

# Chance of a lifetime

The impact of bad housing  
on children's lives



# Shelter



# More than one million children in England live in bad housing.



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Researched and written by Lisa Harker.  
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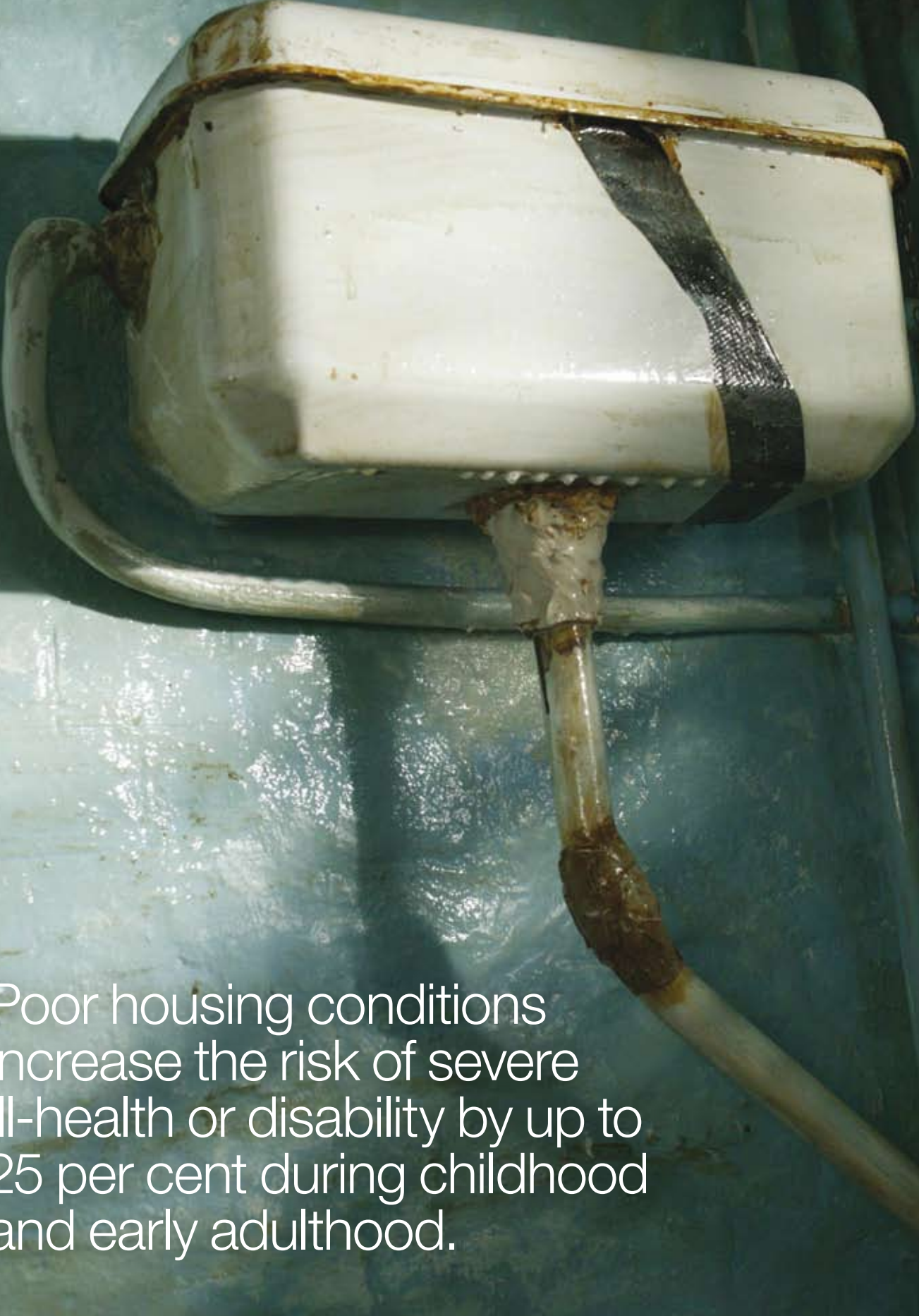


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Poor housing conditions increase the risk of severe ill-health or disability by up to 25 per cent during childhood and early adulthood.

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‘It’s horrible. It’s got black stuff on the walls and bathroom and when my Mum paints it, it all goes black again.’

*Ben, 8, lives in an overcrowded flat with a severe damp and mould problem.*





# Author's foreword

Childhood is the most precious time of life, a time of rapid development when experiences shape the adults we become. A child's healthy growth and development are dependent on many factors, including the immediate environment in which they live. Research has demonstrated that children's life chances (the factors that affect their current and future well-being) are affected by the standard of their housing.

This 'housing effect' is especially pronounced in relation to health. Children living in poor or overcrowded conditions are more likely to have respiratory problems, to be at risk of infections, and have mental health problems. Housing that is in poor condition or overcrowded also threatens children's safety. The impact on children's development is both immediate and long term; growing up in poor or overcrowded housing has been found to have a lasting impact on a child's health and well-being throughout their life.

Growing up in bad housing also has a long-term impact on children's life chances because of the effect it has on a child's learning and education. Homeless children<sup>1</sup> are particularly disadvantaged because of the disruption to their schooling caused by homelessness. Living in poor or overcrowded housing conditions also affects a child's ability to learn, which can have a lasting impact on a child's chances of succeeding in life. Furthermore, the roots of later problems – such as offending and behaviour problems in adulthood – may be traceable to behavioural problems that emerge when children are growing up in poor housing conditions.

Despite the impact of housing on children's life chances and the costs involved, both personal and to wider society, public policy has paid surprisingly little attention to the issue. The Government's Every Child Matters programme<sup>2</sup> aims to help every child, whatever their background or circumstances, access the support they need to be healthy, stay safe, enjoy and achieve, make a positive contribution, and achieve economic well-being.

Research demonstrates the impact that growing up in bad housing has on each of these aspects of a child's life. Improvements to housing would have a significant and long-term influence on children's life chances. It is vital that the Government takes action to address the problem of bad housing for families to ensure that all children have the opportunity to flourish in a safe, secure and healthy environment.



