWest**
LOOKING ACROSS THE THREE YEARS OF OUR STUDY WE FIND THAT RESPONDENTS ARE:

₁. To feel happy if they are social tenants, in good health, satisfied with the local area they live in, satisfied with the housing services provided by the landlord, feel they have privacy or feel like they can do what they want in their home.

₂. To feel anxious if they have poor mental health or are financially struggling.

₃. To report being satisfied with life if they are social tenants, in work or retired, in good health, are satisfied with the local area they live in or feel that they are able to do what they want with their home.

₄. To report being satisfied with life if they are social tenants, in work or retired, in good health, are satisfied with the local area they live in or feel that they are able to do what they want with their home.

₅. To report that they experience poor mental health if they are less than 65 years old, are living alone, are living with non-dependent children, feel that there is something about their house affecting their wellbeing in a negative way, or are struggling to make ends meet.

For more information about the research this summary is based on, please contact Dr James Gregory j.gregory@bham.ac.uk or Prof. Andy Lymer a.lymer@bham.ac.uk. This project was undertaken by CHASM, in partnership with East Devon District Council and LiveWest. Data collected for this report occurred pre-Covid-19 lockdown in March 2020. Find out more about this project and its results from www.birmingham.ac.uk/research/chasm.

This visual summary was edited and designed by the Research Retold team at www.researchretold.com. Published in October 2020.