



# The human cost

How the lack of affordable housing  
impacts on all aspects of life

# Shelter



# Foreword

photograph by Kiem Tang



We are in the midst of the worst economic downturn for decades. The impact of the credit crunch and recession on the housing market is being felt across the country.

Behind these headlines are the individual stories of people being repossessed, suffering from overcrowding and struggling to find a decent, affordable home. Even before the recession, the lack of affordable housing in Britain was starting to dictate how people lived their everyday lives. The recession has made this worse and with house building at its lowest level since 1946, we are now at crisis point.

In this report, we examine the far reaching consequences of our housing crisis – the way unaffordable housing affects relationships, job prospects, mental health and even the family nucleus. We look at the emotional cost as well as the financial, recognising a home is not just a financial asset, but the bedrock of security and stability. Housing is no longer simply a concern for low-income households, but an issue for everyone. If nothing is done, it could mean we sleepwalk into an even bigger housing crisis affecting generations to come.

We believe all political parties must recognise solving our housing crisis is as fundamental as health and education. The situation is unacceptable and we need to act now.

A handwritten signature in black ink, appearing to read 'Kay Boycott'.

Kay Boycott  
Director of Communications, Policy & Campaigns, Shelter

# The human cost

## How the lack of affordable housing impacts on all aspects of life

March 2010

*Written by Belinda Turffrey*

Cover photograph by Kate Stanworth

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### **Acknowledgements**

Shelter case studies are used throughout this report. The author would like to thank all those who took part. To protect the identity of the individuals and families featured in this publication, we have changed the names and certain details of their stories, and models have been used in all photographs. However, the essential facts remain true.

**Research:** Fieldwork for the research was carried out by YouGov, who surveyed 5,438 people in Great Britain in October 2009.

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# Introduction

The high cost of housing is one of the most pressing issues facing Britain today. Spiralling house prices and a dysfunctional housing system has meant that for years, the amount that we have had to pay to meet our housing needs has escalated. As a result, for a growing number of people, finding a suitable home they can afford has become increasingly difficult.

The onset of the recession in the UK has led to many consumers struggling to cope with these affordability pressures, evidenced by the number of repossessions reaching the highest level since the 1990s. House prices have fallen slightly, but this has not been substantial enough to improve affordability while, especially for those on modest incomes, finding a decent, affordable home in the private rented sector can be very hard. Overall, we are no closer to solving the nation's affordability problem than we were three years ago.

Despite this, there is not enough discussion of just how expensive housing has become, and what we can do about it. We are so used to the high cost of housing that we have come to accept it as a fact of life.

Yet the reality is, this is not a dry, technical issue relevant only to a few. Whether directly or indirectly, it is felt by all of us in different ways, and plays a key role in shaping society as a whole. Whether young or old, homeowners or renters, the affordability crisis is something that no one can afford to ignore.

To understand more deeply the impact unaffordable housing is having on society, Shelter commissioned YouGov to carry out a survey to find out first-hand what the high cost of housing meant for people.<sup>1</sup>

The results have reinforced our belief that unaffordable housing plays a vital role in changing the way people live, and constraining their choices. The findings illustrate how the high cost of housing is having an impact on all aspects of life, and raise the prospect that, as a result of a collective failure to find solutions, we could be allowing ourselves to drift into a future where we will all ultimately be worse off.

<sup>1</sup> In October 2009, Shelter commissioned YouGov to survey 5,438 people in Great Britain. The findings are based on analysis of a nationally representative (England, Scotland and Wales) survey. Results have a margin of statistical error, and so caution should be exercised in interpreting small differences. Unless otherwise stated, the numbers quoted relate to estimated numbers of people affected.



# Aims

For this report Shelter set out to discover what impact the lack of affordable housing is having on people at different stages of their lives, and how this is affecting their relationships, finances and future aspirations. We specifically wanted to explore the implications of housing costs for the following:

- family and relationships
- personal finances and day-to-day spending decisions
- future prospects and aspirations.



## The key findings

- 21% of 18- to 44-year-olds without children (2.8 million) admit they are delaying starting a family because of a lack of affordable housing.
- Nearly a quarter of people (24% / 11.3 million) have continued to live with a partner, or know someone who has, because they couldn't afford to live apart.
- 22% of 18- to 34-year-olds (2.9 million) live with their parents. Of this group, 58% report that developing and maintaining relationships is harder because of their living situation.
- Over a quarter of people (28% / 13.1 million) have reduced the amount they spend on food to help pay their housing costs.
- 5.6 million people (12%) report that high housing costs have affected their ability to move for work.
- 13% / 6.1 million have resorted to sometimes borrowing on a credit card to help pay for housing costs.
- 17.8 million (38%) believe that their children or future children will not be able to afford a decent home.
- 18% of people who plan to become a homeowner in the future believe they will need 10 years or more to save for a deposit.
- 50% of renters do not believe that they will ever be able to afford to buy a home in their local area.
- Nearly half of the population (44% / 20.6 million) believe that in relation to housing, the next Government should prioritise the supply of affordable homes.