**Lisa Harker**

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# Summary

**Shelter has worked with child poverty expert Lisa Harker to expose the truth about the ‘housing effect’ on children’s lives. A comprehensive review of the evidence, the first to be undertaken, has revealed the devastating impact of bad housing on children’s life chances.**

## **So, what does bad housing mean for our children?**

- Up to 25 per cent higher risk of severe ill-health and disability during childhood and early adulthood
- Increased risk of meningitis, asthma, and slow growth, which is linked to coronary heart disease
- A greater chance of suffering mental health problems and problems with behaviour
- Lower educational attainment, greater likelihood of unemployment, and poverty

**The Government has pledged to end child poverty by 2020.** Its Every Child Matters programme promises to improve life outcomes for children in areas such as health, safety, enjoyment, achievement and economic well-being. Despite the ambitious nature of these commitments, public policy has paid little attention to the impact of bad housing on children’s lives.

## **More than one million children suffer in bad housing in England today.**

Hundreds of thousands of children are living in homes that are too small to allow them space to sleep comfortably, to enjoy normal standards of hygiene and privacy, or even room to do their homework. Tens of thousands of children are being forced to live for years under the shadow of eviction, being moved from one temporary home to another, often without a permanent home for months or even years. Hundreds of thousands are trapped in homes that are dilapidated, damp or dangerous.

**Without steps to address this housing crisis, poverty and unequal life chances will persist for many children for years to come. The findings of this research show just how urgently the Government needs to put an end to bad housing for children.**

## **The housing effect...**

### **...on physical health**

Experience of multiple housing problems increases children’s risk of ill-health and disability by up to 25 per cent during childhood and early adulthood.

Bad housing is linked to debilitating and even fatal, illnesses and accidents.

- Children in overcrowded housing are up to 10 times more likely to contract meningitis than children in general. Meningitis can be life threatening. Long-term effects of the disease include deafness, blindness and behavioural problems.
- There is a direct link between childhood tuberculosis (TB) and overcrowding. TB can lead to serious medical problems and is sometimes fatal.
- Children living in overcrowded and unfit conditions are more likely to experience respiratory problems such as coughing and asthmatic wheezing. For many children this means losing sleep, restricted physical activity, and missing school.
- Overcrowded conditions have been linked to slow growth in childhood, which is associated with an increased risk of coronary heart disease in later life.
- Almost half of all childhood accidents are associated with physical conditions in the home. Families living in properties that are in poor physical condition are more likely to experience a domestic fire.



### ...on mental health

Homeless children are three to four times more likely to have mental health problems than other children. Mental health issues such as anxiety and depression have also been linked to overcrowded and unfit housing.

### ...on education

Bad housing affects children's ability to learn at school and study at home.

- Homeless children are two to three times more likely to be absent from school than other children due to the disruption caused by moving into and between temporary accommodation.
- Children in unfit and overcrowded homes miss school more frequently due to illnesses and infections.
- Overcrowding is linked to delayed cognitive development, and homelessness to delayed development in communication skills.
- Homeless children are more likely to have behavioural problems such as aggression, hyperactivity and impulsivity, factors that compromise academic achievement and relationships with peers and teachers.

It is unsurprising that homeless children have lower levels of academic achievement that cannot be explained by differences in their levels of ability.

### ...on opportunities in adulthood

The lower educational attainment and health problems associated with bad housing in childhood impact on opportunities in adulthood.

- Long-term health problems and low educational attainment increase the likelihood of unemployment or working in low-paid jobs.
- Opportunities for leisure and recreation are undermined by low income and health problems.
- The behavioural problems associated with bad housing in childhood can manifest themselves in later offending behaviour. In one study, nearly half of young people who had offended had experienced homelessness.

### **The Government must make a commitment to end bad housing for the next generation of children.**

Poor housing during childhood has huge financial and social costs across many areas including health, education and the economy. This report shows the destructive 'housing effect' that denies more than one million children in England the fair start in life that the Government aspires to give them. Tackling poor conditions, homelessness and overcrowding will help children to thrive, and go a long way towards meeting the Government's commitment to end child poverty by 2020.

### **Shelter's recommendations**

- The 2007 Comprehensive Spending Review must allocate the resources to build an additional 20,000 affordable social rented homes each year, above and beyond existing plans. This is to address urgent housing need and to meet the target to halve the numbers of people living in temporary accommodation by 2010.
- The Government must end overcrowding for families with children in the rented sector by 2020. As a first step it must introduce a modernised statutory definition of overcrowding that reflects today's understanding of children's need for space and privacy.
- The Government must ensure sufficient investment to meet the decent homes target in both the social and private sectors.
- The Every Child Matters Outcomes should be revised to reflect the direct impact that housing has on all aspects of children's life chances.

# Introduction

The major influences on a child's life – family income, effective parenting, and a safe and secure environment – are all directly or indirectly influenced by a family's housing conditions. Despite this, housing has never been a significant feature of the Government's policy on children.

The Government wants all children to flourish. It has committed to ending child poverty by 2020 and the Every Child Matters programme aims to help every child, whatever their background or circumstances, to have the support they need to achieve five key outcomes (see below).

## Every Child Matters outcomes

**Be healthy** – be physically, mentally and emotionally healthy

**Stay safe** – be safe from accidental injury and death

**Enjoy and achieve** – attend and enjoy school and enjoy recreational activities

**Make a positive contribution** – be law abiding and develop positive relationships

**Achieve economic well-being** – be ready for employment in adulthood, live in decent homes and sustainable communities, and live in homes that do not have a low income

Source: Department for Education and Skills, 2005.

Together these outcomes define the circumstances under which children thrive. They are also critical to children's life chances – a broad term used to capture a range of factors critical to an individual's current and future well-being.

Shelter believes that life chances in the following specific areas are crucial:

- health and emotional well-being
- safety and security
- educational attainment

- childhood and adult aspirations
- income and occupation.

These areas relate closely to the Every Child Matters outcomes examined in this report.

The current programme of legislative, structural and organisational changes being put into practice under the Every Child Matters programme will shape children's life chances for years to come. There is now a once-in-a-generation opportunity to improve the support available to children and young people.

Children spend the vast majority of their time in the home and yet the direct impact on them of their surroundings is often overlooked in policy and research. One reason for this is the difficulty in isolating the impact of housing. The relationship between a child's housing situation and their well-being can often be explained by the characteristics and experience of the people living there, rather than the dwelling itself.<sup>3</sup> Children living in substandard housing also frequently experience other problems such as family turmoil<sup>4</sup> or a poor diet,<sup>5</sup> which affect their physical and emotional development. In some cases poor housing is at the root of problems facing children and their families; in others it exacerbates difficulties the household is already facing.

