UNIVERSITY OF BIRMINGHAM | CHASM Centre on Household Assets and Savings Management

'Tenant's Journey' – Social Housing and Subjective Wellbeing

Research work with EDDC and LiveWest – Final Report

Authors – James Gregory, Lin Tian, Andy Lymer, Susanne Espenlaub

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EXECUTIVE SUMMARY

Social housing in England has often been treated as a tenure of last resort. As a result, much of the political and policy debate about social housing has revolved around negative narratives of dependency and social disadvantage, with social tenants labelled and stigmatised. Even when social housing is not treated in this negative way, policy makers can be still guilty of discussing social housing like it is missing something important.

There is a great deal of data analysis, and resulting debate, in seeking to understand 'hard' metrics and social outcomes related to social housing. As such, the value of social housing can be viewed in terms of measures such as life-chances, with its focus on measuring impacts on social disadvantages such as employment and education. This is important and provides useful insight to the effect of effective housing policy. But the most basic measure of success can be lost in such a focus: what kind of home makes for a happy and fulfilled life? If we do not ask this as a part of our policy analysis, we risk missing a key aspect of the role for social housing.

In this report we therefore make the case for the use of subjective wellbeing as a core measure of value in understanding the role of, and need for, social housing – a metric that has become increasing commonly used in other domains to enhance understanding of policy impact. We explore this proposition with the use of three years of survey data combined with the use of annual follow-up interviews to explore more deeply with a sample of respondents the details raised in the results of each annual survey. This enables us to highlight the positive role that social housing plays for many people, and to suggest specific ways in which housing policy could be developed further in the future to offer opportunities to enhance the impact of the home on personal wellbeing for social housing tenants.

While this study is focused on one region of England (the South West) many of the key findings outlined could be applicable beyond this regional setting for wider application across the UK, in the devolved housing policies of Scotland, Wales and Northern Ireland, as well as more widely in England.

KEY FINDINGS

- *Social housing has a positive impact on the wellbeing of social tenants and helps to reduce levels of anxiety, particularly for those facing mental health challenges*
- *Respondents who do not feel safe or who feel they do not have control in their home are more likely to report lower levels of life-satisfaction. Respondents who feel that they have privacy and control in their homes are more likely to report being happy – but those feeling a lack of privacy and control are more likely to be anxious*
- *Satisfaction with the local area in which a home is situated is associated with higher levels of happiness and life satisfaction, and with lower levels of anxiety*
- *Half of all of those we surveyed report that they are struggling to make ends meet*
- *Those struggling to make ends meet are more likely to be anxious and less likely to be happy or satisfied with their life*
- *Universal Credit is not working well for everyone and, in particular, it has a negative impact on the wellbeing of claimants with mental health challenges*

WHAT SHOULD WE DO?

- More social homes are urgently needed within East Devon
- But landlords need to focus on not just *quantity* but also the *quality* of people's current homes and neighbourhoods to maintain and grow the positive association between social housing and wellbeing
- This requires ongoing efforts to understand individual needs and neighbourhood dynamics, combining newer wellbeing approaches with more established social and economic metrics
- Landlords should look to better understand the experiences of current social tenants seeking to move to a new social home, using the information not just to help the household but also to gain broader insight into potential problems and improvements in landlord services
- Neighbourhood and area management should consider the needs and experiences of all residents irrespective of tenure type and seek ways in which social landlords can engage and help improve the wellbeing of a wider range of residents across all tenure types
- Social landlords should consider planning more affordable tenue and homeownership options homes that are suitable for older households, who may have different needs and preferences to young families living in social homes
- Given its growing use as a tenancy form, and apparent continued significant variability in quality of property provision and landlord activity, there needs to be institutional reform of the private rented sector in England, with longer-term secure tenancies, and greater powers of regulation. Government needs to legislate to make this a reality

SECTION ONE: AIMS, MOTIVATION AND CONTEXT

1.1 BACKGROUND AND KEY PROJECT MOTIVATIONS

This report presents the results and conclusions of a three year research partnership between the University of Birmingham's Research Centre on Household Assets and Saving Management (CHASM), East Devon District Council (EDDC) and LiveWest.

East Devon District Council is based in Exmouth and Honiton and operates across a range of rural communities, as well as a number of seaside towns. EDDC currently own and manage 4,195 social homes, with a further 2,500 social homes owned and managed by housing associations within the district.[1] LiveWest is a large housing association that was created in 2018 through the merger of Devon and Cornwall Housing and Knightstone Housing. LiveWest now own and manage over 37,000 homes across the South West, ranging from rural areas across Devon, Cornwall, Somerset & West of England (WoE), to large cities including Bristol and Plymouth. They also own and manage homes in Exeter (just outside of the EDDC boundary), which allowed us to boost our survey sample to include a larger urban area in our research. The majority of LiveWest homes are for social rent, but they also offer shared-ownership options and have plans to build 7,000 more homes over the next 10 years.

The objective of the partnership was to build a richer understanding of people's experience of their home, and how this affects their sense of wellbeing over time. Over the course of the project CHASM, EDDC and LiveWest co-designed the research and worked as an extended research team during the research and reporting stages of the project.

The wider context of this research is the developing interest in using concepts of wellbeing to inform public policy development, both in the UK and internationally. From the mid-2000s there has been a growing

[1] Table 100: number of dwellings by tenure and district, England. https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants

recognition that the use of 'hard' metrics is not always adequate alone to support rounded policy evaluation (Layard, 2005). Subjective wellbeing measures[2] are increasingly being included in large national surveys, and in 2010 the UK's Office for National Statistics (ONS) launched a dedicated wellbeing research programme reflecting this trend at a national level.

The wider policy evaluation issues addressed by the move to include measures of subjective wellbeing are particularly salient for social tenants in England: income poverty and economic opportunity are crucially important issues for housing policy, but they do not capture the full experience and value of social housing.[3]

The slow decline in the number of people living in social housing in England (and in the UK more broadly) has been widely discussed and forms an essential backdrop to any understanding of the housing debate today (see Hills, 2007; Pearce and Vine, 2014). Since the late 1970s there has been a decline in the proportion of people living in social homes across the UK, from a highpoint of over 30% to just over 17% in 2019. This decline is attributable largely to the loss of local authority housing through 'Right to buy' since 1980 – alongside measures preventing local authorities from borrowing to build and a slow, but steady, decline in the capital subsidy provided by central government to build new homes,

The demographic profile of social tenants has also changed. In the late 1970s social housing tenants included people from a much wider income spectrum and social background than is typically the case in 2020. This has often led to a negative media images of social tenants, portraying them as needy and welfare dependent (Slater, 2014).

It is true that there are typically higher levels of unemployment and economic inactivity amongst tenants in social housing. In 2019, 26.7% of all social tenancy households were 'workless', compared to 5.3% of owner-occupation households and 9.7% of households in the private rental sector.[4] But in fact there has a been a steady decline in 'worklessness' in social housing over the last two decades: in 1996 38.9% of social households were 'workless'.

There have also been significant changes in the structure of UK housing provision in the last two decades. In particular, there has been resurgence of the private rental sector in England over the last 15 years. In 2019 just over 19% of all dwellings in England were privately rented, more than doubling in just 2 decades.[5] While Scotland has made significant reforms to the private rental sector, England lags behind and private renters often face high costs, a lack of long-term security of tenure, and low standards of maintenance and amenity (see Rugg, 2018).

This is a notable issue in East Devon, where there are many owner-occupiers, but also a younger population working in what can for many be a seasonal economy with fluctuating income, and in an area where there are many seasonally driven short-term property lets.

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[2] Subjective well-being (SWB) is defined as **'**a person's cognitive and affective evaluations of his or her life**'** (Diener, Lucas, & Oshi, 2002, p. 63).

[3] We discuss this in greater detail in section 1.3.

[4] figures are for the UK as a whole and exclude non-working age individuals – Source - https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/workingandworklesshouseholdstableipeopleinhouseholdsbyhousingtenureandcombinedeconomicactivitystatusofhouseholdmembers

[5] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/886251/Dwelling_Stock_Estimates_31_March_2019_England.pdf

In the current context of the ongoing Covid 19 crisis, the issues facing lower-income households in the private-rental sector may have become more acute. With the expected downtown in longer-term economic activity across England, private renters, particularly those in low paid sectors of the economy or working in zero-hour or 'gig economy' roles, are likely to be even more vulnerable to sudden changes in expected income, possibly leaving them at risk of arrears and eviction. This will have been delayed by the Government's emergency ban on evictions over the summer of 2020 but remains a significant risk once the ban is lifted. Similarly, the ending of the furlough scheme in the autumn of 2020 will also provide increased pressure on employment prospects. With the roll-out of Universal Credit in East Devon from 2018 onwards, people needing to fall back on the social safety net will possibly experience some of the difficulties that have been reported elsewhere with the roll out of the Universal Credit system.[6] East Devon District Council have already noted an increase in foodbank use, often driven by delays in receiving Universal Credit payments.

Our key research objectives for this work therefore were to use measures of subjective wellbeing:

1. To understand the ways in which the home positively or negatively effects the wellbeing of social renters and shared-owners
2. To better understand the challenges that private renters face and the impact that private renting has on their wellbeing
3. To explore the ways in which the home and neighbourhood are experienced and how this effects wellbeing
4. To use these insights to inform local strategy and to contribute to national policy debate

1.2 WHAT WE DID

Over the three years of our project we sent an annual survey to a sample of social housing residents and shared owners.[7] For the EDDC sample we sent out a paper form of the survey in order to avoid digital exclusion issues in EDDC's older population. For the LiveWest sample we used an online survey sent out through email. In addition to this we used the online tool to survey a sample of households who had applied for social housing within the local authority area and were now registered with Devon Home Choice, which is the mechanism through which social housing allocations are made in East Devon.

In the data presented in this report we seek to understand the characteristics of these respondents. To this end we distinguish between those registered with Devon Home Choice who are currently social tenants and are seeking to move to a different social home, compared to those identified as either private renters or whose current tenancy can be classified as 'other'.[8]

In each year we also interviewed a sample of the survey respondents, with the majority of the 2018 and 2019 interviews conducted in the participant's own home. However, the final interview round in 2020 was conducted via telephone in July, after the easing of Covid-19 lock-down restrictions. In total over the three years of our study 58 interviews were conducted (24 in 2018, 18 in 2019 and 16 in 2020 - see table 1 below for basic interviewee profile details). A number of these interviews were with the same individuals across either two or all three of these years.

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[6] https://www.gov.uk/government/publications/transition-from-tax-credits-to-universal-credit-qualitative-and-quantitative-research-with-claimants

[7] The final survey round was conducted in January 2020, prior to the Covid crisis.

[8] see Appendix A for details of what current accommodations make up this 'other' category

Table 1. Interview sample profile

	SOCIAL RENTER	PRIVATE RENTER	SHARED-OWNER	REGISTER	TOTAL
YEAR 1					
FEMALE	10	2	1	1	14
MALE	6	2	2		10
	16	**4**	**3**	**1**	**24**
YEAR 2					
FEMALE	7	1	2		10
MALE	6	1	1		8
	13	**2**	**3**		**18**
YEAR 3					
FEMALE	6		1		7
MALE	6	1	2		9
	12	**1**	**3**		**16**

Both the survey and follow-up interviews were designed to explore the ways in which personal experiences of the home (and home-life) shape individual (subjective) wellbeing, and how this relationship may in turn be driven by identifiable 'housing factors' that are not intrinsic to the tenure of 'social housing' per se (Clapham et al, 2018) . Housing factors explored in this work included size and property type, as well as neighbourhood characteristics and housing tenure. By drawing on responses from those currently on the Devon Home Choice register we were also able to survey and interview a significant number of private renters and those in various forms of temporary housing tenure - a group who have sometimes been difficult to access in for housing research.

