

Focus on Housing Tenure

Life in the UK





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Introduction

Life in the UK measures the collective wellbeing of people across the UK.

We started with a simple question: can we bring together data from different aspects of our lives to give a richer picture of how we are really doing? And if so, can we compare experiences of different groups to better understand the inequalities in society?

This insights paper presents further detail on the inequalities we identified in wellbeing according to tenure.

About the index

Life in the UK provides:

- › a single score for collective wellbeing that will show if we are living better or worse over time.
- › a score for each of the four domains of wellbeing: social, economic, environmental and democratic.
- › collective wellbeing and domain scores for each of the nations and regions of the UK.
- › collective wellbeing and domain scores for different demographics.

How to read the wellbeing scores

The Life in the UK index has been designed to provide an overall assessment of 'how life is'. The overall index score is an average of the scores for each of the four wellbeing domains: social, economic, environmental and democratic. Higher scores indicate a higher level of wellbeing.

- › The index is based upon a 26-question survey of more than 6,900 people across the UK. The questions relate to the different domains of wellbeing and were tested with focus groups and an Advisory Group. The survey was administered through the Ipsos Knowledge Panel, a random probability survey panel based on a random sample of UK households. The survey was administered through the Ipsos Knowledge Panel, a random probability survey panel based on a random sample of UK households.
- › The overall collective wellbeing index score and the wellbeing domain scores have a value of between 0 and 100. Note that although the scores are on a scale of 0 to 100, they are not percentages.
- › The collective wellbeing scores, domain scores and individual questions were analysed to compare aspects of life for different types of people and different parts of the UK.
- › We have only commented on statistically significant relationships.
- › We used factor analysis to construct the index scores and regression analysis to help us understand which demographic characteristics (including gender, age, income, disability, area deprivation, tenure and ethnicity) are most associated both with collective wellbeing overall and with social, economic, environmental and democratic wellbeing specifically.

In taking this approach, the Life in the UK index is unique. In the coming years we will be able to use this measure to track whether lives are improving. This year, our focus is on what the data has revealed about the extent of inequality in the UK.

Carnegie UK and Ipsos designed, developed and analysed the index in partnership. The recommendations outlined in the full report are Carnegie UK's alone. More information on the methodology is available [here](#).

Collective wellbeing

Carnegie UK has been involved in understanding and measuring wellbeing for over a decade. We have supported governments to take a broader view of social progress, to consider social, economic, environmental and democratic (SEED) outcomes as equally important in decision making, allocating resources and tackling the challenges of our time. Taken in turn, these domain scores evidence whether:

- everyone has access to the services and support that they need (social wellbeing)
- we all have a decent minimum living standard (economic wellbeing)
- we are all able to access a quality local environment and collectively live within our planet's natural resources to secure the environment for future generations (environmental wellbeing)
- we all have a voice in the decisions that affect us (democratic wellbeing)

Our analysis found that social housing tenants¹ have lower collective wellbeing scores than both private tenants and homeowners², and private tenants also have lower collective wellbeing scores than homeowners.