Yet studies have isolated a clear 'housing effect' in relation to important aspects of children's well-being and future life chances. This is unsurprising given that parents often report such a link.<sup>6</sup> Research has shown that the impact of poor housing on children is both immediate and long term. Its influence can stretch well into adulthood and potentially into the next generation.<sup>7</sup>

This report is based on a review of over 100 studies examining the relationship between housing and children's development. The review looked at evidence of a 'housing effect' in relation to each of the Every Child Matters outcomes.



The review was particularly concerned with identifying studies that showed a causal link between bad housing and negative outcomes. It focused on studies using objective measures of negative outcomes, such as the incidence of illness and lower exam results. Where the wider body of evidence is used (eg surveys of people in bad housing and feedback from interviews with people in bad housing), this has been made explicit. Paying close attention to the quality of the methodology used, the review has identified robust evidence of a 'housing effect' on children's life chances.

### What is bad housing?<sup>8</sup>

Bad housing covers a wide range of issues, including homelessness, overcrowding, insecurity, housing that is in poor physical condition, and living in deprived neighbourhoods. The analysis in this report focuses on three key elements of bad housing that are defined below.

**Homelessness** This refers to families who have been found to be homeless by a local authority and placed in temporary accommodation.

**Overcrowding** Shelter uses the 'bedroom standard' measure of overcrowding. For example, overcrowded conditions would include situations where different-sex children aged 10 or over have to share a bedroom; where parents have to share a bedroom with a child or children; where there are more than two children in a bedroom; and where rooms such as kitchens and living rooms are used as bedrooms.

#### **Poor conditions or unfitness**

The Government describes a decent home as one that is wind and weather tight, warm, and has modern facilities. Unfit or poor conditions are where housing is in need of substantial repairs; is structurally unsafe; is damp, cold, or infested; or is lacking in modern facilities.

# Every Child Matters



Being healthy



# Being healthy

## How does bad housing affect children's health?

- Poor housing conditions have a long-term impact on health, increasing the risk of severe ill-health or disability by up to 25 per cent during childhood and early adulthood.
- Homeless children are three to four times more likely to have mental health problems, even one year after being rehoused.
- Children living in overcrowded housing are up to 10 times more likely to contract meningitis, and as many as one in three people who grow up in overcrowded housing have respiratory problems in adulthood.
- Children living in damp, mouldy homes are between one and a half and three times more prone to coughing and wheezing – symptoms of asthma and other respiratory conditions – than children living in dry homes.
- There may also be a link between increased mortality and overcrowding.

Of the five outcomes, the strongest body of evidence relates to the impact of poor housing conditions and homelessness on children's health.<sup>9</sup> Living in substandard housing can have a profound impact on a child's physical and mental development, with implications for both their immediate and future life chances. The various ways that specific aspects of housing affect children's health are complicated and our knowledge about them is incomplete.<sup>10</sup> Nevertheless, researchers have been able to demonstrate that housing – in isolation of other factors – directly affects children's healthy development.

### The impact of poor housing conditions

Growing up in poor housing conditions<sup>11</sup> has an undeniable impact on children's health. The evidence is particularly strong on the effect of cold, damp and mould. Cold temperatures lower resistance to respiratory infections; damp conditions are favourable to bacteria and viruses; and mould and

fungi produce allergens that can lead to asthma and other respiratory problems.

Damp and mould impact more strongly on children than adults.<sup>12</sup> Reviews of the evidence in the UK and other countries have concluded that children living in damp, mouldy homes are between one and a half and three times more prone to coughing and wheezing – symptoms of asthma and other respiratory conditions – than children in dry homes.<sup>13</sup> Such symptoms can lead to sleep loss, restrictions on children's daily activities, and absence from school, all of which have long-term implications for a child's personal development.

European studies confirm the review findings. The studies, which involved children of all ages, have shown that asthma symptoms are more common among children living in mouldy and damp homes.<sup>14</sup> These studies relied on parents to record their housing conditions and children's health. Concerns have been expressed about the reliability of such data,<sup>15</sup> but studies using objective measures of housing conditions still

provide clear evidence of a link between damp and mould and respiratory problems in children. A study undertaken in Nottingham, for example, found that children aged nine to 11 living in damp houses were 32 per cent more likely to be at risk of a wheezing illness such as asthma, and 97 per cent more likely to experience frequent respiratory problems at night.<sup>16</sup>

“I would just like it if the house was warm enough... just so our health is not at risk. But this house is very damp and cold. It's damaging our life and my babies' lives.’

*Karen and her three children live in a two-bedroom council house with a severe cold and damp problem.*

Studies have shown that the higher the level of dampness or mould present in the home, the greater the likelihood of recurrent wheezing.<sup>17</sup> One study undertaken in Sweden found that children living in homes where there were three or more signs of dampness were nearly three times more likely to experience recurrent wheezing compared to those living in dry housing.<sup>18</sup> Conversely, reducing the level of dampness can benefit children's respiratory health, although the evidence on successful interventions is mixed. A study undertaken on a Glasgow housing estate found that installing central heating into homes prevented further deterioration in health, but did not improve it.<sup>19</sup> This suggests that the long-term impact on children's health of living in poor housing conditions is not easily reversed by improving those conditions. Several studies have suggested a link between dampness and mould and other

health problems in children, such as diarrhoea, headaches and fever.<sup>20</sup> The explanation for this is unclear, besides the fact that damp housing conditions encourage bacteria and viruses.

Living in cold, damp housing may well have an impact on children's mental health too, increasing children's chances of experiencing stress, anxiety and depression. It is hard to isolate a causal link though, because children living in poor housing conditions have often experienced considerable adversity besides substandard housing.<sup>21</sup> Nevertheless there is some evidence to suggest that improving housing conditions can lead to measurable mental health gains.<sup>22</sup> Rehousing may also have a positive impact on mental health, but this has not been proven unequivocally.<sup>23</sup>

A link has been demonstrated between unfit and overcrowded housing and psychological distress in eight- to 11-year-olds.<sup>24</sup> Living in such conditions children may have difficulty coping, feel angry, anxious or depressed, or have difficulty sleeping.