1.3 SAMPLE DETAILS

In the three years of this study we surveyed 3,687 individuals across our three sub-sgroups – as outlined in table 2.

Table 2. Sample subgroups 2018-2020[9]

Year	EDDC	LiveWest	DHC	Total
2018	748	425	420	1,593
2019	530	336	333	1,199
2020	319	345	231	895
Total				**3,687**

Table 3 presents the summary gender profile of those responding to our surveys. As shown in table 4, the age profile for those on the Devon Home Choice register is considerably younger than for EDDC's social tenants, (although not so for LiveWest's social tenants, where the age profile is more similar), and less so than respondents who were shared-owners. There is consistency of age however, across the core Devon Home Choice register sub-groups (i.e. current shared tenants compared with private renters/other tenancy types)

We present the employment status of the working age respondents in table 4 and monthly income data in Table 6. In 2019, across all social housing in England the rate of unemployment and (working age) economically inactive is 6.4% and 23.6% respectively, compared to 0.8% and 2.4% for people buying with a mortgage, and 2.6% and 16% for private renters.[10]

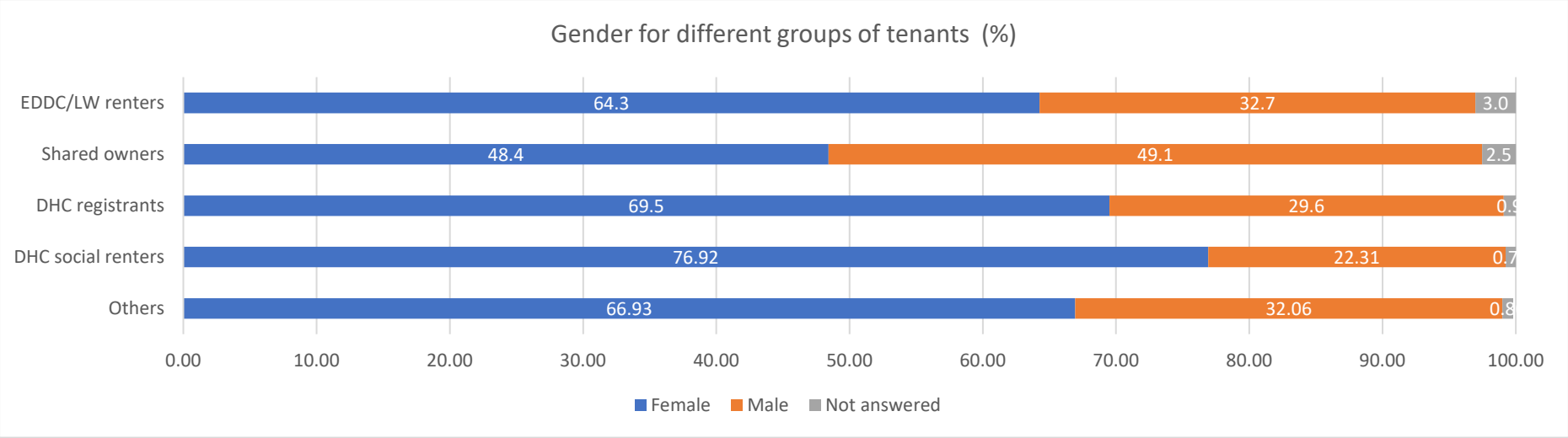
At 74.9% of all homes, East Devon has a high level of owner-occupation compared to the national average of 63.3%. This high rate of owner-occupation is in part a reflection of the older population of the region, where more households include retired residents than in other regions. At 23% of all homes, the private rental sector is slightly larger than average, and the social sector is slightly smaller than average. Within the social sector in East Devon, 41.2% of households in social rented sector are lone parent families compared with 5% in owner occupied. [11]

[9] Over the survey period of 2018-2020 2,927 individuals in total completed the survey in least one year (producing a total of 3,687 surveys over the three years). Among them, 2,351 took only one of the surveys, 184 took the survey all three years, 349 completing two consecutive surveys over the three year period, a further 43 took 2018 and 2020 survey but not 2019 survey.

[10] English Housing Survey 2018-19 - https://www.gov.uk/government/statistics/english-housing-survey-2018-to-2019-headline-report

[11] https://democracy.eastdevon.gov.uk/documents/s7400/Poverty%20Report%20for%20Overviewx%2014.11.19%20002.pdf

Table 3. Gender split [12]



[12] See section 2.1 for a description of the categories of respondents used in this report

Table 4. Age profile

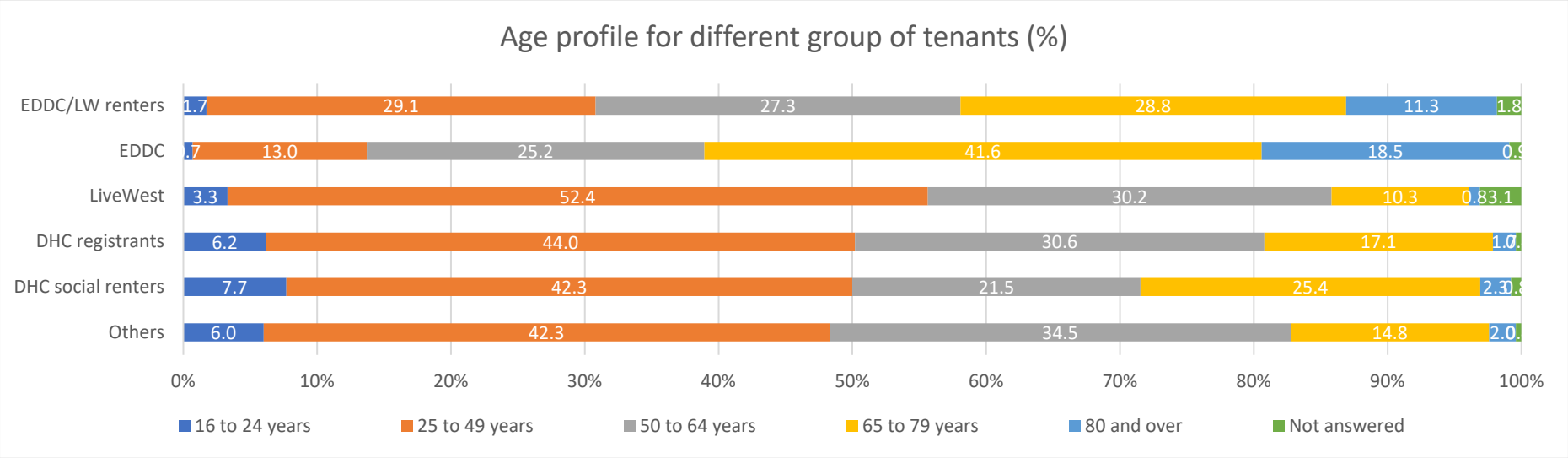


Table 5. Employment status of working age respondents

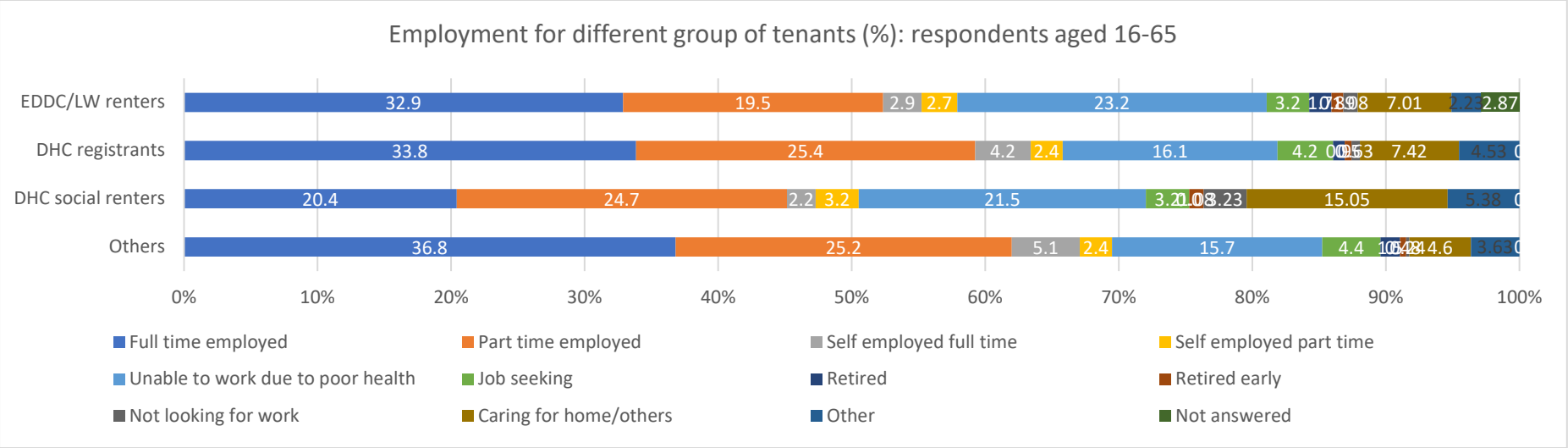
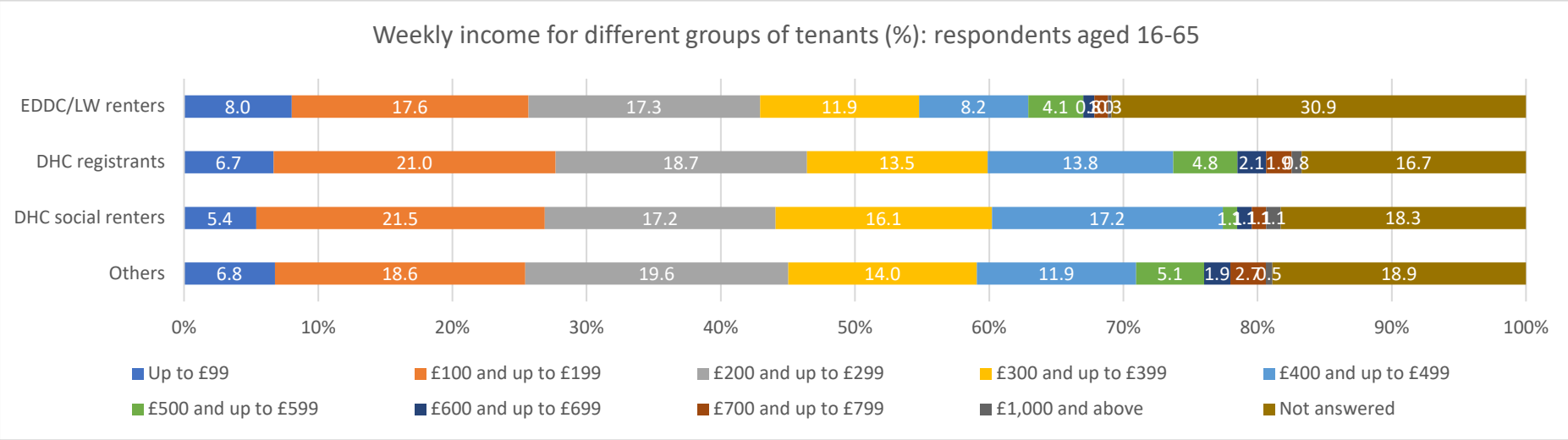


Table 6. Income of working age respondents



1.4 WHY FOCUS ON WELLBEING?

Assessing the public value of social housing outcomes has often been based on measuring tenant satisfaction, or by measuring the effect of such housing provision on the extent of income poverty and material deprivation within the social housing sector in England. From the late 2000s there has also been a focus on the 'life chances' of social tenants, seeking to understand the ways in which social housing interacts with social and economic disadvantage (Hills, 2007).

