



Social impact of poor housing

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Key points

This study highlights some of the critical impacts that poor quality, overcrowded, and temporary accommodation can have on individuals' health and well-being, likelihood of criminality, and educational attainment. Although focussed on the individual, it also discusses some of the wider social and financial costs of a failure to ensure high standard housing conditions. At a time when political parties are actively considering cuts in public expenditure subsequent to the next election, it is important to understand the true costs of poor housing, and the wider social implications of reducing investment.

In the area of crime and offending

Costs assessed for a basic police response to crimes related to poor housing conditions, plus the costs of burglary and criminal damage in these cases amount to **£200M per annum for public sector stock, and rises to £1.8B if private sector stock is included**. These costs exclude numerous other activities that stem from the initial crime: for example, costs of the court, prison and probation service; and physical and health costs resulting from the trauma of being a victim of crime

In the area of education

There is strong evidence that poor housing conditions result in educational under-achievement, with children in better quality homes gaining greater numbers of GCSEs, 'A' levels and degrees, and therefore having greater earning power. Purely based on differences in GCSE results, **we calculate the bill amounts to £14.8 billion pounds in lost earnings forecast for this generation in poor housing**

In the area of health

We have updated data related to the cost of treating medical conditions associated with poor housing conditions. These figures were based on estimates of costs of GP consultations, associated treatments, hospital in-days and hospital out-day referrals where it was assessed that a prime causative factor for the ailment was housing related. It excludes loss of earnings and any other related forms of treatment or therapy (e.g. treatment at drug or alcohol rehabilitation schemes). **Our assessed cost is nearly £2.5 billion per annum.**

1.0 Introduction

This paper is designed to highlight some of the principle findings from the large body of research that has been undertaken on the relationship between poor housing conditions and, respectively, crime, educational attainment, and health. The areas are fraught with difficulty around proving causation: for example, whether poor housing conditions cause certain people to fail in achieving their educational potential, or whether the two are 'associated' – that those who are likely to fail at school tend to be concentrated in poorer condition houses or neighbourhoods anyway. In some areas (such as mental ill-health) there are schools of thought that those less able to cope will 'drift' into poorer areas and housing conditions.

In our view, although there may be more mileage in academic circles around the cause and effect arguments, the evidence for the positive social impact of better housing is overwhelming. This applies to all three fields covered: that improving the quality, size and quantity of housing, and improving the quality of neighbourhoods where lower income households live will have a positive effect in reducing criminality and ill-health and improving educational attainment.

In one sense this argument is already won, in that the majority of relevant central government strategies or sponsored reviews, such as the Marmot Review of Health Inequalities (2010), Every Child Matters (2004), the Sustainable Communities Plan (2003) and the National Strategy for Neighbourhood Renewal (2000) have taken a holistic approach, linking up the mutually-beneficial outcomes in tackling the four issues in an integrated manner. In particular the National Strategy for Neighbourhood Renewal focussed on the most deprived areas, and incorporated linked targets for tackling, worklessness, crime, health, skills housing and the physical environment. It represented 'the first time that a UK government had set out how policy interventions by different departments and at different geographical levels would work together to impact on the poorest neighbourhoods'¹

However, in the run up to an election where all parties are debating options for reducing public expenditure in the next Parliament, it is timely that they are reminded of the additional benefits on top of the production of new homes that investing in housing brings.

As regards costs, while the social benefits of a holistic approach are reasonably clear, most commentators have struggled to put a financial benefit (or calculate a financial cost) to the impact of better housing on criminality, health and education. In this paper we have taken some existing research and estimates, and updated or extrapolated their findings, to give a snapshot of what could be saved by investing in better homes. We do not claim these figures

to be definitive (and indeed there are other figures available) but they do represent a salutary reminder of what there is to be won by such investment.

