



HOUSING WELLBEING REPORT 2021

How the housing emergency
is affecting employees today

SHELTER



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WHAT'S THE PROBLEM?

Foreword from Polly Neate

Chief Executive, Shelter



"Right now, thousands of employees are battling daily housing issues and struggling to fully perform at work as a result.

Whether it's unaffordable rent, a damp, mouldy flat, or having to live on someone's sofa; it's not good for them and it's not good for your business.

By exposing how housing issues and homelessness affect working people today, this report helps you understand the problems that many of your colleagues may well be facing.

It also shows how you can help. Because improving

the health, happiness and productivity of your staff is a win-win for everyone.

I want to thank The Adecco Group for sponsoring our Housing Wellbeing Programme and this ground-breaking report, and the initial cohort of organisations and their employees who have participated.

Your commitment to tackling unfit housing and homelessness is blazing a new trail for improved standards of living for working people and supporting our fight to ensure everyone has a safe and secure place to call home."



Foreword from Alex Fleming

Regional President of Northern Europe, Adecco

"We're supporting this programme to ensure that everyone facing homelessness has the chance to thrive at work.

After all, making the future work for everyone through improved employability is The Adecco Group's purpose.

For us, running the Housing Health Check survey really brought home that housing problems aren't just happening 'out there', but are affecting our colleagues and friends.

We all have a duty to listen and support them."

THE COVID EFFECT

**This is a housing emergency.
The pandemic has poured petrol on the fire.**

Due to the events of the last 18 months, thousands more working people across the country are living with poor housing or are at risk of homelessness.

When you combine job insecurity, the ending of both furlough and the Universal Credit uplift with a broken housing system, then it's not surprising that the threat of homelessness has become a new reality for many. The system simply isn't working.

The stats? Every four minutes another household becomes homeless in

England. 250,000 people are homeless, living in often cramped, poor quality temporary accommodation, or forced to sleep in their car or sofa-surf. Thousands end up sleeping on the streets. And nearly 17.5 million are denied the right to a safe home, or are threatened with losing it, in England and Scotland.

There's no question that there's a housing emergency that is very, very real. It's either affecting you or someone you know. And as we'll see, the damage it does can have a profound impact in the workplace.



THE 2021 COHORT

The Adecco Group, Nationwide, The Co-op, HSBC UK, OVO, The Bank of England and Shelter have all participated in this report.

Representing key industries in the UK, including retail, energy and the financial services, these organisations have led the way and recognised the devastating impact the housing emergency is having on a section of their employees.

Through working with Shelter, they are now understanding the extent to which housing and

homelessness issues are affecting their colleagues and taking action to improve their employee's wellbeing by creating a more supportive, aware work environment.

Using the data gathered from these companies' employees, we have gained a cross-industry view of the housing emergency and its impact on working people*. You'll see an overview of this information now.

Here's what we found out.

* This data doesn't represent the population as a whole, but it is indicative. 3,736 employees contributed.



63%

of the employees we spoke
to have lived in unfit housing
in the past five years.

50%

have experienced anxiety or stress because
of housing problems over the last year.

15%

told us their housing situation was so distressing it was getting in the way of their productivity at work, or their ability to advance their career.



51%

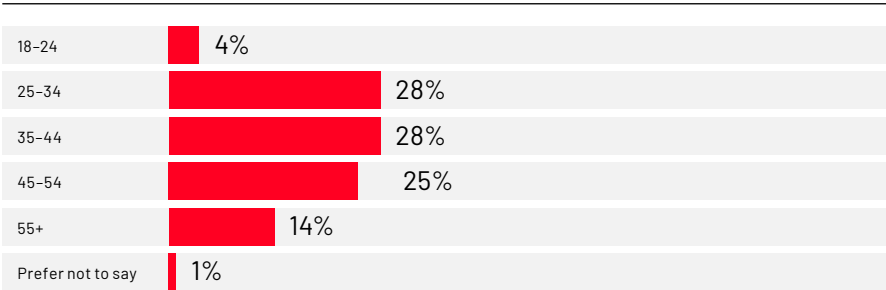
told us they don't know where to go for help.