These issues are of course crucially important to our understanding of the value of social housing. Yet there has been a growing sense that something is missing. Income poverty or better life-chance outcomes do not offer a complete picture of the social tenant, or the relative merits of social housing compared to other tenure options and preferences. Moreover, the picture of 'the social tenant' that emerges from income and life chance perspectives can at times be too gloomy, potentially leading us to a disproportionate focus on negative rather than positive social housing outcomes.

Income and life-chance measures may also not reveal other problems. They may not include the ways in which the home may have more subtly negative impacts on the tenant's quality of life. Conversely, qualitative interview approaches can be used to highlight some of the more personal stories about the positive impact of a social home on wellbeing that may not be so clearly revealed in other approaches.

Over the last decade there has therefore been growing interest in measuring and exploring subjective wellbeing in housing research (Clapham, Foye and Christian, 2018). A commonly used definition defines subjective wellbeing as being *'a person's cognitive and affective evaluations of his or her life'* (Diener, Lucas, & Oshi, 2004, p. 63).

This is part of a broader recognition of the limitations of the ways in which we have traditionally measured social outcomes in Britain (Layard, 2005). Wilkinson and Picket, for example, have shown that the use of measures, such as GDP, alone are poor indicators of the wellbeing of a nation (Wilkinson and Picket, 2010). The wealthiest and most economically advanced economies often top the international league tables for phenomena that few would doubt harm individual wellbeing. For example, in the UK, we suffer high rates of drug abuse, obesity and poor mental health. Similarly, the pioneering Whitehall Studies, led by Michael Marmot, have found that social status and a sense of control can have as powerful an impact on health as income and material poverty (Marmot, 2006).

Subjective wellbeing and housing tenure are now being explored by a number of researchers and housing providers. Academic researchers have begun to use large-scale secondary data, primarily using the British Housing Panel Survey and its successor, Understanding Society (Foye et al, 2018). These studies can track individuals over time and therefore investigate the interaction of their housing careers and experiences of different tenures with a range of important outcomes, including subjective wellbeing. The relationship between housing tenure and subjective wellbeing was explored in the 2014 round of the English Housing Survey (EHS), which mostly attributed variation in life-satisfaction and anxiety to personal characteristics, though tenure and dwelling type still playing a significant role. [13] Unfortunately the wellbeing component of the EHS has not been repeated since.

There has nevertheless been a growing interest in the relationship between housing tenure and wellbeing amongst social landlords and social housing practitioners. Housing associations such as Vivid and Clarion have

[13] https://www.gov.uk/government/statistics/english-housing-survey-2014-housing-and-well-being-report

developed programmes of research on the wellbeing of their tenants and shared owners, and wellbeing is part of their core mission statements.[14]

Taken alone, use of subjective wellbeing (SWB) metrics present some challenges. In particular, we should not take SWB survey responses as presenting a full picture of individual wellbeing. However, when taken in conjunction with other ways of measuring social impact, SWB adds an important further dimension to our understanding.

In recognition of these insights, SWB metrics have now been formally adopted by the UK's Office for National Statistics (ONS), which launched a dedicated wellbeing research programme in 2010.[15]

This research programme includes the Annual Population Survey (APS). The APS asks the following four questions, which we have adopted in our own survey design:

● 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?

1.5 EXPERIENCE OF THE HOME

Existing panel surveys contain a wealth of information about the individual's background characteristics, ranging from education, to health, wealth and income. Panel data also includes the type of housing (and housing tenure) the panel participant lives in, as well the type of area they live in and their feelings about their neighbourhood; for example, whether or not they feel safe, or the degree to which they feel part of cohesive community. However, the available secondary data does not explore the more subtle feelings that people have about their home. Tenure alone does not make a 'home'.

To explore the ways feelings about the home might influence a person's wellbeing, we designed our survey to include the following five 'experience of home' statements:

- I feel safe in my home
- I feel I have privacy in my home
- I can do what I want with my home
- Most people would like a home like mine
- My home makes me feel I am doing well in my life

The use of these items is based on an important, but relatively neglected, Dutch study (Kleinhans and Elsinga, 2010). We have adopted these experience of home items because they have been previously validated and used to good effect by this study. In the late 2000s several Dutch housing associations experimented with a right to buy policy, giving social tenants the option to buy their home. The study interviewed a sample of tenants who

[14] See https://www.vividhomes.co.uk/media/516/homes-and-wellbeing-full-report.pdf and http://www.clarionhg.com/media/1998/pd19_0544_clarion-index-2019_full-report_digital_v02-3.pdf

[15] https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing

exercised this right, alongside a sample of those who choose not to. The aim was to test the relationship between tenure and dimensions of personal control, empowerment and self-esteem. This is also of particular interest in the context of social housing in England, as the sector has so often been regarded as an inferior form of housing, with a stigma attached to those that live in it (see Hastings, 2004).

SECTION TWO: WHAT WE FOUND

In this section we present the key results from three years of survey data and follow-up interviews. We present our results in 3 steps. We start with descriptive statistics of our 4 wellbeing items, based on three years of aggregated data. Following this we present results from more complex multivariate models which control for the full range of background characteristics collected by our survey to enable us to highlight key factors influencing our results.

2.1 TENURE AND WELLBEING: A DESCRIPTIVE PICTURE

The results presented in this section are based on scaled responses (agree-disagree) to our four survey items on wellbeing. We first present descriptive statistics for the three-year (aggregated) data. In Section 3 we present the results from our multivariate analysis, which goes beyond descriptive statistics and explores the underlying drivers of our wellbeing outcomes. The table below presents a summary of the various groups and sub-groups of respondents referred to in our subsequent analysis.

Classification terms used in this report:	**Definition:**
Social tenants	Those who are socially renting from any registered social landlord that with the Devon Home Choice register catchment area (including from EDDC or LiveWest)
EDDC/LiveWest renters	Social tenants renting only from EDDC or LiveWest. (We do not include in this group those living in any other form of affordable housing in East Devon)
Shared owners	Shared owners of properties who part own their home and part rent from LiveWest
DHC registrants	Those on the Devon Home Choice register irrespective of their current tenancy arrangement
DHC social renters	Those on the Devon Home Choice register who are currently socially renting and are seeking another social tenancy (including those who are EDDC/LiveWest renters)
Private renters	Those on the Devon Home Choice register who are currently renting privately (i.e. not from a registered social landlord)
Others	Those on the Devon Home Choice register in accommodation other than private rental or are DHC social renters (see Appendix A for a full listing of 'other')

The key points of comparison focused upon in this report are between *EDDC/LiveWest renters*, *shared owners* and *private renters*.

In respect of our sample from Devon Home Choice Register (DHC), there are 3 subsamples making up this group: private renters, DHC social renters (i.e. current social tenants seeking to move to another social tenancy), and 'others'.[16] (Given the diverse nature of the 'other' group, for the purposes of this report, this group is not included in the data analysis presented below).

The DHC registrant sample includes some social tenants who are on the register because they have applied to move to another social tenancy (and so termed here 'DHC social renters'). This sub-sample makes up approximately 21% of the full DHC registrant sample.[17]

By excluding 'others' and other social tenants who are not EDDC or LiveWest social renters from the DHC subsample in some of our calculations we are able to compare private renters directly with EDDC/LiveWest renters, whilst also gaining greater insight into the experiences of social tenants who want to move (i.e. DHC social renters).

ANXIETY

We found that EDDC/LiveWest renters are less likely to report feeling anxious than DHC registrants. However, we also found that DHC social renters are only marginally less likely to be anxious than private renters .

- 27% of social tenants in our survey report being anxious
- However, this rises to 42% for DHC social renters and 43% of private renters

HAPPINESS

We find that social renters are significantly more likely to be happy than DHC registrants

- 60% of social tenants say they are happy
- However, this falls to 46% for DHC social renters and 45% for private renters

SATISFACTION WITH LIFE

We find that social tenants are more likely to report that they are satisfied with life.

- 68% of social tenants report that they are satisfied with life
- However, this falls to 52% of DHC social renters and 51% of private renters

A WORTHWHILE LIFE?

Social tenants are significantly more likely to report feeling that the things they do in their life are worthwhile.

- 74% of social tenants say they are living a worthwhile life
- However, this falls to 67% of DHC social renters and 66% of private renters

[16] See Appendix A for a fuller description of the make-up of this category of tenure for information

[17] Current tenure data as not collected in 2019 – as such this 21% represents the sub-samples in 2018 and 2020.

2.2 YEAR ON YEAR VARIATION

Table 7 present year on year variations in our key wellbeing metrics for EDDC/LiveWest renters and shared owners and Table 8 for DHC registrants. Significant year on year changes are highlighted in italics.

It is to be noted that the data presented in this section is based on 'univariate' analysis only: we report only the occurrence of correlated responses, as, for example, when we take all EDDC/LiveWest renters and all private renters and compare just one specific outcome (e.g. levels of anxiety) between these two groups. In part 3 we present more in depth ('multivariate') analysis for some of the key trends that emerge from this univariate data.

We can see in table 7 that there is a notable degree of consistency in EDDC/LiveWest renters and shared owners' responses to our four wellbeing items. In the previous section we have also observed that EDDC/LiveWest renters and shared owners (not on the DHC Register) have consistently reported higher levels of wellbeing than our DHC registrant respondents. This itself suggests that social housing has a consistent and enduringly positive impact on the lives of those that live in it.

The exception to the overall pattern of stability is a significant increase in reported anxiety in 2020. We analyse this result further in section 3. In 2020, after a small dip in 2019, those reporting that they are struggling financially rises again. We return to this issue in section 3.3.

Table 7. Year on year variation for EDDC/LiveWest renters and shared owners (percentage computations include non-responses) . (Significant year on year changes are highlighted in italics)

%	2018	2019	2020
Worthwhile	74.6	74.6	73.3
Happy	61.0	61.7	57.8
Anxious	24.6	25.5	*33.9*
Satisfied	67.7	69.9	66.3
Housing Benefit	52.9	48.5	45.9
Council Tax Benefit	48.2	45.3	43.2
Universal Credit	2.2	2.5	*12.8*
'Benefits' problem [18]	15.9	14.2	16.7
Struggling	36.6	34.8	*41.3*

For EDDC/LiveWest renters and shared owners (Table 6) we can see a degree of consistency in year-on-year responses to our wellbeing items (worthwhile, happy, anxious and satisfied); although there are variations of approximately 4 percentage points (pp[19]) or more for three of the items between the three years, only changes in reported levels of anxiety between 2019 and 2020 are in fact significant changes (in statistical terms).

[18] 'Problems with benefits' here refers to experiences of delays or incorrect payments for both universal credit and the pre-UC system.

[19] For example, the difference between the 'worthwhile' data – the difference between DHC for 2018 to 2019 where it changes from 66% to 72% corresponds to a 5 percentage point change (72 – 67 = 5).

Respondents reporting that they are struggling financially also shows a significant increase between 2019 and 2020 levels. (The significant rise in the numbers on Universal Credit is to be expected given the commencement in the roll out of this new benefit system from 2018 in this area likely to result in a rising shift onto this new credit over the next few years).

Table 8 below shows year on year descriptive results for DCH Registrants.

Table 8. Year on year variation for DHC registrants. (percentage computations include non-responses) (Significant year on year changes are highlighted in italics)

%	DHC 2018	DHC 2019	DHC 2020
Worthwhile	66.2	*71.8*	69.7
Happy	45.7	*51.4*	46.8
Anxious	41.4	39.3	*45.9*
Satisfied	53.8	59.5	*52.4*
Housing Benefit	48.8	*42.9*	*37.2*
Council Tax Benefit	41.7	*35.1*	31.6
Universal Credit	2.4	*9.0*	*23.8*
'Benefits' problem[20]	5.2	N/A[21]	*25.1*
Struggling	67.8	67.0	70.1

For DHC registrants, significant year-on-year increases in wellbeing variables can be seen in all four wellbeing criteria; between 2018 and 2019 for respondents reporting of feelings that their lives are worthwhile and that they are happy with their lives, and between 2019 and 2020 for self-reported levels of anxiety and becoming less satisfied with their lives generally.