Table 1: Collective wellbeing and domain scores by housing tenure

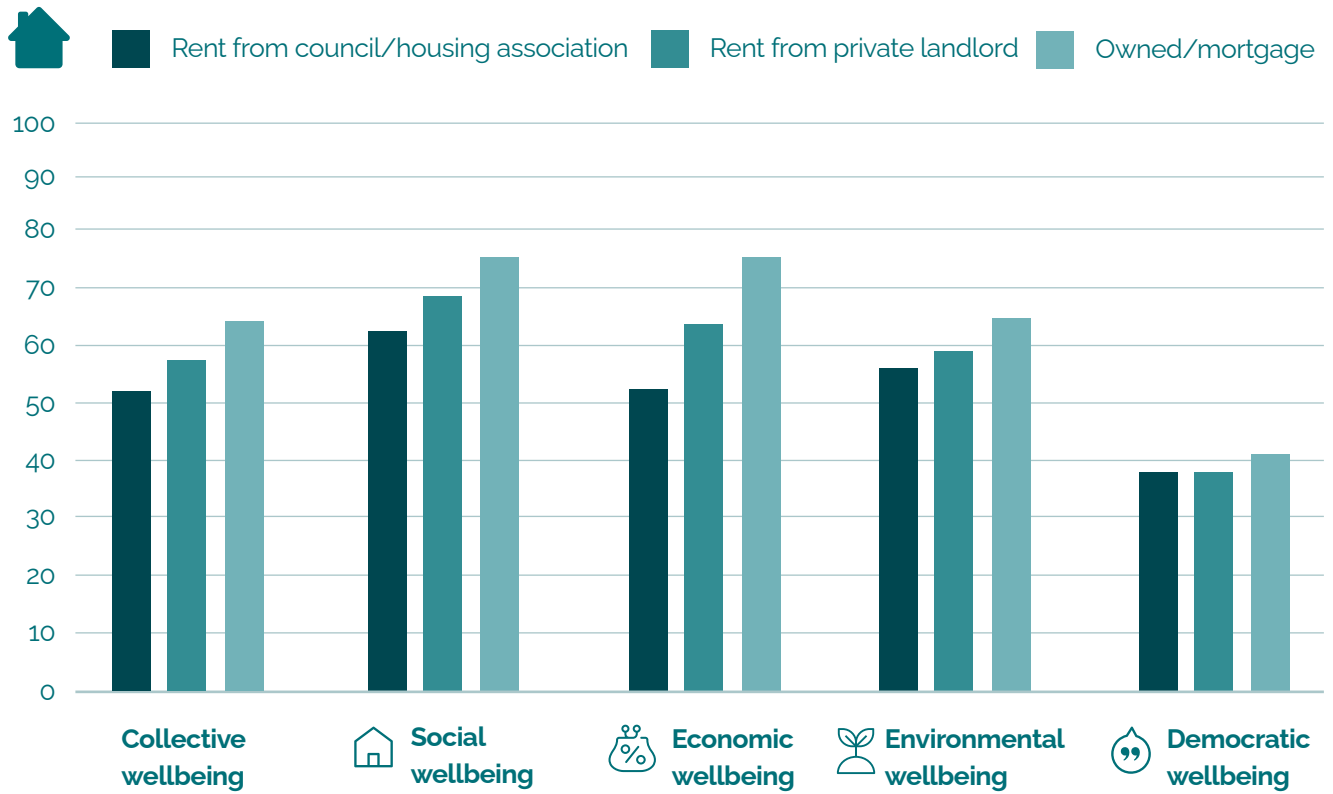
	Homeowners (5319)	Private tenants (719)	Social housing tenants (697)
Collective wellbeing	64	57	52
Social wellbeing	75	68	62
Economic wellbeing	75	64	52
Environmental wellbeing	65	59	56
Democratic wellbeing	41	38	38



¹ People who rent from the council or a housing association.

² 'Homeowner' refers to those who own their home outright or are buying on a mortgage.

Chart 1: Collective wellbeing and domain scores by housing tenure



Social wellbeing

Social wellbeing includes aspects from health and mental health to neighbourhood safety and relying on each other. A higher score for a particular demographic or geographic area means that we found higher levels of social wellbeing for those people or places.

We found that there is a 13-point gap in the social wellbeing scores between social housing tenants (62) and homeowners (75) and a seven-point gap between private tenants (68) and homeowners (75). The gap between social housing tenants and private tenants is also statistically significant.

Looking at what drives this disparity in scores, compared to homeowners, social housing tenants are almost four times more likely to report poor health, around three times more likely to report poor mental health, around twice as likely to disagree that they have someone to rely on in their neighbourhood and to report that they find it difficult to access a grocery store or supermarket in person, and more likely to feel unsafe walking alone in the local neighbourhood after dark.

