1100+ people from the South West of England have taken part in the second year 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**

   **ANNUAL HOUSEHOLD INCOME OF RESPONDENTS**

   - **SOCIAL HOUSING**
     - Less than £10,400: 45%
     - £10,400 - £26,000: 49%
     - £26,000 - £36,400: 5%
     - More than £36,400: 1%
   - **REGISTER**
     - Less than £10,400: 35%
     - £10,400 - £26,000: 53%
     - £26,000 - £36,400: 10%
     - More than £36,400: 2%

   **SOCIAL HOUSING RESPONDENTS REPORT MUCH GREATER HAPPINESS AT ALL INCOME LEVELS THAN THOSE ON THE REGISTER**

   - **LESS THAN £10,400**
     - Social Housing: 60%
     - Register: 36%
   - **£10,400 - £26,000**
     - Social Housing: 23%
     - Register: 15%
   - **£26,000 +**
     - Social Housing: 35%
     - Register: 17%

2. **WORKING AGE RESPONDENTS AND LEVELS OF ANXIETY**

   Social housing respondents in employment report lower levels of anxiety.

   - **IN EMPLOYMENT**
     - Social Housing: 58%
     - Register: 67%
   - **HIGH ANXIETY**
     - Social Housing: 12%
     - Register: 24%

3. **RESPONDENTS WHO HAVE RELIED ON HOUSING BENEFIT IN THE LAST 3 YEARS:**

   - **SOCIAL HOUSING**
     - Less than £10,400: 64%
     - £10,400 - £26,000: 57%
     - £26,000+: 35%
   - **REGISTER**
     - Less than £10,400: 78%
     - £10,400 - £26,000: 68%
     - £26,000+: 35%

   - **ARE HAPPY**
     - Social Housing: 52%
     - Register: 45%
   - **ARE NOT HAPPY**
     - Social Housing: 15%
     - Register: 13%

15% of social housing respondents reported benefit problems of delayed, over or under payments. Women, working age adults, those living with a partner and households with children are more likely to experience problems with over payments.
RESPONDENTS CURRENTLY STRUGGLING TO MAKE ENDS MEET AND WHO HAVE DEBT:

Working age adults and women are more likely to struggle financially.

STRUGGLING TO MAKE ENDS MEET

DEBT

38% 35%

SOCIAL HOUSING

67% 60%

REGISTER

MENTAL HEALTH AND THE HOME

POOR MENTAL HEALTH

Self-reported levels of poor mental health:

HAPPINESS

Respondents who reported being completely or fairly happy:

SOCIAL HOUSING  REGISTER

64% 51%

ANXIETY

Respondents who reported feeling completely or fairly anxious:

SOCIAL HOUSING  REGISTER

26% 39%

WOMEN REPORTED HIGHER LEVELS OF ANXIETY THAN MEN:

SOCIAL HOUSING  REGISTER

20% 26%

33% WOMEN  23% MEN
MOBILITY ISSUES, ANXIETY AND HAPPINESS

- People reporting mobility issues are a third more likely to say they are anxious than those who don’t report any such issues.
- Adults over the age of 65 are more likely to be happy but not less likely to be anxious.

MENTAL HEALTH AND PHYSICAL ILLNESS

Two thirds of the respondents who report being affected by a physical illness also report poor mental health.

MENTAL HEALTH AND ANXIETY

Respondents reporting poor mental health also report very high levels of anxiety compared to the wider surveyed population.

MENTAL HEALTH AND THE HOME NEGATIVELY AFFECTING WELLBEING

Respondents reporting poor mental health are significantly more likely to report that their home negatively affects their wellbeing.

MENTAL HEALTH AND GENERAL SATISFACTION WITH THEIR LANDLORD

Social housing respondents reporting poor mental health are twice as likely to be satisfied with their landlord than those on the Register.
WELLBEING AND THE EXPERIENCE OF HOME

HAVING A GOOD HOME MATTERS FOR OVERALL LIFE SATISFACTION
People who feel secure in their home are more likely to report satisfaction with their lives.

LANDLORD SATISFACTION AND WELLBEING
Satisfaction with the landlord as well as satisfaction with maintenance and repairs are both associated with more happiness and less anxiety.

RESPONDENTS WHO REPORTED SPECIFIC PROBLEMS WITH THEIR HOME THAT AFFECTS THEIR WELLBEING:

- Social Housing: 52%
- Register: 26%

RESPONDENTS WHO ARE SATISFIED WITH THEIR LANDLORD:

- Social Housing: 68%
- Register: 29%

RESPONDENTS’ WELLBEING IS MORE LIKELY TO BE NEGATIVELY AFFECTED BY THEIR HOME IF THEY:

- HAVE BEEN IN THEIR HOME A LONG TIME
- ARE FEMALE
- HAVE POOR MENTAL HEALTH

TOP PROBLEMS FACED RELATED TO THEIR HOME

SOCIAL HOUSING:
- Paying Bills
- Keeping Warm
- Noisy Neighbours

REGISTER:
- Cost of Rent
- Paying Bills
- House being suitable for my needs

KEY REASONS CONSIDERED WHEN THINKING ABOUT MOVING OR STAYING IN CURRENT HOME:

- Long-term Security: 49%
- Affordability: 40%
- Suitability: 37%
- Makes Financial Sense: 36%

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 jointly by CHASM, East Devon District Council and LiveWest. Find out more about this project and follow its updates at www.bham.ac.uk/chasm.

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