Significant variability can also be found in the problems associated with obtaining benefits with significant increases in reporting of experiences of benefit problems in particular being provided in 2020 (compared to 2018 levels) by DHC registrants.

In the following sections, 2.3 and 2.4 we look to compare our (univariate) data further across these three years from EDDC/LiveWest tenants and shared-owners with the DHC registrant group bringing in details from our interviews to deepen our analysis of the survey data.

[20] 'Problems with benefits' here refers to experiences of delays or incorrect payments for both universal credit and the pre-UC system.

[21] Data on benefit problems in DHC registrants was not collected in 2019

2.3 DISCUSSION OF WELLBEING – PARTICIPANT EXPERIENCES AND INSIGHTS

ANXIETY AND SECURITY OF TENURE

Our three years of data strongly suggests that social housing has a positive impact on individual wellbeing relative to other tenure options examined. Of our 4 wellbeing items, the most noticeable differences between social tenants and DHC registrants is in the levels of anxiety; the proportion of EDDC/LiveWest renters or shared owners who feel anxious are 12 pp (34% v 46%) lower than DHC registrants, and also those less satisfied with their lives at 13.9 pp (66.3% v 52.4%) lower.

Exploring this in more detail, if we look more specifically at the DHC social renter sub-category our data shows there is little difference in anxiety for this group when compared to the private renter category (42% vs 43%). There is a similar pattern for the other three wellbeing variables. DHC social renters who are unhappy, for whatever reason, with their current social tenancies and are seeking to move to another social tenancy are therefore displaying levels of subjective wellbeing that are similar to others seeking to adjust their current housing arrangements via the DHC process. However, as a proportion of all social tenants across these surveys, those registered with DHC are only 3.5% of the total sample. As such, for the great majority of social tenants, there is a clear association between being in social housing and relatively higher levels of wellbeing across these measures.

This data strongly suggests that social housing as a tenure has an important (positive) influence on wellbeing. This headline result is also maintained once also adjusted for a range of differing personal characteristics that we control for as part of our multivariate analysis. We explore this result in more detail in section 3.

Several strong and related themes also emerged over the three years of our follow-up interviews - thinking about anxiety in particular, there are two core features of social housing that stand out. The first of these features is security of tenure and the knowledge that a person is secure in their home. This is in marked contrast to many of the experiences of the private rental sector that were raised in the interviews.

One young male (EDDC/LiveWest renter) told us, for example, that "*things have got harder for people, actually people think I'm really lucky to have such stability and be in social housing and not live in fear of being kicked out by my landlord for no reason*", and went on to say "*how lucky [he felt] to have such low rent*". When questioned about any sense of stigma associated with social housing, this respondent told us that this was not an issue for him or his peers; regardless of their personal and economic situation, he knew few people who would not gladly accept the opportunity to live in social housing rather than the private rental sector.

Another EDDC/LiveWest renter who we spoke to in each year of the study told us that "*all the time I was growing up with my mum we lived in the private rental sector and had to move every year. …landlords just changed their minds*". But, in reflecting over the three years of the study, she said "*I think the number one thing most important for my mental health is that I've got such a long-term contract*" (in her case one of 7 years) and "*no one's going to kick me out*".

Conversely, we heard some difficult experiences of private renting, both from current private renters and from people who are currently DHC social renters about previous experiences of the private rental sector. Security of tenure was a particularly common theme that emerged. One current EDDC/LiveWest renter also told us that in her previous (private rented) home "the *landlord gave us 2 months' notice as she wanted to sell the house - it came as a shock, we knew she was having the house valued, but were told she would not sell the house. Then we got a letter giving us 2 months' notice*". Another DHC social renter told us of a friend who rents privately. The friend had, *"just signed a three year contract and on Monday the landlord said, under these new rules I can give you 3 months' notice and break the contract but the landlord did this just after she decorated*".

Cost is a second key theme that emerged from our interviews for people in the private rental sector that affects their overall levels of anxiety. We heard from a young mother who could not afford a more suitable home because of agency fees of up to £2,000. So instead she stayed in a home that she described as: "*It's really hard to bring her [baby] up in that house because it's so small. I don't even have a wardrobe, so clothes are upstairs as a mess. I try to do the best I can. She sleeps in bed with me because there is no room, she's rolling and that now and it makes it so dangerous*".

MENTAL HEALTH AND SECURITY OF TENURE

The value of security of tenure in social housing was also expressed by respondents with mental health issues. Several of our interviewees told us that they suffered with depression. Formal diagnoses of anxiety were also commonly mentioned. When such issues were raised in our interviews it was often made in the context of broader comments on the value of a secure and stable home that they did not expect to have to leave. One social renter told of how he had a nervous breakdown while homeless, and of how "*the time of me getting my house was a transition period for [him] from having a breakdown and it could have went one way or the other".*

We also heard from a recovering drug user who used to sleep rough and who had moved into a social home just before we interviewed him for the first time in 2018. He told us that "*Getting a flat has made such a difference to my life, it's made a huge difference….. I now feel safe, you know I go home, lock the door, if I don't want to answer the door if someone knocks, I don't have to, but I generally do because I feel safe there, 'cos I am*". In subsequent interviews the stability of the social home continued to feature highly as an important factor in this participant's wellbeing.

TYPES OF SOCIAL HOUSING AND WELLBEING

Our research also suggests that there a role for different types of social housing to address the needs of different potential social tenants. One innovation being trialled by EDDC at the start of our 3 year project was shared-house accommodation, which was developed as they had noticed the rising demand for this type of accommodation in their area. In year 1 we spoke to someone who had recently separated from his partner and needed something like this solution to get back on his feet. Like most of the people needing this kind of solution, the interviewee was struggling to make ends meet because of high housing costs. When we first met he told us that "*I'm trying to think of everyone I know and there's probably 75% of people that I know who are in a similar situation, flitting from one place to another just trying to find a decent rate to rent these properties".*

The shared house accommodation was not viewed as long-term solution, either by the interviewee or his peers in the shared house he then lived in. But it served as a stable and secure base from which to plan their next housing step. In this case, that step was to shared-ownership. In the following year when we interviewed him a second time this had been achieved, allowing the respondent to resume a more rewarding relationship with his children: "*I feel happier in my living situation with my family, with my kids. I'm happier because I've got more space, but at the same time it's come with a lot of responsibility because you've got increased costs which, you know, that can develop into a lot of worries. But obviously I think I've got that nailed down pretty good at the moment"*. For this respondent, shared-ownership was in practice the best solution in order to create a family space and to continue living in the area he grew up in.

Another EDDC/LiveWest renter interviewee we had spoken to in year 2 of our study had been attempting to build up a deposit to buy a shared-ownership property with her partner. In year 3 she had then successfully achieved this goal and had bought a shared-ownership property in the village she has lived in for many years – which she described as "*a dream come true*". This was "*a home to be proud*" of, set in an attractive neighbourhood with a variety of home designs.

Financial considerations were reported as being important for younger shared-owner households we interviewed, but a similar point was also made by an older interviewee. She observed that shared-ownership (and other affordable housing options) may increasingly became a good option for retired people who want to own but would struggle to meet the costs, and who may not want, or be eligible for, social housing: "*Everybody talks about young people and people with children and things but actually older people need as much protection with having a roof over their heads these days because I think people are losing their home with debts".*

Another retired shared-owner interviewee made the same point*: "I think it's an ideal product…even for people like ourselves who have once been on the property ladder and have taken to renting for various reasons to then become part-owners ….[if for example] you are unable to work full time to take on a mortgage or you're coming late in life to even get a mortgage".*

Social housing, including both social rent and affordable home ownership, can play a very positive role in peoples' quality of life. How to expand a wider range of tenure options is an important challenge for social landlords but one our research suggests is an important one to focus on to aid client wellbeing.

HOUSING PREFERENCES AND FUTURE PLANS

The conclusion that social housing, including good affordable home ownership, plays a protective role in maintaining positive wellbeing is further strengthened when we consider housing preferences. In table 9 below we present the reasons given by our survey respondents over the three years of our study for why they wanted to stay in their current property (if current EDDC/LiveWest renter or shared owner) or what's motivating their desire to move (if a DHC registrant). Security of tenure is the most important issue to emerge over our three years of research, with housing costs and lower social rents ('affordability') also being particularly important.

Whilst there is some year on year variation in the relative importance of affordability, securing long-term security is also a top five reason for wanting to stay or move, in each year and across all groups.

In the table below we also see that an important reason for moving is that it 'makes financial sense'. Although this is related to the 'affordability' option also offered as a reason to want to move in our survey, it is designed to capture a slightly different set of issues. Whereas affordability captures direct housing costs (rent or mortgage), 'makes financial sense' captures indirect factors such as the cost of travelling to work, childcare and (for those who want to own) the financial sense of paying down a mortgage rather than renting.

Table 9 - Top 5 reasons cited for wanting to stay/move

EDDC/LIVEWEST RENTERS & SHARED-OWNERS (REASONS FOR WANTING TO STAY)	**DHC SOCIAL RENTERS** (REASONS FOR WANTING TO MOVE)	**DHC PRIVATE RENTERS** (REASONS FOR WANTING TO MOVE)
LONG TERM SECURITY	More suitable for my needs	Long term security
MORE SUITABLE FOR MY NEEDS	Better quality of life	Affordability
AFFORDABILITY	Close to friends/family	Makes financial sense
MAKES FINANCIAL SENSE	Better location	Better quality of life
BETTER QUALITY OF LIFE	Long term security	More suitable for my needs

The survey data and interview material we present in this section adds further to some of the conclusions that we have already drawn about the relationship between social housing, including good affordable home ownership options, and positive wellbeing, which shows the value of a social home as a secure base from which to build a happy life.

2.4 HOUSE AND HOME – THE LIVED EXPERIENCE AND WELLBEING

For many people, a social home has been a base from which they can build their life in the knowledge that at least their home is affordable and their tenure is secure. But it is not *just* affordability and security of tenure that is particularly valued by social tenants and shared-owners. Our survey and follow-up interviews also explored how people experienced their 'home', and how this could affect their wellbeing. We asked survey respondents about –

- whether they feel safe in their home,
- feel in control in their home/can do what they want,
- feel they have the levels of privacy they desire in their homes,
- are satisfied with their landlord, and
- whether or not there was something specific about their home that had a negative impact on their wellbeing.

We first present simple (univariate) descriptive results for the aggregate data. Following we develop these findings with the use of multivariate data analysis in section 3.

FEEL SAFE IN THE HOME:

- 78% of all EDDC/LiveWest renters and shared-owners feel safe in their home [22]
- 62% of DHC social renters say they feel safe in their home
- 67% of private renters say they feel safe in their home

FEEL IN CONTROL/CAN DO WHAT THEY WANT:

- 44% of all EDDC/LiveWest renters and shared-owners feel they can do what they want in their home
- 35 % of DHC social renters feel they can do what they want in their home
- 22% of private renters feel they can do what they want in their home

[22] See definitions of subgroups mentioned in this section, i.e., social tenants, EDDC/LiveWest renters, DHC registrants, DHC social renters and private renters, in Section 2.1.