Meanwhile, private tenants are over twice as likely as homeowners to report poor mental health and to disagree that they have someone to rely on in the neighbourhood. They are also more likely than homeowners to report poor health, feeling unsafe walking alone in the local neighbourhood after dark and that they find it difficult to access a grocery store or supermarket in person.

Both social housing tenants and private tenants are significantly more likely than homeowners to report experience of discrimination in the 12 months prior to being surveyed.

Table 2: Positive and negative responses to individual questions on social wellbeing (%)

	Homeowners (5319)	Private tenants (719)	Social housing tenants (697)
Self-reported health is good or very good	69	65	44
Self-reported health is bad or very bad	5	7	19
Self-reported mental health is good or very good	68	51	41
Self-reported mental health is bad or very bad	6	16	20
Feels safe/fairly safe walking alone in local neighbourhood after dark	74	70	54
Feels a bit unsafe/very unsafe walking alone in local neighbourhood after dark	25	29	45
Able to rely on someone if alone and needed help	73	50	52
Not able to rely on someone if alone and needed help	12	25	25
Easy to access grocery store or supermarket in person	91	87	78
Difficult to access grocery store or supermarket in person	4	5	9
Experience of being unfairly treated or discriminated against in the last 12 months	35	55	52
Not unfairly treated or discriminated against in the last 12 months	63	44	42

Health and mental health

- Social housing tenants are:
 - almost four times more likely than homeowners and over twice as likely as private tenants to report **very bad or bad health**.
 - around three times more likely than homeowners and more likely than private tenants to report **very bad or bad mental health**.
- Private tenants are:
 - more likely than homeowners to report **very bad or bad health**.
 - over twice as likely as homeowners to report **very bad or bad mental health**.

Safety and community

- Social housing tenants are:
 - around twice as likely as both private tenants and homeowners to report that they find it difficult to **access a grocery store or supermarket** in person.
 - more likely than both private tenants and homeowners to report feeling **unsafe walking alone** in the local neighbourhood after dark.
- Private tenants are:
 - more likely than homeowners to report feeling **unsafe walking alone** in the local neighbourhood after dark.
- Social housing tenants and private tenants are:
 - twice as likely as homeowners to disagree that they have **someone to rely on** in the neighbourhood.

Discrimination

- Social housing tenants and private tenants are significantly more likely than homeowners to report that they have experienced **discrimination** in the 12 months prior to being surveyed.



Economic wellbeing >

Economic wellbeing includes access to a decent income, affordability, financial resilience, job opportunities and skills. A higher score for a particular demographic or geographic area means that we found higher levels of economic wellbeing for those people or places.

We found a 23-point gap between the economic wellbeing scores of social housing tenants (52) and homeowners (75), and a 12-point gap between the scores of social housing tenants (52) and private tenants (64). Private tenants' economic wellbeing score is also lower than that of homeowners.

Looking at what drives this disparity in scores, social housing tenants are around three times more likely than homeowners and more likely than private tenants to report dissatisfaction with their education and skills as well as less likely to report being able to afford: to keep their home adequately warm, enough food for everyone in the household, a week's annual holiday away from home, to socialise outside the house once a month if they chose to do so, and an unexpected but necessary expense of £850.

Meanwhile, private tenants are more likely than homeowners to report dissatisfaction with their education and skills, and an inability to afford to keep their home adequately warm, enough food for everyone in the household, a week's annual holiday away from home and to socialise outside the home once a month if they chose to do so.

Both social housing tenants and private tenants are more likely to report dissatisfaction with job opportunities in the local area compared with homeowners.