### **The impact of homelessness**

Homelessness<sup>25</sup> has a significant impact on children's health, as well as on the quality of the health care they receive. Homeless children are more likely to be in poor health than non-homeless children. Homeless children have four times as many respiratory infections, five times as many stomach and diarrhoeal infections, twice as many emergency hospitalisations, six times as many speech and stammering problems, and four times the rate of asthma compared to non-homeless children, according to one US charity.<sup>26</sup> However, the extent to which these findings can be attributed directly to homelessness rather than related risk factors is unclear.

The impact of homelessness on children begins at birth. Children born to mothers who have been in bed and breakfast accommodation for some time are more likely to be of low birth weight. They are also more likely to miss out on their



immunisations,<sup>27</sup> which can have serious implications on their future health. On top of this, living in bed and breakfast accommodation puts children at greater risk of infection, especially gastroenteritis, skin disorders and chest infections, and accidents. Accidents are discussed in more detail later in the report.

Homelessness also affects children's access to health care. Homeless children are less likely to receive appropriate care: fewer homeless children are registered with a GP<sup>28</sup> and, partly as a consequence of this, they are more likely to be admitted to hospital, regardless of the severity of their condition.<sup>29</sup> Attending hospital in situations where GP treatment would be more appropriate may increase a child's exposure to infections, cause them unnecessary distress, and reduce the continuity of medical care they receive, as well as incurring higher health services costs.

Mental health problems are more prevalent among homeless children. Research has found that children who have been in temporary accommodation for more than a year are over three times more likely to demonstrate mental health problems such as anxiety and depression than non-homeless children.<sup>30</sup> Two-thirds of respondents to a Shelter survey said their children had problems at school, and nearly half described their children as 'often unhappy or depressed'.<sup>31</sup>

The prevalence of mental health problems among homeless children may in part be related to other related risk factors – such as an increased likelihood of having a history of abuse, having lived in care, or being on the at-risk register<sup>32</sup> – which may in turn be exacerbated by homelessness. A review of studies undertaken in the US into the emotional well-being of homeless children concluded that, while there does seem to be a deleterious impact of homelessness on children's mental health, more research is needed to understand the mechanisms involved.<sup>33</sup> Children's mental ill-health may be attributable to multiple risk factors.<sup>34</sup>

There is evidence to suggest that the impact of homelessness on children's emotional well-being may be long lasting. A longitudinal study undertaken in Birmingham found that two-fifths of the homeless children studied were still suffering mental health and development problems one year after being rehoused.<sup>35</sup> Their language skills continued to lag behind that which would be expected for their age and they were three times more likely to suffer mental health problems than children from a similar socio-economic background who had not experienced homelessness.

It was unclear to what extent homelessness could account for the children's long-term difficulties; the study found that even after being rehoused these children remained vulnerable to family breakdown, domestic violence, maternal mental health disorders, learning and development difficulties, and loss of peer relationships. Nevertheless it is possible that the experience of homelessness has a lasting impact on children's emotional well-being. The long-term impact of housing on children's health is examined in more detail on page 17.

### **The impact of overcrowding**

Living in overcrowded<sup>36</sup> accommodation or housing with shared facilities puts children at greater risk of infectious disease, so it is unsurprising that research demonstrates the link between overcrowded conditions and children's ill-health.<sup>37</sup>

Several studies have linked respiratory problems in children to overcrowded housing conditions.<sup>38</sup> Poor respiratory health in children living in overcrowded homes may be caused by an increased incidence of infectious disease, but such children are also more likely to be exposed to tobacco smoke because they are living in a confined space. A large cohort study undertaken in Avon found that six-month-old infants were 26 per cent more likely to have symptoms of wheezing if they were living in overcrowded housing conditions.<sup>39</sup> Studies have also found a direct link between childhood

tuberculosis infection and overcrowding.<sup>40</sup> Tuberculosis can lead to serious health complications, including problems with the lungs and kidneys, and even death.

Living in overcrowded housing increases the risk of children contracting viral or bacterial infections, putting them at higher risk of life-threatening diseases such as meningitis. A study in Australia found the risk of a child under eight contracting bacterial meningitis was 10 times greater in overcrowded housing, even when other contributing factors such as age, ethnicity and socio-economic status were taken into account.<sup>41</sup>

## Over 900,000 children in England live in overcrowded conditions.

*Source: Survey of English Housing 2000-03, combined data.*

Two UK studies, which focused on children under the age of five, have also found a link between overcrowded housing conditions and heightened risk of contracting meningitis. One of these undertaken in the Bristol and Western Health Authority found a six-fold increase in the risk of contracting meningococcal (bacterial) meningitis in overcrowded conditions.<sup>42</sup> The other, in the North East Thames region, found that contraction rates were 74 per cent higher for meningococcal meningitis and approximately twice as high for pneumococcal (a different kind of bacterial) meningitis in the electoral wards with the highest proportion of overcrowded homes.<sup>43</sup> Bacterial meningitis can be life-threatening, and even when treatment is effective, it can have serious long-term effects such as loss of hearing or sight, and behavioural problems.

Several studies have identified a relationship between overcrowding and

slow growth in childhood. One study using data from the National Child Development Study found that children in overcrowded households were more likely to experience slow growth (measured as being in the lowest fifth of the height distribution).<sup>44</sup>

There are a number of possible reasons for the relationship between growing up in overcrowded accommodation and slow growth. Overcrowding could be an indicator of poverty and poor housing conditions, both of which affect children's development. It could also reflect the fact that children in overcrowded housing experience increased rates of intestine and respiratory infection.<sup>45</sup> Frequent sleep disturbance, common among children in overcrowded housing, may also be a factor: growth hormone is released during deep sleep and its secretion falls if sleep is disrupted.<sup>46</sup>

Shelter has highlighted the issue of 'buggy babies' – infants who are left in their prams, either because the surrounding conditions are so bad or because of overcrowding. These babies develop deformed skulls because they spend most of their time in a lying position in the pram, causing the soft bone in the skull to become misshapen before it sets permanently.<sup>47</sup>

Living in overcrowded housing has implications for mental as well as physical health. The number of studies in this area is limited, but there is evidence of a significant association between overcrowded housing and poor psychological health in children,<sup>48</sup> including very young children.<sup>49</sup>

There may also be a direct link between overcrowding and child mortality, although the evidence is limited.<sup>50</sup> A study of stillbirths and deaths within the first week of life was undertaken in the early 1980s in Scotland. Although the study did not control for possible confounding factors such as differences in family income, there was a significant correlation between the incidence of stillbirths and deaths and overcrowded housing conditions and housing tenure.<sup>51</sup>



## The long-term impact

The evidence on the long-term impact of poor housing on children's health is mixed and can be hard to interpret. There is, however, evidence of a direct link between housing conditions in childhood and later health problems, or even death, in some population cohort studies. These studies gather information about a group of research subjects over a long period of time to enable researchers to examine the long-term effects of problems such as poverty and bad housing.