The results reveal that the impact of high housing costs is spreading to a much wider group than simply those at the sharp end of the housing crisis, and is having a profound effect on the way in which we live our lives.



# The affordability crisis

Over recent years there has been a worrying shift around affordability. House prices have risen to a level in relation to earnings which means that many people who would have been able to afford to buy ten or fifteen years ago, are now unable to do so. Meanwhile, in the private rented sector, many tenants are struggling to afford their housing costs.

The table below shows the average house prices in relation to the average income across all the regions in England. While the fall in house prices since 2007 has brought about some reduction in the house price to incomes ratio, access to mortgage finance has become harder for first-time buyers with the introduction of tighter lending criteria and an expectation for them to have saved up a large deposit. Currently, an average property costs £226,648.<sup>2</sup> This means that assuming a deposit of 26% and a loan of three times their salary<sup>3</sup>, on average, someone in England would have to earn at least £55,900 in order to buy a property.

**Table 1: the ratio of mean house prices to earnings across all regions in England**

Region	Ratio of 2009 house prices to earnings
England	6.27
North East	5.10
North West	5.17
Yorkshire & the Humber	5.21
East Midlands	5.46
West Midlands	5.67
East	6.80
London	7.64
South East	7.28
South West	7.18

Source: CLG, Table 577.

The continuing increase in house prices over the decades, although criticised, has been widely accepted as the norm. While high house prices have brought benefits for some, they have contributed to a widening inequality and, as Figure 1 shows, they have led to a growing divergence between house prices and the price of other goods.

Would this inflated pricing be accepted if, for example, it was applied to other essential items? Would consumers be happy to pay £20.22 for a jar of coffee, £2.15 for a pint of milk, or over £4 for a white, sliced loaf?<sup>4</sup> It seems unlikely that anyone would think this was acceptable, yet this is the scale of what people are expected to stretch to when trying to buy a home.

But the problem of affordability is not limited to buying a home, it is also a significant issue for those living in the private rented sector. The average monthly rent in England is £574 per month<sup>5</sup>, equivalent to around 32% of gross average pay, £21,685.<sup>6</sup>

Recent statistics show how the high costs of renting can push households and particularly families with children, into poverty. Compared to other tenures, and with housing costs factored in, 54% of children in private rented households live below the poverty line.<sup>7</sup>

A separate study by Shelter<sup>8</sup> showed that for lower income private tenants, over a third were falling behind with at least one outgoing and a fifth with two or more outgoings.

2 Communities and Local Government (CLG), Live Table 581.

3 Council of Mortgage Lenders (CML), Table MM11.

4 CLG, Live tables – average house price rise in England between 1971 and 2008 is applied to 1971 grocery prices, see <http://shlfr.org.uk/6u>