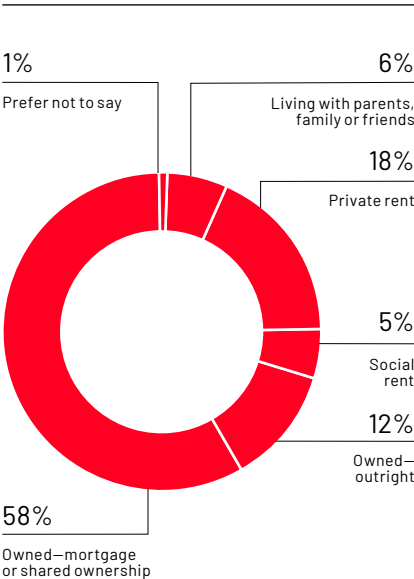
WHO TOOK PART?

We spoke to as many different employees as possible – covering a range of job types, housing situations and ages.

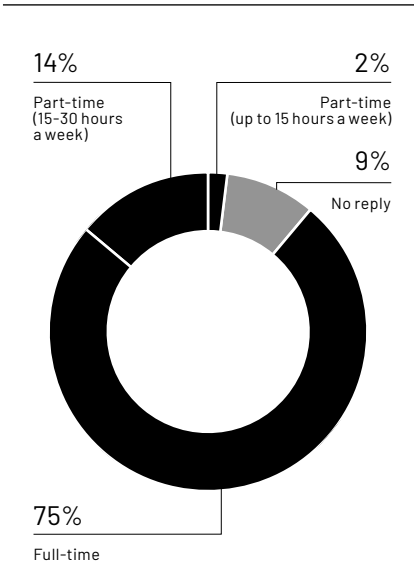
AGE



HOUSING SITUATION



WORKING HOURS





HOUSING PROBLEMS EMPLOYEES ARE UP AGAINST

From rent worries to damp and mould, there are many housing problems that these employees face on a daily basis.

HOUSING PROBLEMS

Who's been hit the hardest?

We found the employees most likely to be struggling are those:

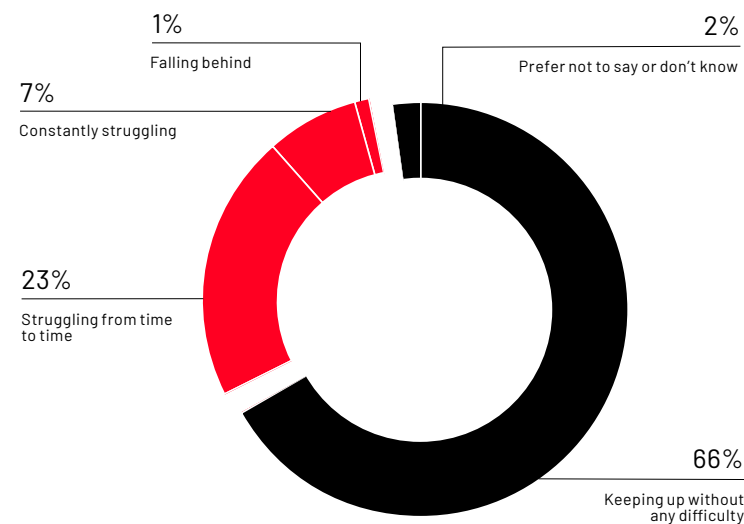
- Aged under 35 and 55 or over
- With a gross household income under 40K
- Living with unrelated adults and those living alone
- Who rent their home

People are fighting to make ends meet

1 IN 3

of these employees have struggled to pay their rent or mortgage.

HOW DIFFICULT IT IS FOR EMPLOYEES TO PAY THEIR MONTHLY RENT OR MORTGAGE



People are trapped by rising costs

£ £ £ £

Employees told us the main reasons they are struggling with money are falling household wages and the rising cost of living.