Table 3: Positive and negative responses to individual questions on economic wellbeing (%)

	Homeowners (5319)	Private tenants (719)	Social housing tenants (697)
Satisfied with education and skills	84	79	59
Not satisfied with education and skills	5	8	16
Satisfied with job opportunities in the local area	27	31	40
Not satisfied with job opportunities in the local area	28	22	19
Satisfied with job opportunities in the local area	32	32	24
Not satisfied with job opportunities in the local area	20	29	34
Can afford to keep home adequately warm	80	64	46
Cannot afford to keep home adequately warm	13	22	36
Can afford to buy enough food for everyone in the household	92	83	72
Cannot afford to buy enough food for everyone in the household	4	8	13
Can afford to pay for a week's annual holiday away from home (not staying with relatives)	76	53	32
Cannot afford to pay for a week's annual holiday away from home (not staying with relatives)	16	33	50
Can afford to socialise with friends or family outside of the home once a month if desired	85	72	52
Cannot afford to socialise with friends or family outside of the home once a month if desired	8	16	28
Can afford to pay an unexpected, but necessary, expense of £850	70	43	23
Cannot afford to pay an unexpected, but necessary, expense of £850	21	45	65



Education, skills and job opportunities

- Social housing tenants are three times more likely than homeowners and twice as likely as private tenants to report dissatisfaction with their **education and skills**.
- Private tenants are more likely than homeowners to report dissatisfaction with their **education and skills**.
- Social housing tenants and private tenants are more likely to report dissatisfaction with **job opportunities in the local area** compared with homeowners.

Affordability: absolute poverty

The We included two measures that relate to absolute poverty – the ability to keep one's home adequately warm and the ability to buy enough food for everyone in the household. We found that:

- Social housing tenants are:
 - almost three times more likely than homeowners and more likely than private tenants to disagree that they can afford to keep their **homes adequately warm**.
 - over three times more likely than homeowners and more likely than private tenants to disagree that they can afford enough **food for everyone in their household**.
- Private tenants are:
 - more likely than homeowners to disagree that they can afford to keep their **homes adequately warm**.
 - twice as likely as homeowners to disagree that they can afford enough **food for everyone in their household**.

Affordability: relative poverty

The focus groups that informed survey design were clear that when it comes to money, it is also important to be able to afford to 'make memories' and enjoy life. Following from this, we included two measures that relate to relative poverty – the ability to afford a week's annual holiday away from home (not staying with relatives) and to socialise with friends or family outside of the home once a month if desired. We found that:

- Social housing tenants are:
 - three times more likely than homeowners and more likely than private tenants to disagree that they can afford a **week's annual holiday** away from home.
 - over three times more likely than homeowners and more likely than private tenants to disagree that they can afford to **socialise outside of the home** once a month if they chose to do so.
- Private tenants are:
 - more than twice as likely as homeowners to disagree that they can afford a **week's annual holiday** away from home.
 - twice as likely as homeowners to disagree that they can afford to **socialise outside of the home** once a month if they chose to do so

Affordability: an emergency expense

We asked whether people could afford an unexpected but necessary expense of £850 as a loose estimate of whether people had financial security or a degree of wealth. We found that:

- Social housing tenants are three times more likely than homeowners and more likely than private tenants to disagree that they can afford an **unexpected but necessary expense of £850**.



Environmental wellbeing



Environmental wellbeing includes access to green and blue spaces, quality of the local environment and collectively living within the planet's natural resources. A higher score for a particular demographic or geographic area means that we found higher levels of environmental wellbeing for those people or places.

We found a seven-point gap in environmental wellbeing scores between those who rent (an average score of 58 for those who rent privately or are renting social housing) and those who own their homes (65).

Looking at what drives this disparity in scores, whilst homeowners are more likely than social housing tenants to express dissatisfaction with efforts to preserve the environment in the UK, social housing and private tenants are more likely to report dissatisfaction with the public, green or open space in their local area and to report major or moderate issues with noise, air pollution and litter.