2.0 Crime, offending and poor housing

2.1 Introduction

The link between housing conditions and crime, offending, and criminal-like behaviour is less well-established than that between housing and health and housing and education. And the debate about causation (that is, poor housing conditions² as a cause of crime) versus association (poor housing and crime both as symptoms of wider social ills) is also very open. An important study by RICS noted that while it may be safer to talk about an 'association' between poor housing conditions and crime to short-circuit the debate around causality, 'it is clear that from many of our interviewees that they regard the poor housing conditions as an important causal factor'.³

Of perhaps equal importance is the role that secure and good quality housing plays in *preventing* crime, especially among those who have already offended. As the National Offender Management Service put it

'...Accommodation can provide the anchor for a previously chaotic life and act as a springboard for other crucial steps such as getting and keeping a job, and accessing health care or drug treatment'⁴

Taking the wider research as a whole there is powerful evidence that decent housing contributes to the prevention of crime, to stable neighbourhoods that act as deterrents to criminality, and to the role of good housing as a force preventing reoffending, especially among young people potentially heading down paths of criminality.

2.2 Homelessness and criminality

The circular cause v. effect relationship between housing conditions and offending is best illustrated by looking at homelessness. Various studies cited in the Youth Justice Board (YJB) source document on accommodation issues (2008)⁵ show that:

- Criminal activity can be a factor that contributes to becoming homeless – for young people this can mean being asked to leave the parental home because of their offending behaviour
- Crime can occur because of homelessness - for example committing offences such as theft to survive, or offences related to drug-taking and alcohol abuse, to which they turn to soften the traumas associated with being homeless
- There is an overlap between other factors that predict homelessness and offending behaviour; one can exacerbate the risks of the other. Some of these factors overlap into

the health and education sections, and include: family factors (disputes and abuse); substance misuse; mental health issues; being a looked after child or care-leaver

In more detail, some significant research findings cited in the YJB study include:

- Young people are more likely to offend if a poor relationship with their parents leads them to leave home
- Significantly more people commit offences after they have become homeless than before
- Those in trouble with the police, or with a criminal record or involved in the youth justice system are more prevalent in the homeless population compared to those who are housed

There is particular evidence that poor or unsatisfactory and unsettled accommodation can increase the likelihood of reoffending:

- Higher rates of offending on bail have been found among those of no fixed abode
- Individuals with housing problems are more liable to reconviction than those without this difficulty
- Individuals who do have somewhere to live on release from custody are less likely to be reconvicted than those that do not

2.3 Poor housing and delinquency

More generally, there is an inter-relationship between poor quality housing and environments, and delinquency. A JRF study⁶ identified poor housing and disadvantaged neighbourhoods as risk factors signalling future delinquency, criminal and anti-social behaviour. As the YJB Accommodation study states

'Young people living in disorganised inner-city areas, which have a prevalence of physical deterioration, overcrowded households, high residential mobility, and social housing are at higher risk of becoming involved in offending as well as homelessness'.

These factors do not just apply to young offenders. Ministry of Justice analysis⁷ has identified the following as key issues that act as risk factors in terms of likelihood of re-offence for older age groups as well:

- Stability of accommodation, including frequent address changes
- Being of no fixed abode or staying in hostels
- Living in a high crime neighbourhood

As the Social Exclusion Unit noted in 2002⁸, the provision of stable good quality housing has the potential to considerably reduce reoffending rates. This is particularly applicable to those leaving custody who may be homeless, have nowhere to go, or are at risk of being placed in unsatisfactory accommodation; whereas having stable accommodation can increase

confidence, provide security and act as a basis for leading a more purposeful lifestyle. Prisoners released from custody into settled accommodation had a 20% better chance of reducing their rate of reconviction compared to those with severe accommodation problems.

2.4 The neighbourhood and communities dimension

The use of the 'broken windows' analogy (Wilson and Kelling, 1982) to characterise the community lacking self-esteem and self-respect, with the outward signs of minor anti-social behaviour running unchecked, leading to more major crime and social dislocation, is well-established. As the 2003 White Paper 'Respect and Responsibility – Taking a stand against anti-social behaviour' stated in its Ministerial Foreword'

'We have seen the way in which communities spiral downwards once windows get broken and are not fixed, graffiti spreads and stays there, cars are left abandoned, streets get grimmer and dirtier, youths hang around street corners intimidating the elderly. The result: crime increases, fear goes up and people feel trapped'.