One such study – the Boyd Orr Cohort, which studied individuals growing up in pre-World War II Britain – found a significant association between poor housing conditions in childhood and an increased risk of mortality from coronary heart disease, for example.<sup>52</sup> However, another study concluded that nutrition during childhood, rather than living conditions and infection, was more likely to affect the risk of later coronary heart disease.<sup>53</sup>

Research using the National Child Development Study found that, after controlling for a range of other factors, experience of multiple housing deprivation increased the risk of severe ill-health or disability – having a physical disability or long-standing illness – during childhood and early adulthood by an average of 25 per cent.<sup>54</sup>

Overcrowded housing conditions during childhood certainly appear to have a long-term impact on health. Growing up in overcrowded conditions has been linked to respiratory problems in adulthood.<sup>55</sup> One in four people who had lived in overcrowded housing at the age of seven suffered from a respiratory disease at the age of 23.<sup>56</sup> By the age of 33 the risk of respiratory disease among those who had experienced overcrowding throughout childhood had increased to one in three.<sup>57</sup>

There is a strong relationship between the level of overcrowding experienced in childhood and helicobacter pylori infection, which is a major cause of stomach cancer

and other debilitating illnesses of the digestive system (chronic gastritis and peptic ulcer disease) in adults. Those living in very overcrowded conditions during childhood have been found to be twice as likely to have the infection when they reach 65 to 75 years of age.<sup>58</sup> The helicobacter pylori infection can be a life-long infection if acquired in childhood and left untreated. The infection is usually transmitted in close living conditions.

**Both short-term, severe housing deprivation and sustained experience of poor housing can have a long-term impact on health.**

The link between growing up in overcrowded housing conditions and slow growth in infancy was mentioned earlier in this report. Slow growth has been found to be associated with an increased risk of heart disease in adults, thus has a significant impact on long-term health.<sup>59</sup>

The length of time spent in overcrowded conditions also appears to impact on adult mental health. People who had lived in overcrowded housing throughout their childhood were found to be at higher risk of being depressed at the age of 23 than other 23-year-olds.<sup>60</sup>

Research suggests that both short-term, severe housing deprivation and sustained experience of poor housing can have a long-term impact on health.<sup>61</sup> Adverse housing conditions experienced in the first years of life are most likely to result in long-term health problems. Early childhood is a critical period where housing conditions have a profound and sustained impact on an individual's life chances.

# Tanya's story

Tanya, aged 16, lives in a two-bedroom council house with her mother and two baby sisters. The house is damp and extremely cold because the heating does not work and cold air gets in through holes in the walls.

‘It’s impossible for a house to be this cold... The heating just stays the same; it just doesn’t do anything. In my mum’s room there are holes near the window, you can feel the air coming in.’

The cold is having a severe impact on the family’s health. ‘Everyone in this house... always wakes up with a headache, and a blocked nose... Before it was just me and my mum, but now we’ve got two babies. And the oldest one, Denise, every month she gets a cold... It’s not good for a child of that age.’ Denise also suffers from regular chest infections and asthma.

Tanya is worried about the long-term impact living in the house will have on her health. Her ill-health has also meant she has missed a lot of school: ‘If you look at my record at school, each month I missed a week.’ On top of that it is difficult for her to study at home because of the cold.

The family’s doctor has written three letters to the council declaring the home unsuitable for children, as have a health visitor and the family’s solicitor, but as yet they have had no response.



‘I don’t want to get pneumonia by the time I’m 20, I just want to be healthy. Now I can’t stand a bit of cold outside, I feel chest pain. Sometimes I can’t even breathe.’





Staying safe



# Staying safe

## How does bad housing affect children's safety?

- Almost half of all accidents involving children are related to physical conditions in and around the home.
- Children in deprived areas are three times more likely to be hit by a car.
- Families living in a property that is in a poor physical condition are more likely to experience a domestic fire and less likely to own a smoke alarm.

Housing has a significant impact on children's safety. An unsafe environment increases the likelihood of accidents and injury, which could have implications for a child's future, both physical and psychological.

Every year almost 900,000 children under the age of 15 attend hospital, and around one hundred die, as a result of accidents in the home.<sup>62</sup> Nearly half of all accidents involving children have been found to be associated with architectural features in and around the home.<sup>63</sup>

Almost 900,000 children under 15 attend hospital every year because of accidents in the home.

Housing in poor condition is more likely to contain hazards that could create an unsafe environment for a child. For example, uneven floors or stairs could cause a child to trip and fall, or faulty electrical wiring could cause a house fire. Families living in properties that are in poor physical condition are more likely to experience a domestic fire but less likely to own a smoke alarm.<sup>64</sup>

The wider environment around the home also has a profound impact on children's safety. Children living in deprived areas, where the incidence of poor housing is often highest, are three more times likely to be hit by a car.<sup>65</sup> Furthermore, children's perceived level of safety in their home or local community may also have an impact on their emotional well-being.<sup>66</sup>



Enjoying and  
achieving



# Enjoying and achieving

## How does bad housing affect children's learning?

- Homeless children have lower levels of academic achievement that cannot be explained by differences in their levels of ability.
- Homeless children are two to three times more likely to be absent from school. Higher levels of absence from school and increased mobility between schools seem to explain the lower levels of academic achievement.
- Poor housing conditions have a damaging impact on children's learning. Children living in overcrowded or damp accommodation are more likely to miss school.