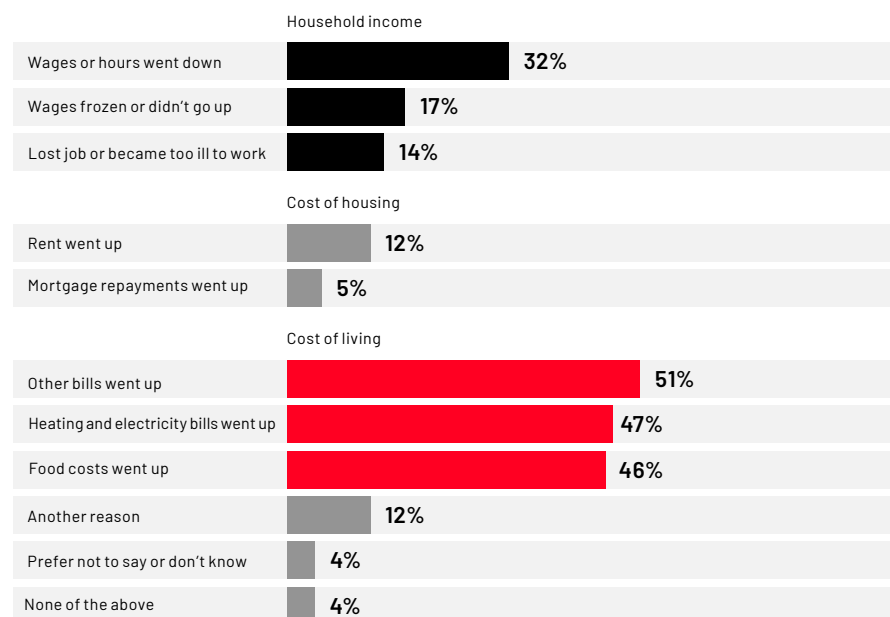
This means they've got far less to live on, and have to make tough decisions about where to spend their money.

The health of families is at risk

7%

of employees said their or their children's health had been damaged by bad housing conditions.

WHAT'S MADE IT HARDER FOR EMPLOYEES TO PAY THEIR MONTHLY RENT OR MORTGAGE



OVER THE PAST FIVE YEARS, EMPLOYEES HAVE FACED THE FOLLOWING PROBLEMS IN THEIR HOME

Damp, mould or condensation	42%
Leaking roof or windows	34%
Electrical hazards	28%
Poor insulation / excess cold	20%
Animal infestations	19%
One or more of the problems above	63%
Two or more of the problems above	41%

These problems are common.
Very common.

63%

of employees have suffered from one or more of the housing problems listed above, which could pose a threat to their health and that of their families.

Where there's help, there's hope.

Anyone who's affected by housing issues can get advice on our website [here](#).

22%

would like to live closer to work

18%

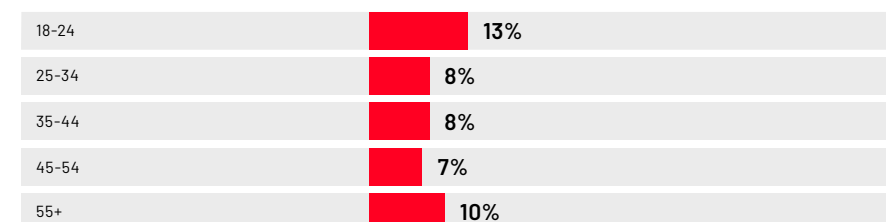
would like to live somewhere cheaper

HOUSING PROBLEMS ARE AFFECTING SOME EMPLOYEES MORE THAN OTHERS

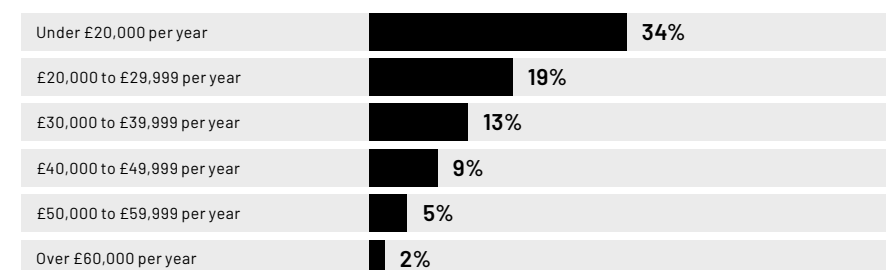
The housing emergency is affecting employees all over Britain. However, some people are struggling more than others – depending on their age group and overall household income.

Some people told us they were constantly struggling or falling behind on their rent or mortgage. This is how it varied across age groups and household incomes.

AGE GROUP



TOTAL HOUSEHOLD INCOME



HOW ARE THESE ISSUES AFFECTING EMPLOYEES?

These problems can put a huge amount of pressure on working employees, affecting their wellbeing, sense of safety and performance at work.