5 CLG, Live Table 734.

6 Office for National Statistics (ONS), *Annual Survey of Hours and Earnings*, 2009.

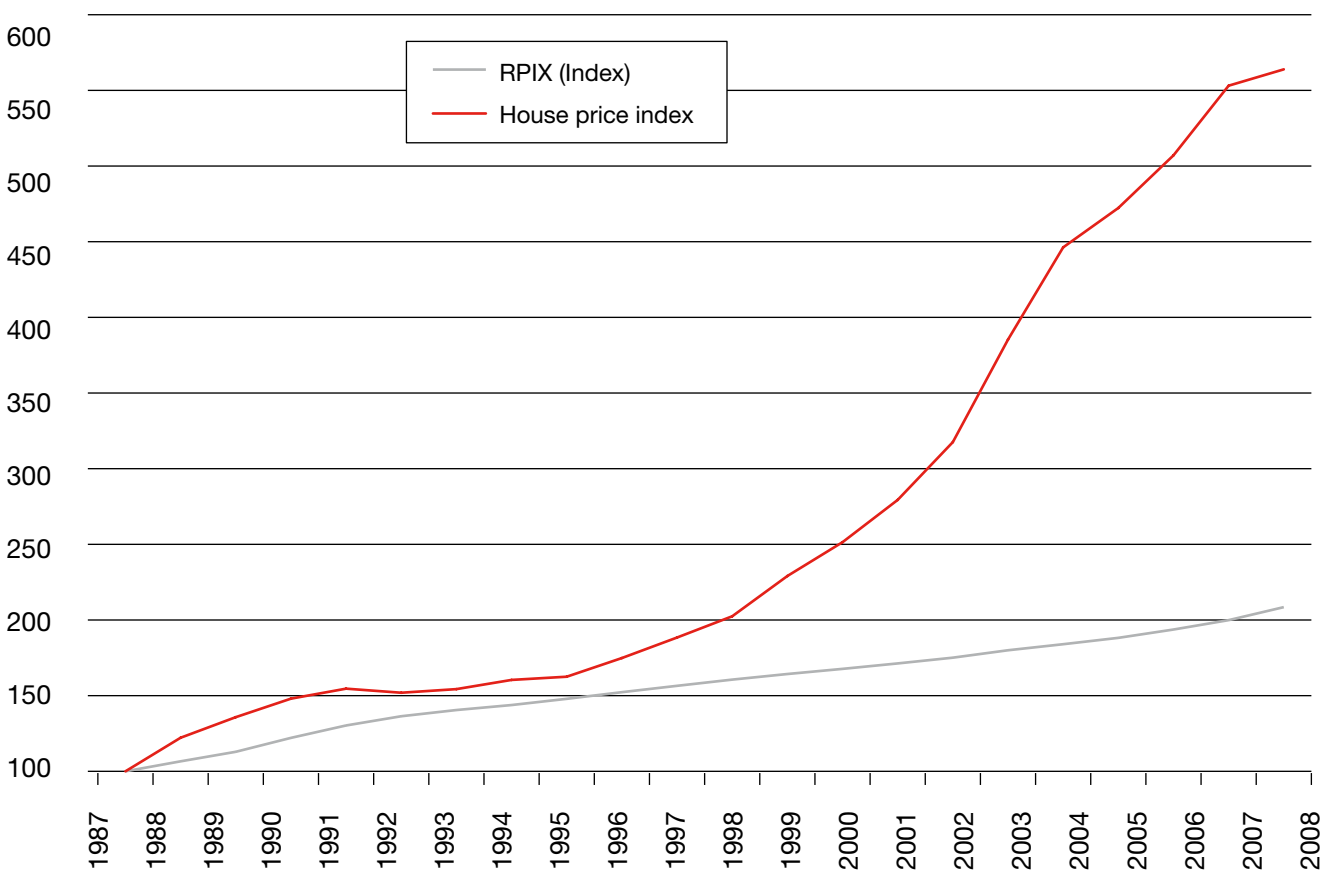
7 Department for Work and Pensions (DWP), *Households Below Average Income – An analysis of income distribution 1994/95–2007/08*, 2009.

8 Shelter, *Taking the strain – The private rented sector in the recession*, 2009.

Raising a deposit and rent in advance can be extremely difficult for households at, or below average income levels. Their situation is often made worse by the fact that many households have less security of tenure than homeowners and may frequently move around different private rented homes.

Whether people own or rent, the affordability of their housing plays a vital role in the choices they are able to make for both themselves and their families.

**Figure 1: Cost of house prices versus the Retail Price Index.**  
General (RPIX) inflation and house price inflation, 1987–2008



Source: RPIX ONS, Table RP05; House price index – CLG, Live Table 515.



photograph by Nick David

# Family and relationships

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Home is central to family life and of critical importance when entering into, and sustaining, personal relationships. Our survey provides new insight into how high housing costs are affecting our decisions in the area of family and relationships, and the way in which people think and feel about these issues.

## Starting a family

Our research suggests that the importance people place on having a home of their own, either to rent or to buy, is beginning to dictate important decisions such as starting a family. 2.8 million people (21%) aged 18 to 44 admit they are delaying having children because there is a lack of affordable housing available to them.

Of this group, 19% are delaying having children for as long as six years and worryingly, over a third (36%) expect housing costs to continue to delay their plans for another four years. When asked what aspects of their housing situation are affecting their decision to start a family, 40% say that their current home is too small for children, while 37% say that their current housing costs mean they can't afford to have children (see Figure 2).

The proportion of 18- to 44-year-olds delaying having children is highest for those renting privately (31%) compared to 27% for homeowners and 25% of those living with their parents. Having a settled and secure home life is a key consideration when deciding to start a family and this result may reflect the lack of certainty that many private renters feel, as they know they may be asked by their landlord to move out and look for another property.