FEELINGS OF HAVING DESIRED PRIVACY AT HOME:

- 75% of all EDDC/LiveWest renters and shared-owners felt they had privacy in their home
- 58% of DHC social renters felt they had privacy in their home
- 66% of private renters felt they had privacy in their home

RESPONDENTS WHO ARE SATISFIED WITH THEIR LANDLORD

- 58% of EDDC/LiveWest renters and shared-owners are satisfied with their landlord
- 51% of DHC social renters are satisfied with their landlord
- 24% of private renters are satisfied with their landlord

RESPONDENTS REPORTING THAT SOMETHING ABOUT THEIR HOME NEGATIVELY EFFECTS THEIR WELLBEING

- 27% of EDDC/LiveWest renters and shared-owners say that there is something about their home that negatively effects their wellbeing
- 54% of DHC registrants say that there is something about their home that negatively effects their wellbeing
- This ratio is 62% for DHC social renters, and 58% for private renters.

These numbers reflect a similar pattern to that seen in section 2.3 above when comparing wellbeing data from EDDC/LiveWest renters, shared-owners and DHC registrants. A consistent message emerges about the links between positive wellbeing and their lived experiences of their home for EDDC/renters and shared-owners compared to DHC registrants across all measures. EDDC/LiveWest renters and shared-owners report higher levels of wellbeing in all areas related to their lived experiences of home.

SECTION THREE: WELLBEING, TENURE AND EXPERIENCES OF THE HOME – WHAT MATTERS MOST?

In section 2 we presented the key descriptive (univariate) statistics from our results addressing both wellbeing and of experience of home questions. We now explore more deeply the ways in which these experiences of the home interact with our wellbeing results. We now present a multivariate analysis, that enables us to deepen our analysis further by controlling for a wide range of variables that might also influence wellbeing to enable us to focus more explicitly on the key issues creating the associations we have highlighted.

Addressing first questions related to the experiences of the home and their effects on wellbeing, we find that, after controlling for a wide range of other factors:[23]

1. Respondents who *do not feel safe* in their home are 3.4 percentage points (pp) less likely to report that they are satisfied with life.
2. Similarly, respondents who *do not feel in control* in their homes are 4.1 pp less likely to report they are satisfied with life however -
3. Respondents who *do feel on control* are 3.2 pp more likely to report being happy
4. Respondents who report *having their desired privacy* in their homes are 3.4 pp more likely to report being happy, however -
5. Respondents who report *not having their desired privacy* in their home are 3.6 pp more likely to report being anxious.
6. Respondents *who are satisfied with their landlords* are 3.4 pp more likely to report being satisfied with life.
7. Respondents *who are satisfied with their local area* are 13.2 pp more likely to report being happy, 8.5 pp more likely to report being satisfied with life, and 4.1 pp less likely to report being anxious.
8. Positive perceptions of neighbourhood cohesion are related to higher levels of wellbeing. More specifically**,** *respondents who hold positive perceptions of neighbourhood cohesion* are 4.4 pp more likely to feel happy and 7.4 pp more likely to be satisfied with life.

Our multivariate analysis overall therefore supports the headline findings of our univariate work – that there is a strong relationship between wellbeing and experiences of the home and that good experiences of the home translate to improved personal wellbeing.

In this section, to widen our analysis further to explore possible explanatory relationships in our results, we also touch on aspects of neighbourhood effects on wellbeing, on financial wellbeing and on issue of the impact of mental wellbeing.

[23] See details of multivariate models and estimation methods in Appendix B. See estimation results for our main analysis in Appendix D.

3.1 THE IMPORTANCE OF CONTROL, SPACE, PRIVACY AND LANDLORD SATISFACTION

Controlling for a wide range of variables[24], we have found that there are **two aspects of the home** that have a statistically significant impact on subjective wellbeing:

1. ***Privacy in the home*** *is important for wellbeing and reported happiness: those feeling a lack of desired privacy are more likely to anxious*

2. *People who* ***feel in control*** *at home are more likely to be satisfied with life and to say they are happy*

Survey data cannot tell us exactly why this is the case, it can only highlight the existence of relationships between variables being explored. What the survey data does tell us is that there are significant relationships between privacy and control and the home and higher reported wellbeing. Below we shall see that there is also a third significant relationship, between landlord satisfaction and wellbeing.

To better understand these relationships beyond that which our surveys alone can reveal, we can instead draw on our qualitative interview data. Our interpretation across three years of interview material is that feelings of control are expressed through a felt ability to either shape the home in accordance with preference – for example, through decorating or developing garden space – or through a sense of control when things go wrong and repairs are needed. The importance of privacy can also be seen in interview observations on the value of space in the home. The value of gardens also comes through very strongly. This does not fit neatly into any one category, but there are elements of the value of both privacy and control when garden space was discussed in interviews.

On moving into a social home after renting privately, one EDDC/LiveWest renter interviewee told us that "*private rented houses were fine; our last landlord was very good and the house was lovely, but if rented, it tends to be all magnolia, whereas here we can put our stamp on things. I thought it was important for the children to choose their own colours for their rooms, as they have a room each now*".

The importance of **adequate space for family life,** perhaps that can be considered a sub-element of both desired privacy and adequate control over needed space in the home, appeared with some frequency in our interviews. This was especially true of separated parents, who needed space for their children to stay periodically, where that was a necessary part of the family arrangements. In the last round of interviews, conducted after lockdown easing, space seems to have become a stronger theme when talking to people across different tenures. This is particularly the case for participants both working and schooling their children from home.

Another EDDC/LiveWest renter had previously described (in their 2019 interview) the value of the space provided by her garden, which had a particularly positive impact on the health of her husband: "*They [gardens] are very important….you are paying rent for that garden as well as the bungalow. You are not only paying up to this front window. Outside is included in your rent…And so once we got here,… that improved my husband's life quite a lot because he was on the level. He could get about; he could potter out… into the garden)*". Gardens, in fact, proved to be one of the most valued features of the homes we visited over the three years. One EDDC/LiveWest renter we interviewed talked explicitly about his gardening plans, and in year 2 of the research had won a high-profile award for the quality of his front garden. Another EDDC/LiveWest renter, a young mother, when asked what she most liked about her home responded: *"I'd probably have to say the garden. I've never had a garden, not one that's … safe really for my children to play in … whereas this one I've got a flat garden, I've got a little shed to put like the bikes and stuff in and then we've got our animals out there. We've got the rabbit and the guinea pigs (year 2)".*

[24] See Appendix D for a full listing of control variables applied in their research

The Covid-19 related lockdown period (that came into effect between our second year and final year interviews were conducted) further highlights the importance of space and the value of gardens. We spoke to one social tenant who had talked to a number people about their lockdown experiences. When talking specifically about working from home, he told us that "*people who have gardens see that as their escape*", but that some people in flats were "*really struggling*", with kids "*running in and out of the bedrooms and front room all day*". He also thought that "*in the months to come there is going to be a big uptick in depression and anxiety*" as the experience of lockdown has longer term effects on personal wellbeing. In some cases this is much more immediate. We spoke to one previously happy EDDC/LiveWest renter who had always enjoyed her garden but for whom it has become "*intimidating*" as her neighbours used their own adjacent garden as a hub for socialising in the later stages of lockdown. The result was that her "*anxiety level has gone through the roof".*

Yet many people in the private sector have limited space, and sometimes little privacy. We spoke to people who were bedsitting in large houses, with shared facilities. This was not confined to younger people, and the prevalence of poor quality bedsit accommodation in East Devon is one the challenges to emerge from our research. A single man in his 50's had this to say: "*I ended up here and I'm not very happy as you can see… there's damp on the walls, bit of damp there, my bathrooms damp, you can see all the bits coming through, landlord hasn't really done much to help out…, I haven't approached him because I came behind on my rent on that as well so I tend to keep out of his way*". When we interviewed him again in years 2 and 3, he had moved to far better private rental accommodation – with a palpable impact on his bearing and wellbeing.

We heard a similar story from a working age man who had lost his well-paying job after some serious health difficulties, and who had been living in a social home for nearly a year when we interviewed him, for the first time, in the third year of the project. Describing a private landlord who refused to make important repairs and threatened retaliatory eviction, he told us he was in a "*very bad place*". The first impression on moving into a social home was being "*thankful for a clean place with straight walls*".

The third aspect of the home that our modelling suggested is critically important in impacting subjective wellbeing is **landlord satisfaction**.

3. **Good social landlords play a significant role in the wellbeing of social tenants** – over and above the material outcomes of the services and work they undertake

After controlling for a wide range of other factors, respondents who are satisfied with their landlords are 25.7 pp less likely to say there is a problem with their home that negatively affects their wellbeing.

This difference appears to be to be explained by satisfaction with local area and neighbourhood cohesion – as will often be facilitated and supported by their social landlord. This phenomena is explored more in the next section.

3.2 AREA, NEIGHBOURHOOD AND COHESION

Controlling for a range of individual and neighbourhoods characteristics, we have found strong relationships between **positive wellbeing** and **satisfaction with area**.

- Respondents who are *satisfied with local area* are 13.2 pp more likely to report being happy, 8.5 pp more likely to report satisfied with life, and 4.1 pp less likely to report being anxious.

- People who *hold positive perceptions of neighbourhood cohesion* are 4.4 pp more likely to feel happy and 7.4 pp more likely to be satisfied with life.

Our results on wellbeing and neighbourhood satisfaction are statistically very significant. This points towards the importance of having a housing management strategy that has place and neighbourhood at its heart.

This is not a new message for social landlords, but our results may point in a slightly new direction. One of the starting motivations of this three year project was to explore differences in new and old housing developments, and specifically any differences we found in Cranbrook, as a new town development, and several other large developments in our area of study[25], compared to existing, older, housing stock developments. In many ways Cranbrook, in particular, has been a success, and a number of interviewees presented positive stories about the area and the sense of cohesion that had been created in this new town. But overall, we did not find any significant differences between old and new housing developments in our modelling: the success and popularity of Cranbrook, and the other new developments we focused upon, does not seem to be a function of its 'newness' as such. This is positive news for housing management. It suggests that it is also possible to create the kind of area that is good for wellbeing even in older neighbourhoods with older stock, designed with the kind of layout that might not find favour with planners and architects today. Indeed, this is a story we heard on some of the older estates, which may have had negative reputations in the past, but have become valued and safe neighbourhoods for many residents today.

We also heard reports of entirely new developments having a poor reputation from the start – although this was not a perception that matched the experiences of the people we spoke to. One single mother (EDDC/LiveWest renter) who had recently moved into a social home in Cranbrook explained: *"before I moved here…. I heard a lot of "Oh, well you don't want to move there because we've heard this." So I don't know whether it's just hearsay, people making it up to make the town sound bad or something"*. But she went on to describe a different personal experience having moved there:

"the neighbourhood here is amazing. It's a proper community. Everybody is so friendly and likes to help everybody out and yeah, it's really nice. It's a really… I'd have liked to be brought up in a place like this, so I hope my children will have a good childhood because we've got the country park and everything and there's always other children there running around on their bikes, playing football, and everybody just joins in with everybody. Like the kids all get on and all the adults like we all get on and it's lovely. I've never lived somewhere so friendly and so lovely. Like I find that most of my neighbours are my friends".