Learning and schooling are important elements of a child's development and strong determining factors of a child's life chances. Play and recreation also play a crucial role. Homelessness, poor housing conditions and overcrowding all have significant negative impacts on these areas of childhood development.<sup>67</sup>

Homelessness has a particularly adverse effect on educational progress because of the problems of access to schools, attendance, and the isolation that children can feel because of their traumatic circumstances. The evidence suggests that the academic under-achievement of homeless children can be related to their housing status, as opposed to other factors. A study of homeless children aged six to 11 years in New York found that there were no differences between homeless and housed students in terms of their intelligence, but there was a statistically significant difference in their academic achievement, even when controlling for age, sex, race, social class and family status.<sup>68</sup>

Homeless children are two to three times more likely to be absent from school,<sup>69</sup> which may explain their lower academic achievement. However, the number of days missed from school is not always sufficient to explain the under-achievement.<sup>70</sup> School mobility also appears to be a contributing

factor.<sup>71</sup> Children in temporary housing are often forced to move school frequently, causing them to lose out on the stable influence of attending a single school, as well as to miss valuable class time. A survey undertaken by Shelter found that homeless children in temporary accommodation missed an average of 55 school days (equivalent to quarter of the school year) due to the disruption of moves into and between temporary accommodation.<sup>72</sup>

**One study found that children who had been homeless still had delayed development in their communication abilities one year after being rehoused.**

The impact of homelessness and poor housing conditions on children's learning persists even when conditions improve. One study undertaken in Cornwall, for example, found that children who had been homeless still had delayed development in their communication abilities one year after being rehoused.<sup>73</sup>

Overcrowding and poor housing conditions also have a damaging impact on children's learning. Analysis of the National Child Development Study has found that children in overcrowded homes miss more school for medical reasons than other children.<sup>74</sup> Furthermore, overcrowded homes often lack a suitable place for children to study.

The impact that poor housing conditions have on parenting may provide an explanation for the effect of housing conditions on children's learning. One study found that parents in overcrowded homes were less responsive and spoke in less sophisticated ways to their children compared with parents in uncrowded homes, even when socio-economic status was taken into account.<sup>75</sup> This may be explainable by the higher levels of stress and depression among parents living in overcrowded conditions.<sup>76</sup> This finding may also account for the link that has been found between residential crowding and delayed cognitive development. A French study found that children growing up in a home with at least two children per bedroom are both held back in their education and drop out of school earlier much more often than other children.<sup>77</sup> The study found that 60 per cent of adolescents in overcrowded housing were held back a grade in primary or middle school, which is more than 20 per cent higher than adolescents in uncrowded housing. Such a difference could only partially be explained by discrepancies in family income.

**'There are some mean girls. They tease me sometimes. They say you haven't got a home and names and that.'**

*Lucy, 10, has been living in temporary accommodation with her mother for over a year.*

Cold, damp housing also affects children's learning because of its impact on health, which in turn impacts on school attendance among other things. A study undertaken in Cornwall found that the installation of central heating into damp, unheated bedrooms of children aged nine to 11 helped to alleviate respiratory problems and increase school attendance.<sup>78</sup> Children lost 9.3 days per 100 school days because of asthma before the intervention and 2.1 days afterwards.

**'When my friend comes round he says [my home] stinks and when I go to school this boy says my clothes stink... but Mummy washes them.'**

*Ben, 8, lives with his mother and two brothers in an overcrowded ground floor council flat with a severe damp and mould problem.*

The high levels of lead still found in some older, less expensive housing may also have an impact on children's attainment. Even at low levels, lead affects neurological and intellectual development in children.<sup>79</sup> Blood lead and tooth lead measures during the first few years of life show a weak, but very significant, inverse association with child IQ at ages five upwards.<sup>80</sup>

Poor housing conditions also affect children's recreational opportunities. A study undertaken by Shelter of 505 families living in overcrowded conditions found that four-fifths of families felt that there was not enough room in their homes for their children to play. Children living in temporary accommodation often face limited space to play and some studies suggest that this can lead to depression or aggressive behaviour.<sup>81</sup>



# Ben's story

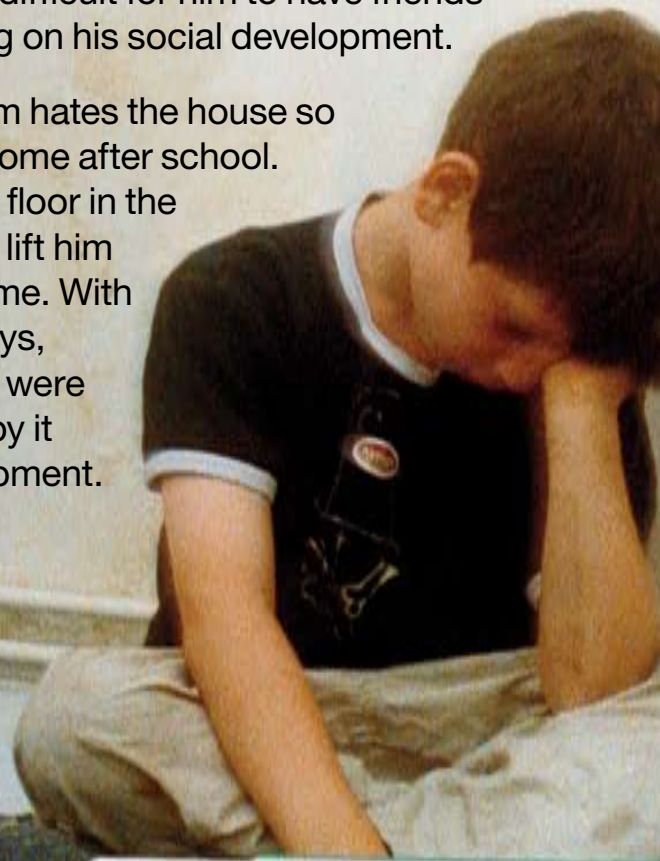
Eight-year-old Ben lives with his mother and two brothers in an overcrowded ground floor flat. Shortly after the family moved in, a severe damp and mould problem developed. An environmental health inspector has declared the property unfit for human habitation on two separate occasions.

'It's the smell that's almost the worst thing. It's so bad when you come into the flat' describes Ben's mother, Sandra.

The damp and mould is having a severe impact on the children's health, which is affecting their education because they are missing school so often due to illness. 'My oldest little boy [Ben] is having difficulties at school. And he's had so much time off, so when you have lots of time off it makes things much worse.'

The children's mental health is also being affected. Ben is being teased at school because his clothes smell of damp, which is affecting his self-confidence. 'It's not right... to be told that you smell. Kids are so cruel. [Ben] was teased for it. He's seeing the child psychologist now because he has low self-esteem.' The condition of the house makes it difficult for him to have friends round to play, which is impacting on his social development.