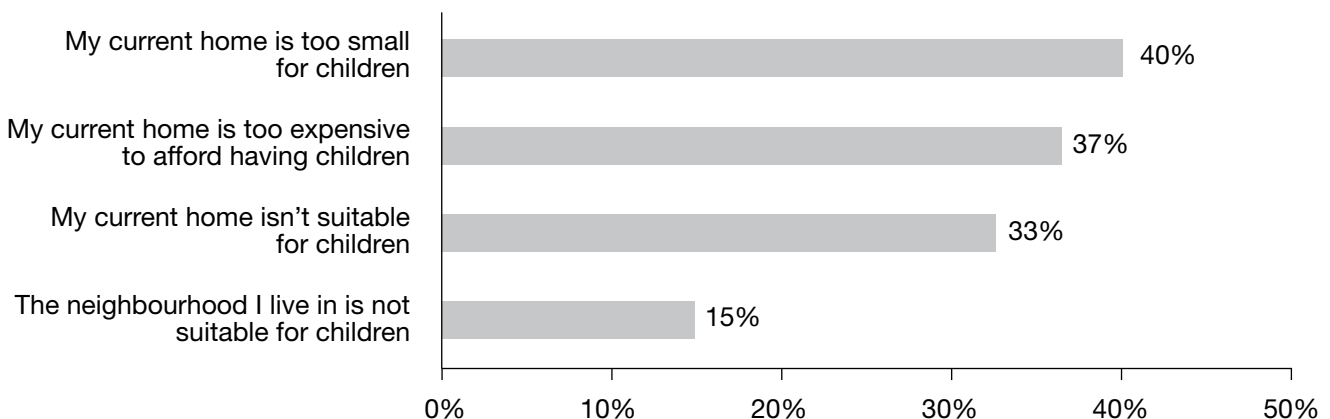
Young adults who already have children also say that their housing costs had affected when they had children. Looking at the group of 18- to 34-year-olds who already have children, 22% had delayed starting a family until they could afford to rent or buy their own home, while 35% confirmed that they are waiting until they can afford a larger home before they extend their family.



photograph by Kate Stanworth

While it is understandable that people want to delay starting a family until they feel they can afford a suitable home, this could have serious hidden implications for women's fertility. Women are most fertile in their early twenties, but by their mid to late thirties the likelihood of getting pregnant reduces to 52% and by their early forties it is only 36%.<sup>9</sup> If women continue to put off starting a family because of housing costs, this could drive up the numbers experiencing fertility problems, putting more people through the trauma of being unable to conceive. As well as the obvious human impacts, such an outcome could also result in additional financial costs to the NHS in the form of increased demand for fertility treatment.

**Figure 2: Thinking about your current housing situation, which of the following factors would you say are affecting when to start a family? (% agreeing)**



Source: YouGov, 2009. Base: 234: 18- to 44-year-old respondents who said they had delayed having children because of the lack of affordable housing. GB weighted.

<sup>9</sup> Carcio, HA, *Management of the Infertile Woman*, Lippincott Williams & Wilkins, 1998; Rosenthal, MS, *The Fertility Sourcebook*, McGraw-Hill, 1998 and 2002 editions.

## Our relationships

Our findings reveal a worryingly large number of people whose relationship choices are being constrained by the lack of affordable housing.

A growing number of adults are being forced to move back in with their parents or are simply continuing to live at home for longer due to housing costs. In our survey, 22% of 18- to 34-year-olds state that they still live with their parents and of these, 45% confirm that the reason for this is because they can't afford to rent or buy their own home. This in turn is undermining the ability of this group to enter into their own personal relationships. Over half of 18- to 34-year-olds living at home (58%) say they find developing and maintaining relationships is harder because they are still living with their parents.

However, the effects of unaffordable housing on relationships are by no means confined to young people unable to leave home. According to our survey, nearly a quarter of adults (24% / 11.3 million), have been forced into continuing to live with a partner because they can't afford to move out, or know someone who has experienced this. Splitting up with a partner can be hard enough, but having to remain

living together is likely to substantially compound the levels of stress and difficulty involved.

The stress of struggling to pay for housing costs can also be a source of tension and disagreement within relationships. Around one in six adults (16% / 7.5 million) confirm that housing cost worries cause arguments with their partner or other members of their family.

## Grandparent power

Increasingly, grandparents are playing an important role in looking after their grandchildren. A recent survey confirmed that more than six million grandparents in the UK look after their grandchildren for an average of five hours a week, saving parents a total of £5 billion in childcare a year.<sup>10</sup>

However, the lack of affordable housing means that families are not always able to reap the benefits of this. Over 3 million people (12%) say their adult children would like to live nearer to them, but can't due to high housing costs, and a quarter of this group confirm that they are unable to look after their grandchildren as a result. Not only does this mean that it's harder for some grandparents to develop a close relationship with their grandchildren, it also denies some parents access to a means of support that can be critical to them, for instance in terms of allowing them to afford to return to work.