Many other academic commentators have criticised as simplistic the argument that communities fail simply because of anti-social behaviour, and cite deeper roots: disengagement with the local political process, cultural pluralism, social exclusion are given as prime reasons. Nonetheless it does seem clear that there are linkages between the physical state of the built environment and the degree to which this contributes to or prevents criminal and anti-social behaviour. Initiatives such as 'Secured by Design' focussed on crime prevention at the design, layout and construction stages of homes and commercial premises and promoted the use of security standards.

The USA has an extensive literature on the relationship between the quality of neighbourhood and incidence of crime. One recent study (Fagan and Davies 2007) tracks New York housing markets over twenty years and notes a recent decline in crime. It shows that public investment programmes and specifically housing construction and development targeted on the city's poorest and highest crime neighbourhoods has resulted in substantial crime reduction. As the authors state

'The city's most violent neighbourhoods enjoyed the sharpest improvements in housing conditions, and also the sharpest rise in house prices'.

At the same time as development programmes started to roll out, a sustained decline in crime began, now well into its second decade. The analytical methodology adopted by the authors showed that there was a strong element of causality in the results – in other words, housing investment and development in poor neighbourhoods had a direct role in reducing crime in high crime areas over the last 20 years.

Another US study (Kubrin and Stuart 2006), quoted in the Ministry of Justice compendium examined the relationship between quality of neighbourhood environment and the risk of re-offence by ex-offenders. The results of the research showed that while individual factors (e.g. criminal history and age) were strong predictors of recidivism, living in a neighbourhood characterised by poverty and socio-economic disadvantage also increased risk.

2.5 Poor housing conditions and the cost of crime

A 1997 RICS study analysed the costs falling on the criminal justice system stemming from a range of crimes that were typically associated with the domestic and neighbourhood environment in two large local authority estates in Central Stepney, London (Limehouse Fields and Ocean Estates). These included violence against the person, burglary and theft, criminal damage, drugs, public disturbances and domestic incidents. For comparison, a parallel assessment was made on an estate in North Paddington that had a similar size and resident profile, but carried far fewer indicators of poor housing conditions and had benefitted from an improvement programme.

Costs assessed that were solely related to the policing response to crime were estimated as £324,600 p.a. for the two Stepney Estates together, and £70,400 p.a. for the North Paddington estate, a difference of nearly £254,160 p.a., or £250 per household p.a. When the estimated costs of burglary and criminal damage are added, the difference increases from £250 to £295 p.a. per household.

And these costs exclude numerous other activities that stem from the initial crime: costs of the court, prison and probation service; victim compensation; physical and health costs resulting from the trauma of being a victim of crime; and capital and revenue costs associated with estate security and crime prevention.

Even on this basis, when the figures are updated to take account of the total stock of public sector unfit dwellings in England, the bill came to £200m per annum. If private sector dwellings are incorporated, the bill rises to £1.8 billion⁹.

An alternate approach was taken in a 2009 CLG study¹⁰ which examined the cost savings that an increase in community cohesion would bring, based on the expected reduction in a number of types of crime under this scenario (violent crime, burglary, theft of and from a vehicle). Total savings were estimated to be £530M per annum.

3.0 Poor housing and educational attainment

3.1 Introduction

While we cannot always equate poor housing conditions directly with educational failure, there are strong associations between educational failure, deprivation and poverty. Work undertaken by Barrow and Buchan in Tower Hamlets that was the basis for some of the costs data in this paper (RICS 1997) makes explicit the links between poverty (as expressed by entitlement to free school meals), low income households (including lone parents) and poorer quality accommodation. As one of their interviewees, a social worker attached to a school in Bow put it

'housing and the environment are the most significant factors underlying our problems'.