THE IMPACT OF HOUSING PROBLEMS ON EMPLOYEES

15%

said housing problems affected their performance or productivity

30%

said housing problems made them stressed or anxious

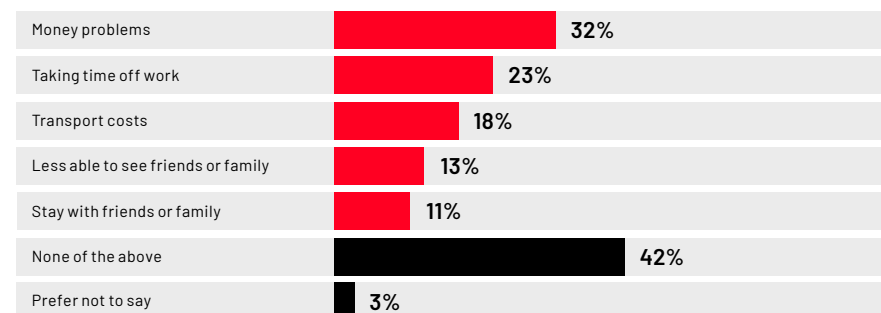
14%

said housing problems made them physically ill

14%

said housing problems damaged their personal relationships

THE PROBLEMS EMPLOYEES FACED THE LAST TIME THEY MOVED



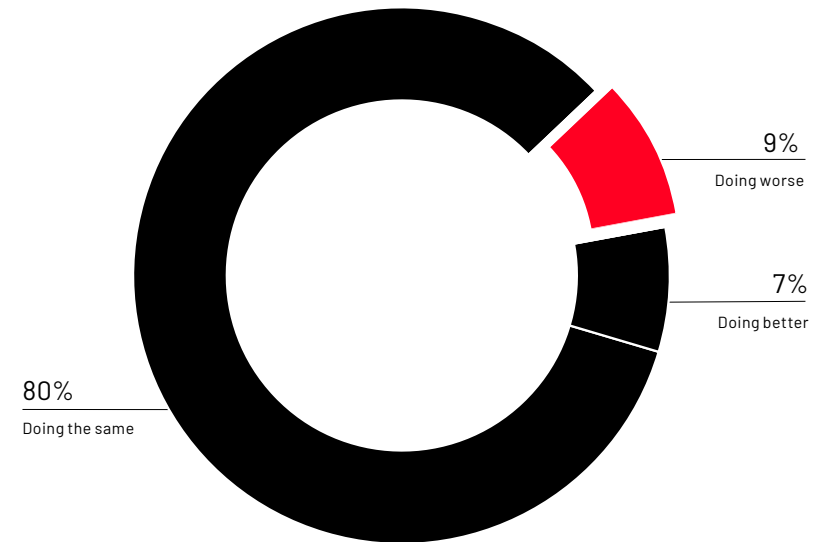
THE IMPACT OF THE PANDEMIC

The pandemic has been difficult for everyone. And that includes the people you work with.

The loss of business and jobs means that millions of people across the UK are struggling to make ends meet, with many living in fear of eviction.

What's more, after going through several lockdowns, lots of people are having to deal with this all alone – isolated from their friends, family and communities.

EMPLOYEES ABILITY TO PAY RENT OR MORTGAGE NOW, COMPARED TO BEFORE THE PANDEMIC



16%

of employees say their housing situation, or the state of their home, has made lockdown harder

3%

say it's likely that they'll miss a mortgage or rent payment in the next three months

14%

say that working from home has harmed their wellbeing*

Two of the companies surveyed in the 2021 Cohort did not complete these questions, due to the survey being completed earlier in 2020.

ARE EMPLOYEES COPING WITH ALL THIS?

In this section, we see what employees are doing about their housing problems and whether they'd know how to get help in a crisis.