In addition, over 1.5 million adults say that due to high housing costs, they are unable to look after their elderly parents. This not only causes emotional upset for the whole family, but means that local social services become responsible for individuals who cannot cope alone and don't have any family support nearby.

According to the King's Fund, on current levels of service provision, the cost of social care in England will increase from £13.7 billion in 2007 to £24 billion in 2026, an increase of 75%.<sup>11</sup>



photograph by Sophie Lasiatt

<sup>10</sup> Research commissioned by RIAS and carried out between 27–30 October 2009. Total sample size was 1,290 grandparents with at least one grandchild. The survey was carried out online, see <http://shltr.org.uk/71>

<sup>11</sup> Wanless, D, *Securing Good Care for Older People: Taking a long-term view*, King's Fund, 2006, page 198.

**Case study 1**

## High housing costs are stopping Alan from living nearer to his parents

Forty-two-year-old Alan lives with his wife in Portsmouth where he works as an architect. Alan moved to the town to attend university, but is originally from Bournemouth, where both sets of parents still live. Alan's parents-in-law are now becoming frail and need more regular support, so he and his wife would love to move back to Bournemouth to help out more. Unfortunately their house in Portsmouth is currently in negative equity, so they cannot afford to sell, plus they feel that the house prices in Bournemouth are so high they don't know what they could afford to buy.

Alan's wife is an only child, so there is no other family to rely on and they feel constant pressure to travel to Bournemouth to help her parents.

They live in worry that soon there will be an emergency and they are too far away to be able to help.

'There are very few options for my family to move closer to our parents and we can't see any improvement in our situation in the short to medium term. What we really fear is that time is not on our side.'



photograph by Socialstock



photograph by Andrea Testoni

# Spending choices and the impact on households

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Housing costs are the largest item of expenditure for many households and can wreak havoc on people's personal finances when they become unaffordable.

## Paying for your home

Over a quarter of adults (26%) questioned in our survey say that they spend more than 30% of their household income on housing costs. Of these, 41% state that their housing costs cause them stress and depression, while 35% confirm that the stress of paying for their housing has kept them awake at night.

Private renters are more likely to spend higher proportions of their income on housing costs than social renters or those owning with a mortgage (see Figure 3). Over a third (36%) of private renters spend more than half their income on housing costs compared to 28% of social renters and 12% of people that own their homes with a mortgage.

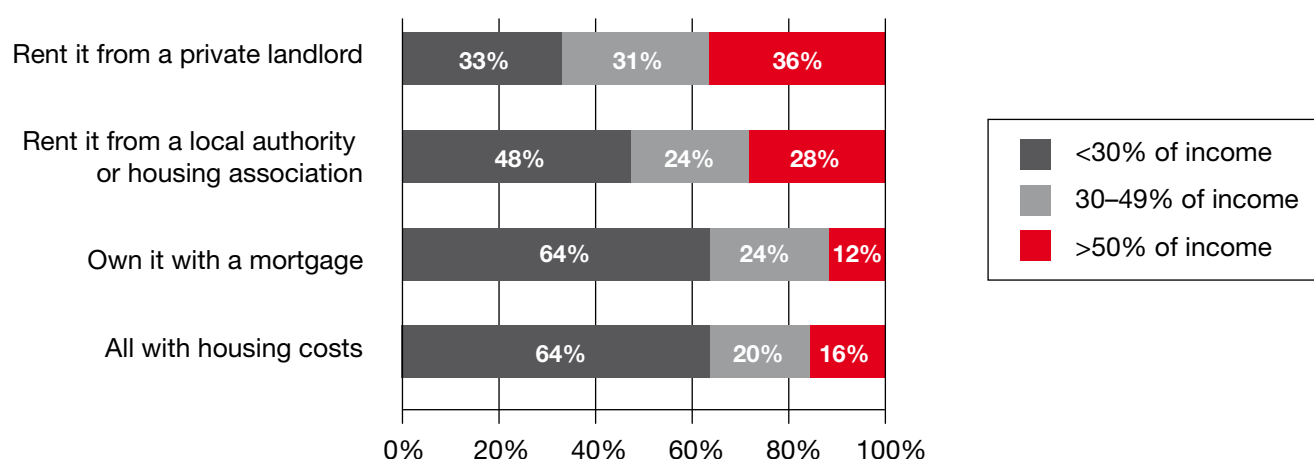
## At what cost?