Another EDDC/LiveWest renter in Cranbrook reported that *"[t]here is a really good community spirit here and people really do help each other out and … there is a Facebook group for the whole of Cranbrook and everyone posts on it … if you need help with something and people help each other out and I've never really seen that before, it's like kind of… quite old fashioned" (female, year 1).*

For some of the social tenants in Cranbrook, the mixed tenure design of Cranbrook is a positive feature, breaking down tenure and social boundaries that sometimes lead to social tenants feeling a sense of stigma. A male EDDC/LiveWest renter said; "*I think it's really good to have a mixture of different types of properties and I think that it's good they're all mixed together as well. It's not just like distinct areas because I think that can lead to a bit of like us versus them mentality,….you know, whether social housing or whatever".* Another EDDC/LiveWest renter said *"it's just better to be diverse, and not have like all the same kinds of people in one area… because then you don't get as many stereotypes about other people if you are all living mixed together".*

However, there are some important caveats to add to this picture. Many of the positive experiences of Cranbrook and similar new developments came from younger social tenants and the tenure mix and neighbourhood management did not work as well for everyone. An older shared-owner living with his wife and disabled son in a new development on the on edge of Exeter described the ways in which the layout of his street,

[25] East Devon and on the outskirts of Exeter

as well as the management of home, has impacted negatively on both his wife's and son's wellbeing, including ongoing anxiety. In his interviews it was clear that it was not the quality of home itself that was a problem, and nor was there an objection to the principle of mixed tenure. However, the respondent felt that the housing management had "*segregated between shared ownership and fully social housing. So if you're in shared ownership you're classed as… It seems as though you're just left to get on with it"* . This left the household feeling unsupported in the problems they were experiencing with some of their neighbours. In particular, a key theme to emerge in these interviews was the differing needs of older and younger households; an older household with an adult child may not always work effectively if housed in a street of young families – especially if there are limited places for children to play.

This was in fact a theme that emerged across all of our interviews in the Cranbrook area, and though it is not an acute problem, it is an issue to keep under review if a new town development, such as found in Cranbrook, is to continue to have a positive impact on people's wellbeing as many reported (as above). Good area management – helping to create a place where people want to live, and that have features that sustain their growth (if new towns or developments) and/or evolving tenant make up – must be an ongoing process, and this is also likely to apply equally necessary for old as well as new housing developments.

3.3 IT'S NOT *ALL* ABOUT HOUSING: FINANCIAL SECURITY AND WELLBEING

There are many factors that influence a person's sense of wellbeing. In our analysis we have also sought to control for a number of such influences that are well documented in wellbeing research beyond the core features and physical aspects of the home that were our primary focus in this study. These include things such as physical health, marital status and employment history. But there are also other influences on wellbeing that intersect with social housing and which are not as well understood in the existing evidence and research base. A key example of this is financial wellbeing, and in particular in the context of this study's focus; the impact of housing costs and the benefits system. Below we first present aggregate three year descriptive (univariate) data touch on this topic, and then present results from a deeper multivariate analysis.

WHO IS STRUGGLING?

A key issue facing all of the groups we surveyed and interviewed is the ability of households to make ends meet. Across all of our sample, 49% of respondents say that they are struggling to make ends meet.

To better understand the relationship between housing costs and wellbeing we have used the three years of descriptive (univariate) data to identify the most prevalent characteristics of the individuals most likely to report that they are struggling to make ends meet. Below we present the key characteristics of those who are struggling to make ends meet from across our whole sample (i.e. without accounting for housing tenure).

- 49% of female respondents say they are struggling to make ends meet, compared to 39% male respondents.
- 63% of respondents who live with dependent children struggle to make ends meet, compared to 40% of respondents who do not live with dependent children.
- 78% respondents who are claiming Universal Credit say they are struggling to make ends meet, compared to 47% of respondents who were not claiming Universal Credit at the point they completed the survey each year.
- 67% of respondents reporting poor mental health are struggling to make ends meet, compared with 41% of respondents who report that they are in good mental health.

In our analysis presented in section 2 above we show that people who are struggling financially are likely to experience lower levels of wellbeing. We therefore ran an additional (multivariate) model [26] to better understand the possible drivers of this relationship. Specifically, after controlling for a wide range of other variables (similar to those as presented in our model outlined in appendix D), we find that **respondents struggling to make ends meet are 10.1 pp more likely to be anxious, 10.1 pp less likely to be happy and 10.7 pp less likely to feel satisfied with life**.

We have also seen that there are at least two key factors that feed into financial health. On the one hand, housing affordability is a major strain on household costs.[27] On the other hand, many people (11%) in our research are likely to have a low and sometimes insecure income and 64% of those of working age in our EDDC/LiveWest renter sample earns less than £499 per week. This is particularly the case for respondents in receipt of benefit payments, or who have recently entered the new Universal Credit system.[28]

In order to better understand who it is who is at most at risk of struggling financially across our respondent groups we modelled a range of interactions. We find that respondents with the following characteristics are more likely to be struggling financially:[29]

- Have experienced problems with the benefit system
- Are in the low income group
- Have one or two dependent children
- Are in poor mental health

WHY ARE THEY STRUGGLING?

Compared to the general population, the respondents to our survey are disproportionately from low income groups. But the results we have presented above point to a more complex set of interactions occurring in this population that create financial issues that go beyond the fact that this is lower income group than the average UK population. Other studies suggests that people on a lower income may be just about managing to make ends meet, until they face an income shock following a problem with the benefits system.[30] This has been a long-running issue across the UK, and the design of universal credit (UC) was intended to streamline the process of financial support from the Government as well as making it more responsive. However, it has been clear for

[26] The results of this model are not presented more fully in this report but can be provided if requested from the report authors

[27] Almost half of our respondents say that affordability is an important reason that they stay in their current home or, if they are on the DHC register, why they are trying to move to another property. This is significantly mitigated for social tenants, who face lower housing costs than private renters. This inference is supported by our data, in which we find 36% of EDDC/LiveWest renters consider affordability as important compared to 51% of private renters.

[28] For respondents in receipt of any kind of benefit payment (including UC), 70.4% receive income less than £499 per week, compared with 62.4% of non-benefit claimants.

[29] Specifically, we find that people who have experienced problems with the benefit system, have one or two dependent children, are in the low income group or in poor mental health, are 19 pp, 11 pp, 11 pp, 8 pp, respectively, more likely to be financially struggling.

[30] 'Problems with benefits' here includes experiences of delays or incorrect payments for both universal credit and the pre-UC system.

some time that universal credit has some serious implementation problems, and data collected by EDDC suggests that this is having a direct impact on the finances of lower income households. In a recent research report[31] EDDC found that:

- There has been an increase of over 35% in the number of social tenants on UC who are 8 weeks or more behind with their rent
- Although only 9.3% of council tenants are on UC, they account for 19.8% of total rent arrears
- And there has been a significant rise in foodbank referrals, attributed to the five week payment time-lag for new UC claims

Although we have not found a definitive relationship between UC, struggling financially and wellbeing in our survey data, there is a clear sense of anxiety about UC amongst our interview participants. This began to emerge particularly strongly in year 2 of the study, roughly in parallel with the local roll-out of UC. One mother living in the private rental sector typified experiences reported by others in our interviews and explained the difficulties of variable working hours: "*Sometimes I get £600 a month, sometimes I get £500 a month, but they take off… deduct… I don't know how you call it…. and I really struggle. I wish I'd never moved to Universal Credit, but now I can't go back where I was*".

THE UNIVERSAL CREDIT, BENEFITS SYSTEM AND MENTAL HEALTH

The struggle is not just financial. For some people the uncertainty and complexity of UC has a direct impact on their wellbeing. A shared owner claiming UC told us that they are "*worried because they say when the universal credit comes out that they're going to cut the benefits even more to make it harder for you to stay in your home, which is really scaring me because this is… I do get a lot of anxiety and depression as well and I do feel like I can't relax a lot because I'm not sure what's going to happen*".

The fear of moving onto universal credit is also creating anxiety for some people who are not yet on it. As one EDDC/LiveWest renter, although currently reporting that they are coping well financially, told us in year 2: *"I'm on ESA and PIP for chronic illness. I mean, the only thing I worry about is getting moved onto universal credit because I know that a lot of people struggle when they get moved over. ……Yeah and I got some advice from a colleague of my mum who works in benefits advice and they reckon that I could be about £200 a month worse off because I'd lose my severe disability premium and that would be really devastating".*

In order to better understand the negative experiences of our some of our interviewees, we ran a further multivariate analysis model[32] looking at the relationship between poor mental health and negative experiences of the benefits system. Our aim was to understand the impact of the old benefits system as well as the new universal credit system.[33] Overall we find that though all people who having experienced problems with the benefit system are more likely to be struggling financially, the effect is more severe for those with poor mental health. Moreover, those who are struggling financially are likely to experience lower levels of wellbeing. Respondents struggling to make ends meet are also more likely to be anxious and less likely to be happy or satisfied with life. Specifically:

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31 https://democracy.eastdevon.gov.uk/documents/s7400/Poverty%20Report%20for%20Overviewx%2014.11.19%20002.pdf

32 The results of this model is not presented more fully in this report but can be provided if requested from the report authors

33 The first estimation results we present here applies to both systems. The second result applies only to universal credit.

1. People who experienced problems with benefit payment are significantly less likely to say that they are satisfied with life.[34] This relationship is more pronounced for female respondents and for those who are in poor mental health.

2. We did not find any significant relationship between being on Universal Credit and wellbeing for the overall sample but do find a significant difference in the effect of being a UC claimant between those who are in good mental health and those who are in poor mental health. Specifically, UC claimants with poor mental health are less likely to say that the things they do in life are worthwhile.

[34] 'Problems with benefits' here refers to experiences of delays or incorrect payments for both universal credit and the pre-UC system.

SECTION FOUR: POLICY AND OPERATIONAL IMPACTS

Across England there is now a consensus that something needs to be 'done' about housing. It is well documented that there is a shortage of housing across all tenures. The result for many people is housing insecurity and financial struggle, with resultant negative impacts on wellbeing as highlighted in this research. As such, there is a clear case made by this research for more social housing, particularly to address the challenges being faced by those in many parts of the private rental sector.

These are national issues and, to a degree, social landlords are constrained by national policy on planning, as well as by the scarcity of central government funding for the development of new social homes. One example of this would be the effect of the 'Right to buy' policy on levels and mix of housing stock.

Recent reforms to the social housing funding regime are in some respects positive. A potential resurgence of local authority housing development has been made possible by the removal, in 2018, of restrictions on local authority ability to borrow to build. This alone is not enough to finance the level of new social housing that is needed in East Devon. Local authorities and housing associations will need to continue working in partnership with commercial developers. This raises well-known challenges, as well as opportunities. 'Planning gain' agreements – in which private development is used to cross-subsidise social housing and shared-ownership - have always needed careful negotiation and design in order to ensure both the quality of social homes and a positive neighbourhood dynamic. With the recent announcement of a new planning regime that aims to accelerate the application process for commercial developers,[35] we can see the potential for an even greater challenge in ensuring that quality comes first. The research we provide in this report will hopefully be used as a resource for policy advocacy at a national level – the wellbeing case for the value of social housing is, we believe, clear. However, there are also more immediate and local action points -

- Landlords need to focus on the quality of people's current homes and neighbourhood to maintain the positive association between social housing and wellbeing. This requires ongoing efforts to understand individual needs and neighbourhood dynamics, combining newer wellbeing approaches with more established social and economic metrics. There is a strong case for mainstreaming the wellbeing and experience of home metrics we have used in this research, incorporating these into more standard tenant and customer surveys.

- Landlords should seek to better understand the experiences of current social tenants seeking to move to a new social home, using the information not just to help the household but also to gain broader insight into potential problems and improvements in landlord services. In order to do so landlords should consider a more bespoke survey approach for this group. It would be beneficial to continue follow-up interviews with a sample of this group. The same process could provide a better understanding of the changing needs of private renters.

- The needs of shared-owners need renewed attention. Social landlords should consider planning more shared-homes, and other affordable housing options, that are suitable for older households, who may have different needs and preferences to young families living in social housing or shared-ownership homes.