Ben's five-year-old brother Adam hates the house so much that he refuses to come home after school. 'The other day he just lay on the floor in the playground until 4pm. I couldn't lift him up. He just didn't want to go home. With kids it comes out in different ways, doesn't it... they change. If they were in a place where they were happy it would be better for their development. All kids want is to feel normal.'





Making a positive  
contribution



# Making a positive contribution

How does bad housing affect children's chances to make a positive contribution in life?

- Homeless children are more likely to show signs of behavioural problems such as aggression, hyperactivity and impulsivity.
- Poor housing conditions and overcrowding may also contribute to the emergence of problem behaviour.
- Behavioural difficulties in childhood, which may be attributable to or exacerbated by bad housing, can manifest themselves in offending behaviour later in life. Nearly half of male remand young offenders and 42 per cent of female sentenced young offenders have experienced homelessness.

This outcome relates to children's ability to develop positive behaviour, build secure relationships, and acquire the self-confidence to deal with significant life changes.

Homelessness<sup>82</sup> and poor housing conditions have a proven negative impact on a child's behaviour during childhood and into adulthood, potentially leading to antisocial behaviour and offending, both of which will have a severe implications for life chances.

Evidence shows that problem behaviour is more prevalent among children living in poor housing, although the link between housing and such behaviour remains unclear. Homeless children aged six and over have been found to be more likely to show signs of aggression, hyperactivity and impulsivity, according to a study in the US.<sup>83</sup> Likewise, a study of homeless children living in an outer-London borough found them to be four and a half times more likely to have a behavioural problem than other children of their age.<sup>84</sup> Behavioural problems can result in disruption to education including exclusion, as well as difficulty in developing and maintaining positive relationships.

Such difficulties in childhood may manifest themselves later in offending behaviour. Some overlap between the experience of homelessness and youth offending is clear: nearly half (46 per cent)

of male remand young offenders and 42 per cent of female sentenced young offenders have experienced homelessness.<sup>85</sup> Yet the impact that housing problems have on patterns of offending behaviour in isolation from other risk factors is still poorly understood.

It has been suggested, for example, that high levels of aggression in children who have experienced homelessness may be linked to heightened levels of violence experienced by their parents.<sup>86</sup> Domestic violence increases the risk of family homelessness, but also increases levels of aggression in children. On the other hand, the fact that children living in high-rise accommodation demonstrate problem behaviours has been attributed, among other things, to restricted play opportunities and safety concerns, which are direct consequences of poor housing.<sup>87</sup> It is clear that the various factors that give rise to behavioural difficulties in children who experience poor housing conditions require further exploration.

**Forty-six per cent of male remand young offenders have experienced homelessness.**





Economic  
well-being

# Economic well-being

## How does bad housing impact on children's economic well-being?

- The high costs of temporary accommodation can make it difficult to make working worthwhile financially, trapping homeless families in unemployment, which is strongly associated with poverty and reduced life chances.
- Living in bad housing as a child results in a higher risk of low educational achievement. This in turn has long-term implications for economic well-being in adulthood because of the increased likelihood of unemployment or working in insecure or low-paid jobs.
- Bad housing in childhood is linked to long-term health problems, which can affect employment opportunities later in life.

Housing circumstances often have a direct impact on family income, which in turn significantly affects children's life chances.

Living in temporary accommodation increases the risk of the household experiencing unemployment and poverty. Most homeless<sup>88</sup> families who live in temporary accommodation rely on benefits. Because Housing Benefit tapers as income rises, money earned through work results in relatively small increases in real income. The high costs of temporary accommodation, combined with the costs associated with working, can make it difficult to make working worthwhile financially.<sup>89</sup> Living in workless households is strongly associated with poverty and reduced life chances for children.

Bad housing also has critical implications for children's future economic well-being. The higher risk of poor health and educational under-achievement among those who grow up in poor housing conditions may affect their economic prospects and increase the risk of unemployment or working in low-paid jobs.

In particular, low educational achievement increases the risk of adult exclusion. Adults with low basic skills are five times as likely to be unemployed as those with average skills.<sup>90</sup> Children's early development also has an impact. For example, research

has identified a relationship between slow growth in childhood, which has been linked to overcrowded housing conditions, and unemployment in early adulthood. This suggests that some features of the childhood environment may influence both early growth rate and labour market success.<sup>91</sup>

**'I do feel like I've let [my daughter] down in a lot of ways. All her possessions are in storage. When we first moved here, she was in tears a lot of the time. I went to her school and told her teachers what was happening. Her behaviour wasn't normal.'**

*Nicky and her 10-year-old daughter have been living in temporary accommodation for 15 months.*



# Conclusion and recommendations

Growing up in poor housing has a profound and long-term impact on children's life chances, with the associated societal costs across a whole range of policy areas including health, education and the economy. This report presents strong evidence of a clear 'housing effect' on five key areas of children's life chances.<sup>92</sup> Despite this, public policy has paid surprisingly little attention to the impact of bad housing on children's life chances.