Unaffordable housing is forcing families and individuals to make tough decisions about day-to-day life. Our survey shows that many people have cut back on basic necessities such as food or heating in order to meet housing costs:

- 28% of people (13.1 million) have reduced the amount they spend on food
- over one in four people (26% / 12.7 million) have cut back on their home fuel consumption
- 16% of people (7.5 million) agreed that housing costs prevented them from making essential repairs to their home.

Having to cut back on fuel bills and food is higher among those people renting privately, at respectively 36% and 40%, than for people in other tenures, and (unsurprisingly) is also higher for those on lower incomes.

**Figure 3: Proportion of household income spent on housing costs by tenure**



Source: YouGov 2009. Base: 3914 – 'don't know' responses have been excluded.

## Credit cards – a worrying floatation device

Despite action by the Government and lenders to minimise the number of people losing their homes, many are still being driven to desperate measures to keep up with their rent or mortgage payments. 13% of people (6.1 million) questioned in our survey say that they have sometimes resorted to borrowing on a credit card to help pay for their housing costs.

This is very worrying, particularly when we consider that credit card rates have reached a 12 year high.<sup>12</sup> If people use a credit card to pay for their housing costs, they can easily end up digging themselves deeper into debt. In extreme cases, homeowners could even risk losing their home, with credit card companies able to place a charging order on their property in order to recover the debt.

### Case study 2

#### Sarah feels trapped by her credit card debts

Sarah lives with her boyfriend in a rented flat; she is a full-time student and part-time nursery worker. Last year Sarah's boyfriend was made redundant and since then has struggled to find any work, so they have been forced to live on her salary. Unfortunately this wasn't covering their housing costs, so they used credit cards to pay their rent and living costs and soon racked up large debts across a number of cards.

They are now in arrears with their rent, plus have to pay back thousands of pounds in credit card debt, which has caused them both huge amounts of stress and worry.

Sarah and her boyfriend now have to rely on help from his parents to buy food and other essentials.

Sarah says,

'It's horrible, we hate it and just feel awful. It's unbelievably depressing and we are scared that we will eventually lose our home'.



photograph by Sophie Laslett

<sup>12</sup> See <http://shltr.org.uk/6t>

## Job prospects

With unemployment numbers at their highest since the mid 1990s, it is now more critical than ever to be flexible about what kind of work you do and where you are based. This is especially true for young people, whose labour market prospects have been worst hit by the recession.

One important barrier limiting the job opportunities that young people are able to take up is the high cost of housing. 18% (2.4 million) of 18- to 34-year-olds say that high housing costs are affecting their ability to move for work. This suggests that there might be

lower levels of unemployment among young adults if housing was more affordable.

In addition, the high cost of housing can undermine business competitiveness by creating labour shortages, particularly among workers at the lower end of the pay scale. In a study in 2005, 26% of businesses in the South East, 21% in the East of England, and 20% of those in London said that the cost of housing was a factor inhibiting business growth.<sup>13</sup>

### Case study 3

#### Tom may not be able to accept a new job due to unaffordable housing costs

Tom is a mature student who has just successfully completed a law degree in his home town of Swansea. After an extensive search, Tom was lucky enough to be offered professional training with a firm in Brighton, albeit on a low wage as it is a training position.

Although happy to move for this opportunity, Tom is now concerned he may have to turn down the job due to the high housing costs in Brighton. As a homeowner in Swansea, even if he sold his house, Tom believes that the relative cost of surviving in this more expensive area of the UK would prove too difficult. Tom feels angry and frustrated. He believes that after all he has

sacrificed to retrain and gain a law degree, he may have to put his dream job on hold, simply because there is no affordable housing where the job opportunities are. All that he wants is a chance to create a better life for himself.

‘I worked so hard for my degree; it’s heartbreaking to think I might not be able to take up my dream job because I can’t afford to move to be near work’.