- Neighbourhood and area management by social landlords should look to also consider the needs and experiences not only of social housing users but also of private renters and owner-occupiers where

[35] https://www.insidehousing.co.uk/insight/insight/governments-planning-reforms-what-impact-will-the-changes-have-on-affordable-housing-delivery-67452

possible, seeking ways in which social landlords can engage and help improve the wellbeing of a wider range of residents for the whole community's benefit. This will undoubtedly involve partnership working with other external agencies (police, community support officers etc.) to ensure these needs are considered as fully as possible in planning investments particularly in mixed community locations. Where possible, social landlords should include a sample of households who do not rent from them. Local survey partnership may be fruitful, possibly using local services as research and information hubs.

- Consideration could be given to the application of 'wellbeing improvement' funds that could support needs of tenants beyond coverage of planned or reactionary maintenance work. For example, creation of a process for tenants to bid for funds where a proposed change to the home may create a disproportional increase in wellbeing for those who live there that could be considered alongside other requests for other maintenance support.

- Social landlords can be disproportionally responsible for housing particularly vulnerable members of their societies, sometimes having complex support needs. As such landlords provide more holistic support, such tenants can benefit from this extra support over and above that typically provided by private landlords. This support role, in addition to their housing provision activity, is a vital one that social landlords play and should continue to be fully supported in recognition of the positive impact this has for many, particularly the most vulnerable people in our societies.

CONCLUSION: WHERE NEXT FOR SOCIAL HOUSING AND WELLBEING?

In this report we have presented the key results of our 3 year research partnership with East Devon District Council and LiveWest. We have been driven by a desire to better understand the ways in which the home shapes people's lives and to go further than a consumer feedback approach. Similarly, we believe that housing – and social housing in particular – needs to be viewed from a more holistic and personal perspective in public policy debate. Material outcomes and life chances are crucially important metrics with which to evaluate the impact of social housing on individuals. But they do not capture the person's overall happiness or life-satisfaction. To do so, we have argued, we need to look at more emotional and psychological connections to the home, exploring issues such a person's sense of control or privacy at home.

We are not seeking to suggest in this research that wellbeing is *all* about the home, or that a wellbeing approach is 'the' approach to adopt, to the exclusion of other ways of measuring and debating the impact of housing. As we have shown, financial wellbeing is also crucially important, as those struggling to make ends meet will typically also have lower wellbeing. Poor health is, unsurprisingly, a key determinant of wellbeing, along with a range of other factors. But our research demonstrates that the home and housing tenure are also significant. We have seen this not just amongst social tenants, but also with private renters and shared-owners. Our clear conclusion is that social housing has a very positive impact on the great majority of those who live in it.

This of course is not the last word on the issue. We have worked with a rich source of data and personal experiences. But we must also acknowledge that the issues we have identified may play out differently elsewhere, in other parts of the country. It is also important to recognise we need to understand a broader range of personal housing situations if we are to draw wider conclusions. We have not, for example, surveyed or interviewed outright owners, or those buying with a mortgage. A fuller understanding of the *relative* value of social housing would require this. Our aim at CHASM is therefore to build upon the legacy of the research presented in this report, taking in a wider geographical and demographic sample.

For further information on CHASM's work in this area visit: http://www.bham.ac.uk/research/CHASM

APPENDIX A: 'OTHER' TENURES FOR DHC REGISTRANTS

Current tenure for the "Others" group	Freq.	Percent
Owner	23	15.23
Property linked to my job	13	8.61
Owned by parents/children/partner/friends	63	41.72
Caravan/vehicle	2	1.32
Hospital or care	1	0.66
Hotel resident	1	0.66
In temporary accommodation or hostel	7	4.64
Lodger	6	3.97
No fixed abode	5	3.31
Other	18	11.92
Sofa surfer	10	6.62
Bedsit with friend	1	0.66
We live under licence	1	0.66
Total	151	100

Note: this table reports the details on the current tenure of DHC registrants who are not social renters or renting privately.

APPENDIX B: DATA ANALYSIS: DESCRIPTION OF APPROACH TAKEN

Our quantitative analysis uses data across all three years of our survey. We start our quantitative analysis with descriptive statistics and univariate analyses in Section 2. Appendix C shows statistics on wellbeing and other relevant variables separately for respondents in social housing (EDDC/LiveWest renters) and shared owners (i.e. part renting with LiveWest), and those registered with Devon Home Choice (DHC). The univariate analysis in Appendix C examines whether there are significant differences in these statistics between these two groups.

In Section 3, we perform a comprehensive set of multivariate analyses. The results are shown in Appendix D. The dependent variables are based on the four of our subjective wellbeing indicators: happiness, anxiety, satisfaction with life and whether the home affects wellbeing in a negative way. The binary dependent variables are coded either one if a respondent agrees with the sentiment, e.g. if he or she is fairly or very happy, or zero, if the respondent disagrees (if he or she is fairly or very unhappy).

For each of these four wellbeing indicators, we estimate three models using a method (Probit) designed to analyse binary dependent variables. The first model controls for a set of regular characteristics of individuals, including gender, age, ethnicity, employment status, education, income, general health condition, mental health, whether respondents receive various benefits, whether they struggle financially, whether they are tenants with EDDC or LiveWest or registered with DHC; finally we control for the year the response was recorded using year indicators.

To understand the role of landlord and neighbourhood in people's subjective wellbeing we estimate second and third models with additional control variables. In the second model, we add respondents' satisfaction with the housing services provided by the landlord. In the third model, we add two neighbourhood related variables: respondents' satisfaction with the local area in which they live and the social cohesion in their local area. The third model is preferred as it includes a full set of explanatory and control variables. Estimates of the Probit models are reported in Appendix D.

In extended analysis, we also investigate respondents' experiences of their home, i.e., whether they feel safe, privacy or control in their home, are associated with their wellbeing by incorporating the corresponding variables into the model. We also explore how the relationships between the explanatory variables and people's wellbeing differ across subgroups of respondents (e.g. by socio-economic groups, or by (mental) health status). We do this by interacting (i.e., multiplying) the relevant variables, e.g., by interacting health and housing variables we can explore if the effect of housing varies depending on a respondent's health. Estimates for these analyses are not included in these appendices for the sake of brevity but are available from the authors and relevant results are referred to in the text of the report above.

APPENDIX C: WELLBEING AND OTHER VARIABLES BY DATA SOURCES AND YEAR

Table: Wellbeing and other variables by data source and year

	2018			2019			2020			Sig. trend.	
	EDDC/ LiveWest renters	DHC register	*Sig. diff.*	EDDC/ LiveWest renters	DHC register	*Sig. diff.*	EDDC/ LiveWest renters	DHC register	*Sig. diff.*	EDDC/ LiveWest renters	DHC register
% of respondents reporting they											
find life Worthwhile	74.6	66.2	***	74.6	71.8	**	73.3	69.7	**	Insig.	Insig.
are Happy	61.0	45.7	***	61.7	51.4	***	57.8	46.8	***	Insig.	Insig.
are Anxious	24.6	41.4	***	25.5	39.3	***	33.9	45.9	***	***	Insig.
are Satisfied with life	67.7	53.8	***	69.86	59.5	***	66.3	52.4	***	Insig.	Insig.
% of respondents who are claimant to											
income support	10.3	8.3	*	7.74	10.2	Insig.	7.2	6.1	Insig.	**	Insig.
pension credit	19.8	7.6	***	19.6	5.7	***	16.7	6.1	***	Insig.	**
housing benefit	52.9	48.8	***	48.5	42.9	***	45.9	37.2	***	***	**

council tax benefit	48.2	41.7	***	45.3	35.1	***	43.2	31.6	***	Insig.	Insig.
retirement pension or old person's pension	26.3	13.6	***	28.9	10.8	***	25.0	15.2	***	Insig.	Insig.
jobseekers allowance	3.0	5.7	**	2.8	5.7	**	1.7	4.3	**	Insig.	Insig.
incapacity benefit	3.6	1.9	**	2.5	1.5	Insig.	3.0	2.6	Insig.	Insig.	Insig.
disability benefit	19.9	15.0	***	17.21	12.6	***	21.1	11.3	***	Insig.	Insig.
child benefit	17.7	31.0	***	16.1	37.5	***	20.0	31.2	***	Insig.	*
employment and support allowance	12.0	15.5	Insig.	11.2	11.4	Insig.	12.4	8.2	**	Insig.	**
universal credit	2.2	2.4	Insig.	2.5	9.0	***	12.8	23.8	***	***	*
none of the above	19.7	28.1	***	19.9	29.1	**	22.44	33.8	***	Insig.	Insig.
% of respondents reporting they											
feel safe in home	79.9	67.9	***	77.1	67.3	***	75.6	65.8	***	Insig.	Insig.
feel privacy in home	77.3	61.4	***	73.7	68.5	***	73.3	61.9	***	*	Insig.
feel control in home	44.9	27.4	***	43.2	29.1	***	44.9	29.9	***	Insig.	Insig.

are satisfied with the housing services provided by the landlord	52.1	27.9	***	64.8	28.5	***	61.3	32.5	***	Insig.	Insig.
are satisfied with local area	79.7	71.0	***	81.8	76.0	***	76.7	72.7	***	***	Insig.
% of respondents reporting they											
have experienced problems with benefit or tax credit payment	15.9	5.2	***	14.2	N/A	***	16.7	25.1	***	Insig.	***
are financially struggling	36.6	67.8	***	34.8	67.0	***	41.3	70.1	***	*	Insig.

Notes: This table reports year on year variation for respondents from EDDC and LiveWest and respondents registered with the Devon House Choice (DHC) register separately. Significance of the difference between EDDC/LiveWest renters and DHC registrant groups are reported in the third column for each year. (*** p<0.01, ** p<0.05, * p<0.1 and "Insig" for insignificant difference).

APPENDIX D: MULTIVARIATE ANALYSIS FOR WELLBEING ITEMS

Table: Determinants of self-reported wellbeing (Probit estimates)

Dependent variables:	**Happy**			**Anxious**			**Satisfied with life**			**House affects wellbeing_ negatively**		
Male	-0.0011	-0.0137	-0.0215	-0.0232	-0.0276	-0.0259	-0.0440**	-0.0427*	-0.0501**	-0.0657***	-0.0845***	-0.0728***
	(0.0227)	(0.0229)	(0.0229)	(0.0210)	(0.0216)	(0.0218)	(0.0212)	(0.0218)	(0.0217)	(0.0229)	(0.0226)	(0.0225)
Age: 16-24	-0.0920	-0.0598	-0.0343	0.0159	0.0483	0.0339	-0.0319	-0.0670	-0.0382	0.0685	0.0145	-0.0351
	(0.0805)	(0.0766)	(0.0762)	(0.0730)	(0.0747)	(0.0752)	(0.0767)	(0.0764)	(0.0766)	(0.0798)	(0.0747)	(0.0713)
Age: 25-49	-0.0223	-0.0210	-0.0123	0.0467	0.0661	0.0594	0.0001	-0.0348	-0.0244	0.0630	0.0446	0.0206
	(0.0559)	(0.0549)	(0.0552)	(0.0549)	(0.0558)	(0.0571)	(0.0529)	(0.0548)	(0.0568)	(0.0559)	(0.0574)	(0.0567)
Age: 50-64	-0.0401	-0.0456	-0.0327	0.0097	0.0383	0.0281	0.0213	-0.0195	-0.0065	0.0659	0.0710	0.0436
	(0.0513)	(0.0500)	(0.0501)	(0.0491)	(0.0501)	(0.0514)	(0.0473)	(0.0495)	(0.0515)	(0.0511)	(0.0527)	(0.0524)
White British	-0.0217	-0.0392	-0.0496	0.0752*	0.0776*	0.0849*	-0.0214	-0.0198	-0.0286	0.0026	-0.0134	-0.0049
	(0.0415)	(0.0430)	(0.0424)	(0.0434)	(0.0447)	(0.0447)	(0.0403)	(0.0411)	(0.0403)	(0.0430)	(0.0425)	(0.0418)
HH: Single/Live alone	-0.0352	-0.0152	-0.0239	-0.0026	-0.0411	-0.0356	-0.0517*	-0.0289	-0.0360	-0.0261	-0.0453	-0.0433
	(0.0325)	(0.0339)	(0.0338)	(0.0301)	(0.0313)	(0.0312)	(0.0298)	(0.0309)	(0.0306)	(0.0326)	(0.0328)	(0.0325)
HH: Live with partner	0.0265	0.0468	0.0451	-0.0005	-0.0242	-0.0223	0.0290	0.0421	0.0376	-0.0329	-0.0467	-0.0466
	(0.0283)	(0.0289)	(0.0288)	(0.0260)	(0.0266)	(0.0266)	(0.0263)	(0.0272)	(0.0268)	(0.0287)	(0.0289)	(0.0285)
HH: # of dependent children												
1	0.0001	0.0085	0.0099	0.0086	-0.0040	-0.0042	-0.0048	0.0233	0.0266	-0.0188	-0.0493	-0.0522
	(0.0390)	(0.0399)	(0.0394)	(0.0370)	(0.0376)	(0.0374)	(0.0367)	(0.0367)	(0.0359)	(0.0389)	(0.0372)	(0.0367)
2	-0.0019	0.0161	0.0118	0.0312	0.0148	0.0175	0.0179	0.0716*	0.0658*	-0.0477	-0.0835**	-0.0765**
	(0.0400)	(0.0400)	(0.0398)	(0.0383)	(0.0384)	(0.0384)	(0.0382)	(0.0370)	(0.0370)	(0.0400)	(0.0373)	(0.0370)