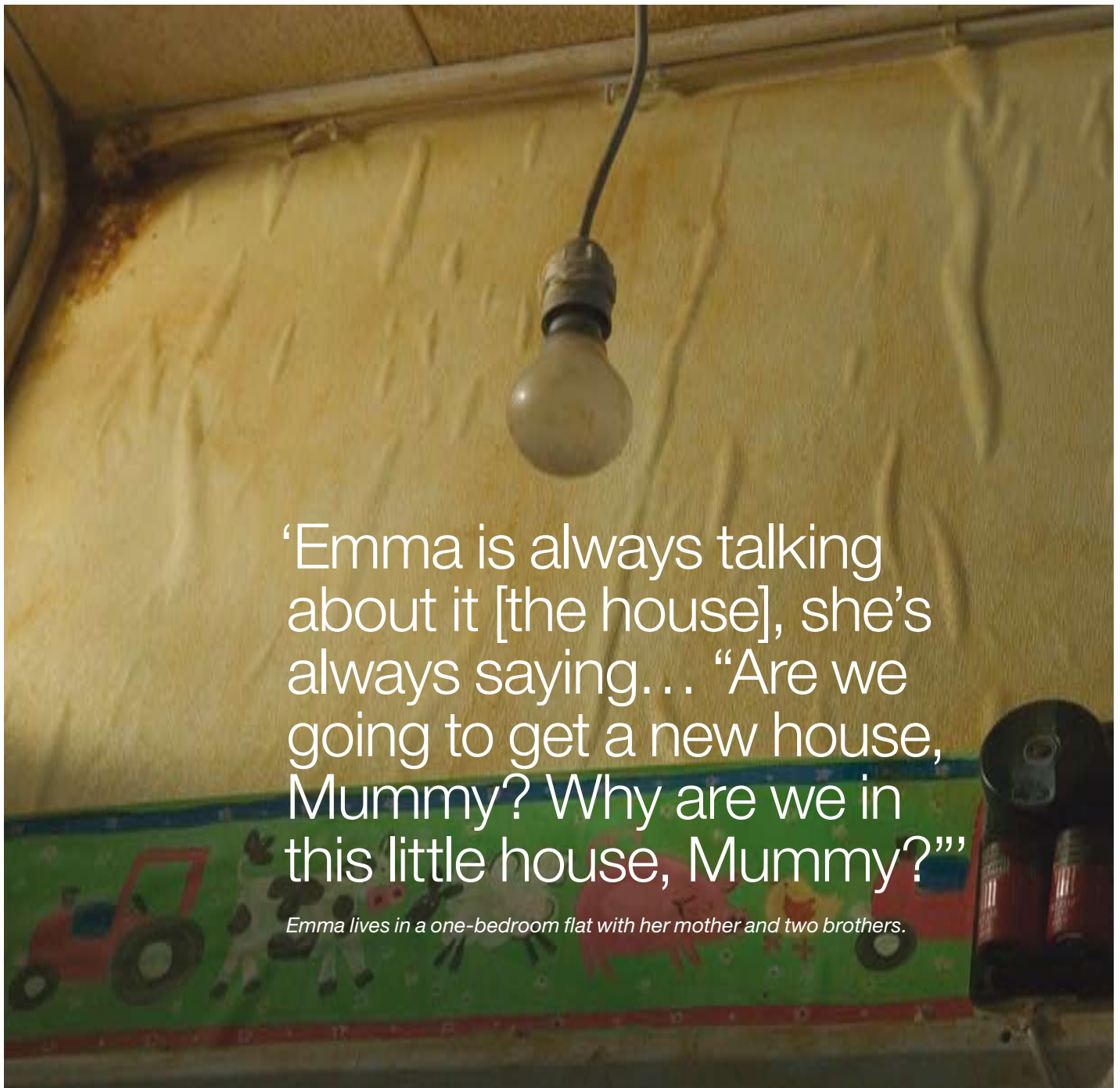
The Government's Every Child Matters programme offers a unique opportunity to improve and shape children's services for the better, but it is vital that housing is integrated at the heart of this agenda. The impact of poor housing on children's life chances is both immediate and long term, and can no longer be ignored. Tackling unfit and poor housing conditions, homelessness and overcrowding will help children to thrive and will contribute towards the Government's target of ending child poverty by 2020.

## Shelter's recommendations

- An additional 20,000 affordable social rented homes must be built each year, above and beyond existing plans. This is a minimum requirement to meet urgent newly arising need, and to ensure the Government meets its target to halve the numbers in temporary accommodation by 2010. The 2007 Comprehensive Spending Review must allocate the investment required to build the decent homes that our children need.
- The Government must introduce a modernised statutory definition of overcrowding, based on the bedroom standard, which reflects today's understanding of children's need for space and privacy. This is the only way to establish a true picture of the overcrowding problem, and will help to make assessments of housing need more accurate.
- The Government must set a target to end overcrowding for families with children in the rented sector by 2020, and set out a strategy to meet this target. This should include increased provision of affordable, family-sized social rented homes.
- One in four homes across the social and private sectors are not of decent standard. Good progress has been made with the decent homes standard in the social rented sector. However, continued resources and commitment are needed to ensure that the decent homes target for the social rented sector and vulnerable groups in the private sector is met. The decent homes standard is very much a minimum standard, so the Government must continue to review and improve conditions after the target is met.
- The housing affordability crisis must be tackled head on so that parents can afford to provide decent housing for their children. This means encouraging increased supply of market housing to help stabilise prices and enabling a more balanced and equitable housing market through taxation reform. It also means doing more to help those on low incomes meet their housing costs.
- The Government must provide secure and increased funding for housing advice and tenancy sustainment services. These play a vital role in preventing families with children from becoming homeless and enabling them to access their housing rights.
- The research in this report demonstrates that there is a clear housing effect on children's life chances, but there are still many gaps in our knowledge and understanding of the impacts of bad housing. The Government must commission more research into the exported costs of bad housing (see page 32 for details).

- The Government's Every Child Matters Outcomes Framework should be revised to reflect the direct impact that housing has on all aspects of children's life chances, and the Government should consider whether revised Public Service Agreement (PSA) targets should be introduced to reflect this.
- Key agencies including Primary Care Trusts, local education authorities, Sure Start children's centres and Connexions branches should have an officer with designated responsibility to provide support for homeless children. These roles should have a particular emphasis on prevention work around health and education.
- To improve life outcomes for homeless children, the Government should encourage closer working relationships between key children's services and housing services. This would facilitate better information sharing and prevent gaps in service provision from arising.

Photo: Graham Fink



‘Emma is always talking about it [the house], she’s always saying... “Are we going to get a new house, Mummy? Why are we in this little house, Mummy?”’

*Emma lives in a one-bedroom flat with her mother and two brothers.*

# The need for more research

A review of academic literature has drawn together strong evidence of the direct impact of bad housing – poor housing conditions, homelessness, and overcrowding – on children's life chances. However, given the clear link, the volume of high quality research in this area is surprisingly limited and there is an urgent need for more comprehensive research in this area.

Areas where the need for further research is particularly pressing are the

psychological, social or behavioural effects of poor physical environments; the impact of poor housing on particularly vulnerable groups; and the impact of interventions set up to address housing problems.<sup>93</sup>

More robust, up-to-date evidence of the 'housing effect' on children's life chances would contribute to the already compelling case for addressing poor conditions, overcrowding and homelessness for children and families.



Photo: Jan Erik Posth



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Shelter is calling on the Government to end bad housing for the next generation of children.





## Bad housing wrecks lives

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We are the fourth richest country 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.

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