photograph by Sophie Laslett

<sup>13</sup> CBI, *A results overview of the Regional Survey of UK Economic Trends*, 2005, see <http://shltr.org.uk/6q>



photograph by Nick David

# Future concerns

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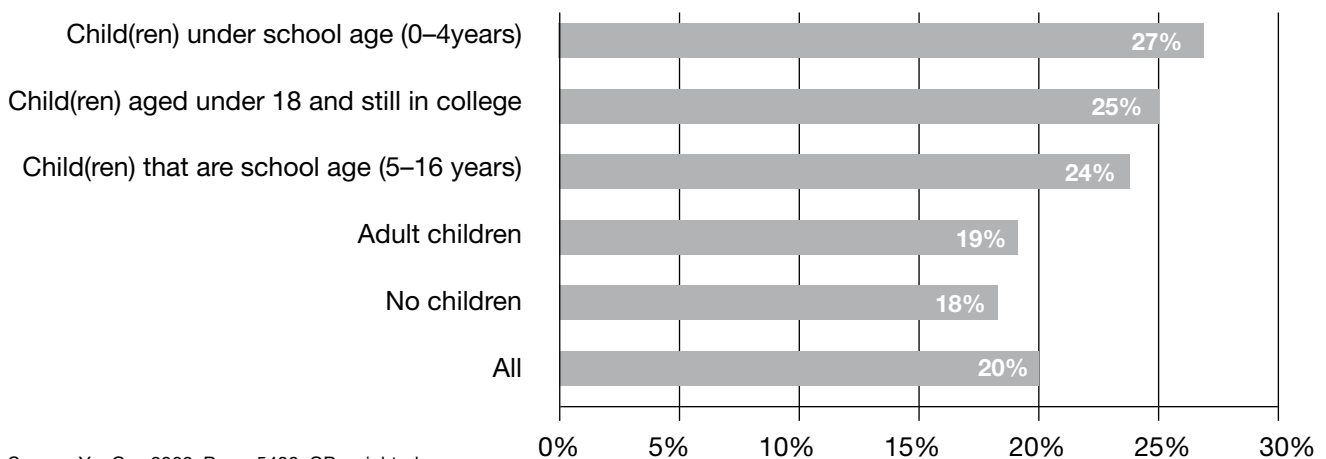
Housing forms a critical part of people's future prospects and aspirations. Even for those already retired, there still remains a sense of responsibility to help their own children, and future generations, with their housing. In this section we explore people's opinions of housing costs, affordability and its impact on their lives in the future.

## Desperately seeking a deposit

Our survey found that half of people who are not already homeowners, state they aspire to be so in the future. Out of the people who plan to become a homeowner, over a quarter (31%) believe it would take them between three and five years to save for a deposit, while 18% claim they would need at least a decade or more before they would be in a position to buy.

50% of renters believe that they will never be able to afford to buy in their local area. This means that in order to settle, they either need to be able to access decent affordable housing in their current location, or to move away to where property is cheaper. As a result, young people may find themselves pushed out of their local area – potentially undermining the sustainability of local communities, especially in rural areas.

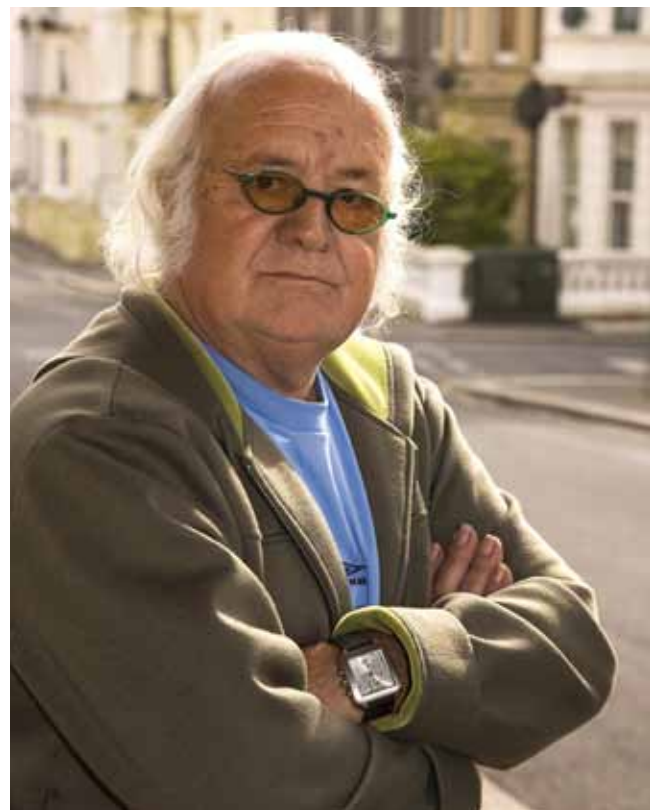
**Figure 4: Working or expectation to work beyond retirement to pay off mortgage (% agreeing) with breakdown on children living in the home**



## Retirement trap

Our research reveals that one in five (9.4 million) people believe they will have to remain working after retirement age in order to pay off their mortgage. This is of particular concern to people with children living at home, with 27% of people with children under five, and a quarter of people with children at school or college believing they'll need to work after retirement age in order to pay off their mortgage (see Figure 4). It is also a concern to 35- to 54-year-olds, where nearly a quarter do not envisage having paid off their mortgage in time for retirement.