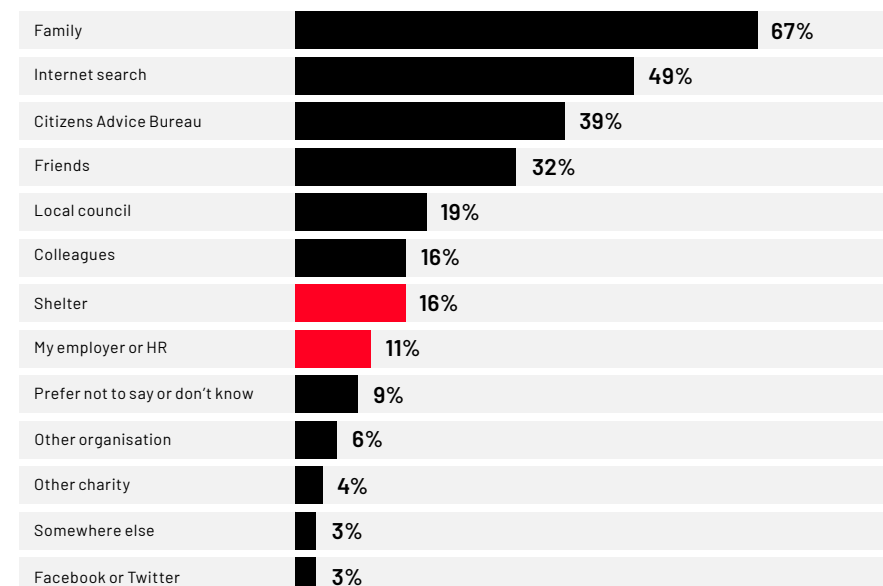
31%

said they didn't know where to go for housing advice

27%

said they'd feel too ashamed to ask for help

WHERE EMPLOYEES WOULD GO FOR ADVICE WITH HOUSING PROBLEMS



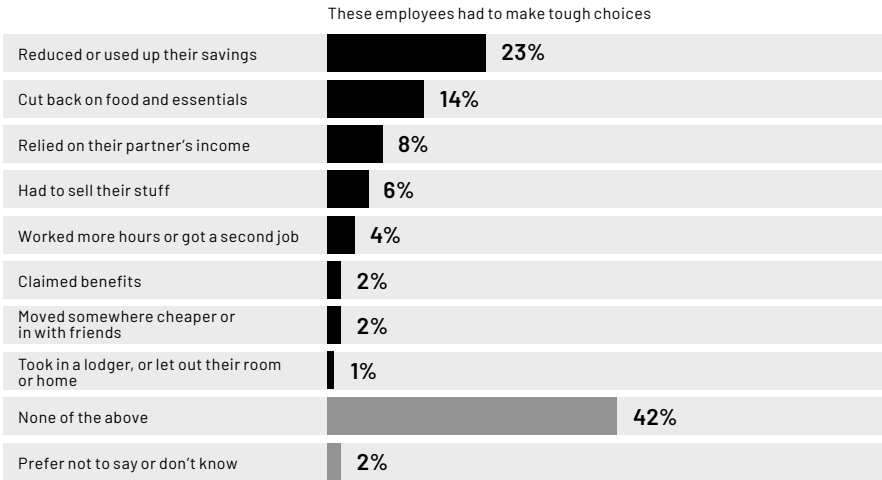
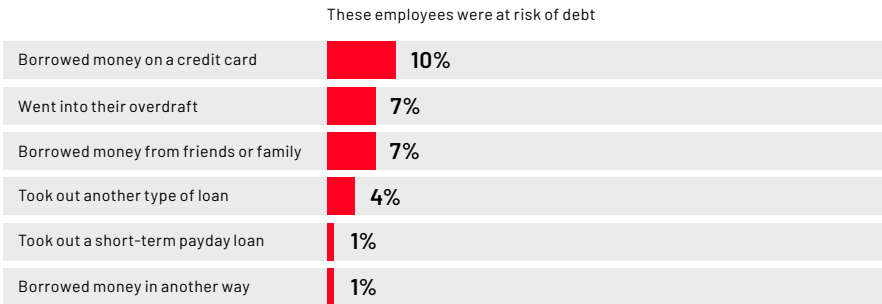


A difficult choice: rent or food?

When someone is struggling to make ends meet, it could mean they have to make horrible choices. Like deciding whether to buy food or pay rent.

This can be incredibly stressful and damage their health over time.

WHAT EMPLOYEES HAVE DONE TO KEEP UP WITH MORTGAGE OR RENT PAYMENTS



TOGETHER, WE CAN IMPROVE THE LIVES OF YOUR EMPLOYEES TODAY

Let's take action so no colleague
has to face bad housing or
homelessness alone.

Join the likes of The Adecco Group, Nationwide, The Co-op, The Bank of England, OVO and HSBC UK and improve the lives of your employees facing unfit housing and homelessness issues today.

With our expert help, you can create a supportive culture at work. Join the The Co-op in making our Housing Wellbeing resources available for all employees and OVO in training managers

to support their teams when they need it. Everyone can feel empowered to do something about their housing problems - whenever they're struggling.

Talk to us. Start now.

We'll help you create a programme of support for your colleagues and deliver positive changes at your company.

Simply message us now at:
housingwellbeing@shelter.org.uk

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We've joined forces with The Adecco Group to fight for everyone's right to a safe home.

Together, we're helping people find lasting, secure employment and making sure that housing wellbeing is a priority for all employers.