Table 4: Positive and negative responses to individual questions on environmental wellbeing (%)

	Homeowners (5319)	Private tenants (719)	Social housing tenants (697)
Satisfied with the quality of the public, green or open space in local area	76	60	55
Dissatisfied with the quality of the public, green or open space in local area	10	17	18
Satisfied with efforts to preserve the environment in the UK	25	25	27
Not satisfied with efforts to preserve the environment in the UK	45	43	38
Major/moderate problems with noise	16	31	36
Minor/no problems with noise	83	69	62
Major/moderate problems with air quality	18	29	30
Minor/no problems with air quality	80	68	64
Major/moderate problems with litter or rubbish on the street	30	42	44
Minor/no problems with litter or rubbish on the street	70	57	55



Local green space

- Social housing and private tenants are significantly more likely to report dissatisfaction with the **public, green or open space in their local area** nearest to their home compared to homeowners.

Efforts to preserve the environment

- Homeowners are significantly more likely to report dissatisfaction with **efforts to preserve the environment in the UK** than social housing tenants.

Problems with noise, air pollution and litter

- Social housing and private tenants are:
 - around twice as likely to report major or moderate problems with **noise** compared to homeowners.
 - more likely to report major or moderate problems with **air quality** compared to homeowners.
 - more likely to report major or moderate problems with **litter** compared to homeowners.



Democratic wellbeing >

Democratic wellbeing includes participation, trust in key institutions and ability to influence decisions at a national and local level. A higher score for a particular demographic or geographic area means that we found higher levels of democratic wellbeing for those people or places.

Low scores for democratic wellbeing are common across the population. Analysis shows that demographic variables explain less of the variation between people's democratic wellbeing scores compared with other wellbeing domains. This reflects that there are wider issues influencing respondents' democratic wellbeing (for example, trust and influence) that go beyond core demographic characteristics.

This lack of variation is reflected in the democratic wellbeing scores for tenancy where there is a three-point gap in democratic wellbeing scores (38 for both types of tenant compared with 41 for homeowners). This is by far the smallest disparity in scores across all domains of wellbeing.

Looking at what drives this (relatively small) disparity in scores, private and social housing tenants are more likely to have low trust in the legal system and courts, the police and the news media. Meanwhile, social housing tenants are more likely than homeowners and private tenants to report low trust in local councils, and more likely than homeowners to report that they cannot influence decisions at UK level. Private tenants are more likely than homeowners to report low trust in the UK Government and banks than homeowners.

Table 5: Responses to individual questions on democratic wellbeing (%)

	Homeowners (5319)	Private tenants (719)	Social housing tenants (697)
Low trust in the UK Government	51	57	54
Low trust in local councils	25	25	32
Low trust in the legal system and courts	15	19	23
Low trust in the police	17	23	23
Low trust in news media	36	45	42
Low trust in banks	16	21	17
I can influence decisions affecting the UK	6	6	7
I cannot influence decisions affecting the UK	75	72	67



UK Government: trust and ability to influence

- Private tenants are more likely to report low levels of **trust in the UK Government** than homeowners.
- Social housing tenants are more likely to disagree that they can **influence decisions affecting the UK** compared to homeowners.

Local councils: trust and ability to influence

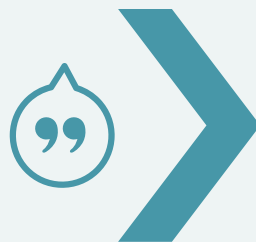
- Social housing tenants are more likely to report low levels of **trust in local councils** than both homeowners and private tenants.

Law and order: legal system, courts and the police

- Social housing and private tenants are more likely to report low levels of **trust in the legal system and courts** than homeowners.
- Social housing and private tenants are significantly more likely to report low levels of **trust in the police** than homeowners.

Other institutions: news media and banks

- Social housing and private tenants are more likely to report low levels of **trust in news media** than homeowners.
- Private tenants are more likely to report low levels of **trust in banks** than homeowners.



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