3	-0.0421	-0.0183	-0.0092	0.0338	0.0404	0.0310	0.0041	0.0202	0.0382	0.0610	0.0978*	0.0864
	(0.0541)	(0.0565)	(0.0558)	(0.0498)	(0.0513)	(0.0508)	(0.0478)	(0.0506)	(0.0482)	(0.0551)	(0.0581)	(0.0567)
4	-0.1102	-0.0702	-0.0733	-0.0458	-0.0063	-0.0032	-0.0666	-0.0351	-0.0370	-0.1182*	-0.1308**	-0.1240**
	(0.0724)	(0.0696)	(0.0688)	(0.0658)	(0.0661)	(0.0656)	(0.0756)	(0.0694)	(0.0681)	(0.0663)	(0.0646)	(0.0631)
HH: Live with non-dependent member	-0.0469	-0.0647*	-0.0784**	-0.0049	-0.0227	-0.0181	0.0042	-0.0164	-0.0268	-0.0270	-0.0567*	-0.0458
	(0.0328)	(0.0332)	(0.0331)	(0.0314)	(0.0322)	(0.0321)	(0.0327)	(0.0333)	(0.0327)	(0.0355)	(0.0345)	(0.0340)
HH: Caring for an adult member	-0.0650	-0.0312	-0.0557	0.0267	-0.0392	-0.0253	-0.0734	-0.0331	-0.0498	0.0356	0.0696	0.0870
	(0.0558)	(0.0600)	(0.0602)	(0.0563)	(0.0561)	(0.0568)	(0.0559)	(0.0553)	(0.0547)	(0.0613)	(0.0573)	(0.0569)
Employed	0.0753**	0.0640**	0.0595**	-0.1349***	-0.1310***	-0.1314***	0.0815***	0.0772***	0.0723***	-0.0973***	-0.0650**	-0.0581*
	(0.0297)	(0.0296)	(0.0294)	(0.0274)	(0.0281)	(0.0280)	(0.0275)	(0.0282)	(0.0280)	(0.0311)	(0.0304)	(0.0300)
Self-employed	0.1042*	0.1297**	0.1168**	-0.1649***	-0.2201***	-0.2266***	0.1559***	0.1527***	0.1441***	-0.0423	-0.0661	-0.0644
	(0.0539)	(0.0567)	(0.0565)	(0.0529)	(0.0545)	(0.0550)	(0.0514)	(0.0535)	(0.0535)	(0.0544)	(0.0545)	(0.0540)
Retired	0.0482	0.0521	0.0661	-0.1113**	-0.0879*	-0.1012*	0.1130**	0.0868*	0.0985*	-0.0532	-0.0145	-0.0352
	(0.0522)	(0.0512)	(0.0514)	(0.0514)	(0.0523)	(0.0535)	(0.0501)	(0.0522)	(0.0536)	(0.0527)	(0.0543)	(0.0540)
Education - med	-0.0043	0.0034	-0.0015	0.0101	-0.0068	-0.0041	0.0092	-0.0054	-0.0092	0.0535*	0.0613**	0.0629**
	(0.0278)	(0.0277)	(0.0274)	(0.0249)	(0.0250)	(0.0250)	(0.0265)	(0.0265)	(0.0262)	(0.0283)	(0.0270)	(0.0267)
Education - high	-0.0170	-0.0089	-0.0099	0.0116	0.0005	0.0040	-0.0062	-0.0039	-0.0017	0.1062***	0.0927***	0.0916***
	(0.0230)	(0.0234)	(0.0234)	(0.0220)	(0.0224)	(0.0224)	(0.0223)	(0.0226)	(0.0224)	(0.0240)	(0.0231)	(0.0228)
Income - med	0.0183	0.0096	0.0037	-0.0107	-0.0139	-0.0094	0.0051	-0.0051	-0.0096	0.0018	-0.0009	0.0016
	(0.0217)	(0.0217)	(0.0217)	(0.0210)	(0.0214)	(0.0213)	(0.0210)	(0.0211)	(0.0210)	(0.0235)	(0.0228)	(0.0228)
Income -high	0.0811**	0.0948**	0.0914**	0.0117	0.0039	0.0085	0.0518	0.0664*	0.0631*	-0.0033	-0.0288	-0.0293
	(0.0387)	(0.0391)	(0.0390)	(0.0372)	(0.0391)	(0.0390)	(0.0364)	(0.0368)	(0.0365)	(0.0407)	(0.0405)	(0.0408)
In good general health	0.2038***	0.1850***	0.1781***	-0.1256***	-0.1191***	-0.1146***	0.1995***	0.2000***	0.1894***	-0.1039***	-0.0717***	-0.0560**
	(0.0212)	(0.0218)	(0.0219)	(0.0207)	(0.0216)	(0.0219)	(0.0196)	(0.0204)	(0.0205)	(0.0237)	(0.0232)	(0.0232)
In poor mental health	-0.2410***	-0.2250***	-0.2171***	0.3067***	0.2993***	0.2943***	-0.1926***	-0.1593***	-0.1528***	0.1345***	0.1167***	0.1114***

	(0.0286)	(0.0294)	(0.0293)	(0.0293)	(0.0303)	(0.0304)	(0.0281)	(0.0279)	(0.0277)	(0.0289)	(0.0284)	(0.0280)
Receive HB	0.0131	-0.0108	-0.0047	0.0205	0.0216	0.0183	-0.0064	-0.0117	-0.0066	-0.0135	0.0117	0.0004
	(0.0244)	(0.0254)	(0.0257)	(0.0238)	(0.0243)	(0.0244)	(0.0232)	(0.0239)	(0.0240)	(0.0264)	(0.0262)	(0.0261)
Receive UC	-0.0025	0.0132	0.0097	0.0107	0.0139	0.0224	-0.0137	-0.0143	-0.0203	-0.0778**	-0.0777**	-0.0735**
	(0.0394)	(0.0399)	(0.0403)	(0.0350)	(0.0366)	(0.0371)	(0.0369)	(0.0384)	(0.0394)	(0.0370)	(0.0359)	(0.0363)
Receive other benefits	0.0029	-0.0116	-0.0153	-0.0257	-0.0188	-0.0160	0.0239	-0.0053	-0.0078	0.0060	0.0178	0.0272
	(0.0297)	(0.0304)	(0.0305)	(0.0287)	(0.0297)	(0.0299)	(0.0286)	(0.0300)	(0.0300)	(0.0323)	(0.0320)	(0.0321)
Benefit problem	-0.0067	-0.0083	-0.0025	0.0378	0.0302	0.0296	-0.0662**	-0.0592**	-0.0506*	0.0966***	0.0940***	0.0870***
	(0.0284)	(0.0285)	(0.0286)	(0.0269)	(0.0265)	(0.0267)	(0.0285)	(0.0284)	(0.0281)	(0.0315)	(0.0301)	(0.0298)
EDDC	0.1201***	0.0869***	0.0759***	-0.1113***	-0.1087***	-0.1013***	0.1474***	0.1022***	0.0839***	-0.2364***	-0.1679***	-0.1460***
	(0.0276)	(0.0288)	(0.0288)	(0.0263)	(0.0279)	(0.0280)	(0.0265)	(0.0281)	(0.0278)	(0.0299)	(0.0302)	(0.0295)
LiveWest	0.1435***	0.1186***	0.1172***	-0.1079***	-0.1050***	-0.1042***	0.1458***	0.1221***	0.1258***	-0.2105***	-0.1617***	-0.1574***
	(0.0265)	(0.0279)	(0.0278)	(0.0245)	(0.0262)	(0.0262)	(0.0257)	(0.0269)	(0.0264)	(0.0275)	(0.0283)	(0.0279)
Struggle	-0.1284***	-0.1037***	-0.1010***	0.1074***	0.1008***	0.1006***	-0.1243***	-0.1085***	-0.1074***	0.0932***	0.0607***	0.0573***
	(0.0212)	(0.0217)	(0.0218)	(0.0199)	(0.0208)	(0.0209)	(0.0200)	(0.0211)	(0.0210)	(0.0223)	(0.0220)	(0.0218)
Satisfied with housing service from landlord		0.1537***	0.0076		-0.0513***	-0.0037		0.1117***	0.0336***		-0.2568***	-0.0156
		(0.0207)	(0.0104)		(0.0199)	(0.0096)		(0.0198)	(0.0099)		(0.0185)	(0.0103)
Satisfied with local area			0.1322***			-0.0413**			0.0854***			-0.2250***
			(0.0211)			(0.0207)			(0.0202)			(0.0188)
Cohesion in local area			0.0442**			-0.0106			0.0740***			-0.0342*
			(0.0209)			(0.0197)			(0.0194)			(0.0199)
Survey year: 2019	0.0170	0.0148	0.0150	0.0384*	0.0316	0.0276	-0.0129	0.0044	0.0092	0.0051	0.0083	0.0079
	(0.0213)	(0.0217)	(0.0218)	(0.0201)	(0.0203)	(0.0203)	(0.0202)	(0.0202)	(0.0203)	(0.0226)	(0.0216)	(0.0216)
Survey year: 2020	-0.0005	0.0048	0.0038	0.0814***	0.0811***	0.0745***	-0.0171	-0.0047	-0.0051	0.0484*	0.0548**	0.0484**
	(0.0237)	(0.0240)	(0.0242)	(0.0227)	(0.0233)	(0.0236)	(0.0223)	(0.0230)	(0.0232)	(0.0256)	(0.0249)	(0.0245)

Observations	2,114	1,968	1,944	2,110	1,966	1,943	2,106	1,962	1,939	2,044	1,919	1,897

Notes: This table reports Probit estimates of the marginal effects for models for the four self-reported wellbeing indicators. Columns 1-3 report the estimates for happiness, columns 4-6 for anxiety, column 7-9 for satisfaction with life and columns 10- 12 for whether house affects people's wellbeing in a negative way. All the self-reported wellbeing items are coded as binary dependent variables. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1

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