People who rent, having either been unable to afford to buy their own property or simply decided against it, may be in a worse position than homeowners working after retirement age. This group will have no housing equity or asset to help them through retirement, while their rent is likely to cost the same.



photograph by Penny Tweedle

## What housing will be left for the next generation?

While a large number of people are currently concerned with how affordability affects them, our survey also reveals real concerns about the future and what it holds for the next generation. A staggering 38% of people (17.8 million) believe that their children or future children, will not be able to afford a decent home, and over a quarter of adults (29% / 13.6 million) are helping, or expect to help, their children financially to rent or buy their own home. Other figures show that the average deposit paid by first-time buyers with assistance is £35,000, while those not getting help could on average only afford a deposit of £7,500.<sup>14</sup>

All of these findings illustrate the pressure on parents to assist their children with financial support to achieve a secure home, and highlight just how dependent first-time buyers are on this help. While this will not be a problem for some parents, others simply won't be able to afford it, leaving their children at a disadvantage. Some may even get into debt themselves, just to get their children onto the property ladder.

## What Government action is needed?

When asked what the next Government should prioritise in relation to housing, 44% / 20.6 million of adults state it should increase the supply of affordable housing, while one in five believe there should be more help for first-time buyers. In addition, over a third of people think increasing affordability was the best way of both improving private renting and making home ownership a long-term and financially secure option.

When asked what was important in ensuring home ownership was a long-term and financially secure option for individuals and families, 35% (16.4 million) think effective and affordable low-cost home ownership products should be developed. A quarter believe people should take personal responsibility and save a good deposit before buying.

Given the emphasis our survey respondents put on the supply of affordable housing, it is useful to look in more detail at people's attitudes to house building and the role the Government can play in other housing areas. These are shown below.

- In relation to their local area, over two-thirds (68% / 31.9 million) of people agreed that more affordable homes are needed.
- 65% (30.5 million) would be more likely to support a home building programme if they knew the new homes would be affordable.
- One in five (20% / 9.4 million) said the Government's priority should be to provide more help for first-time buyers.
- Almost a fifth (18% / 8.4 million) said the Government's priority should be to take measures to stabilise property prices.
- Nearly a fifth (17% / 8 million) said that making landlords more accountable for repairs/maintenance would be the most important change to improve private renting.

<sup>14</sup> CML, *news and views* issue 21, November 2008; see <http://shltr.org.uk/6s>





# Conclusion

This research demonstrates the profound and far reaching impact the lack of affordable housing is having. It shows clearly that the affordability crisis is affecting everyone and that it is shaping the choices and decisions people make across all aspects of their lives.

During what could be the most severe economic downturn of our generation, families and individuals have been hit hard, and the high cost of housing has played a crucial role in this. In addition, the recession has thrown into even sharper focus the existence of underlying problems in the housing system that may previously have been partially masked by the affordability of credit.

In these current, uncertain economic times, people want security in their jobs, their home life and in their housing. However, what is clear from our findings, is that housing costs are causing stress for many, which in turn is having a negative impact on people's health, relationships, employment and wellbeing.

**Shelter believes that the human cost of unaffordable housing is unacceptable and everyone should have enough to live on once their housing costs have been paid. We are calling on the Government to tackle the problem by:**

- building more affordable homes, especially more family-sized affordable homes
- reforming the framework for both home ownership and private renting so that affordability in both tenures is improved
- rethinking housing policy to create a more stable and sustainable housing system in the future.

Fundamental to all of this is the need for Government to fully recognise the importance of housing as the foundation of people's lives. Housing must move up the parties' political priority lists, and become a key

part of all policy debates on poverty, standards of living and future economic prosperity. Without this happening, we run the risk that we will damage the fabric of society, and create a bleak future for many.





## Until there's a home for everyone

We are one of the richest countries in the world, and yet millions of people in Britain wake up every day in housing that is run-down, overcrowded, or dangerous. Many others have lost their home altogether. Bad housing robs us of security, health, and a fair chance in life.

Shelter helps more than 170,000 people a year fight for their rights, get back on their feet, and find and keep a home. We also tackle the root causes of bad housing by campaigning for new laws, policies, and solutions.

Our website gets more than 100,000 visits a month; visit [shelter.org.uk](http://shelter.org.uk) to join our campaign, find housing advice, or make a donation.

We need your help to continue our work.  
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