More recently, the Tenant Services Authority sponsored study 'Growing Up in Social Housing in Britain: A Profile of Four Generations 1946 to the Present Day' makes a compelling case that as the relative quality of social housing deteriorated in the post-war generations after 1946 (compared at least to that in other sectors), a range of other social indicators – including educational attainment – followed a downwards spiral¹¹

3.2 Educational attainment in poorer and more deprived areas

Analysis of Department for Children, Schools and Families data quoted in a report on vulnerable groups for the National Foundation for Educational Research¹² has shown:

Young people **living in poorer areas** appear to have lower levels of attainment at key stage 5 and at other key stages than those living in more affluent areas:

At key stage 5 (age 18/19):

- Young people living in Neighbourhood Renewal Fund (NRF) areas achieved, on average, lower point scores per candidate (681.1 against 728.6) and per entry (200.4 against 205.3) at Level 3 than those in non-NRF areas and
- A lower proportion (7.5% compared with 9.7%) achieved the equivalent of 3 or more A grades for GCE/VCE/Applied A Level and Double Awards.
- Young people living in the most deprived areas (as indicated by IDACI measures) achieved, on average, lower point scores per candidate (637.7 compared with 756.4 for the least deprived areas) and per entry (200.3 compared with 209 for the least deprived areas) at level 3.
- A lower proportion (6.2% compared with 11.4%) achieved the equivalent of 3 or more A grades for GCE/VCE/Applied A Level and Double Awards.

The picture was similar at key stage 4

- With 25% of the young people in the most deprived areas (IDACI) achieving five or more GCSEs at A* to C, including English and mathematics, compared with 68.4% in the least deprived areas

At key stage 2,

- 68% in the bottom decile achieved National Curriculum level 4 or above in English, compared with 91% in the top decile, a statistic echoed in science (79% against 95%) and in mathematics (66% against 88%)

At key stage 1,

- Those achieving National Curriculum level 2 or above in reading (73%), writing (68%), science (83%) and mathematics (80%) in the most deprived areas were also lower than levels of achievement in the least deprived areas (93%, 91%, 96% and 96% respectively).

3.3 Homelessness and education

Being homeless has a multiple effect on children's educational development. The insecurity of living in temporary accommodation, and frequent moves make it difficult to settle into a particular school, and changes of school disrupt progress¹³. A series of reports, particularly from Shelter, have made the links between lower academic achievements and housing status¹⁴, citing factors such as overcrowding and no place to do homework; longer, variable and more expensive travel patterns; frequent school absence (an average of 55 days per annum) because of changes in temporary accommodation; childhood unhappiness and depression. Homeless children are two to three times more likely to be absent from their schools than their housed friends. Research in New York has shown that there was no difference in intelligence or abilities between housed and homeless children, but when controlling for other factors (such as age, gender, ethnicity and socio-economic status), there were statistically significant differences between their academic achievements.

3.4 Poor housing conditions and education

More generally, the impact of poor housing conditions on educational achievement is well established. The National Child Development Study has linked overcrowding, poor health and an increased number of schooldays missed. The Shelter study 'Chance of a Lifetime'¹⁵ highlights a number of pieces of research that have made the link between stressed parents in overcrowded homes and lack of educational support for children; increased risk of dropping out of school by children in overcrowded homes; and slower progression through the educational system, from primary and middle school.

The RICS Tower Hamlets study in particular identifies the overcrowding problems faced by large Bangladeshi families, and how this impacts on education. Overcrowding is

exacerbated by an undersupply of larger dwellings. It identifies as disruptive features: the lack of quiet private space in which to do homework; arguments and disputes caused by forced sharing of bedrooms, leading on to behaviour management problems in schools; the fact that children forced to share bedrooms go to sleep at different times, leading to sleeplessness and poor classroom performance.

There are strong causative connections between poor housing, poor health and poor educational attainment. The Shelter study quotes Cornish research on the impact of installing central heating into damp and unheated bedrooms of children aged 9 -11. A significant reduction in respiratory problems and asthma resulted, and days lost to schooling because of these problems reduced from 9.3 to 2.1 days per 100.

Finally, we cannot end this section without some reference to Roma, Gypsies and Travellers. There is a body of information around their housing conditions, and access to education and educational attainment. A 2009 report for the DCSF 'Improving the outcomes for Gypsy, Roma and Traveller Pupils' shows they are 'influenced by their overall conditions of life, which are characterised by high unemployment, sub-standard housing and poor access to health services'.

3.5 Financial impact of lower educational attainment

A number of studies have linked poor educational attainment with a future of low earnings capability, poverty and social exclusion. Learning and Skills Council (2007) research showed that the average 16-year old would be almost £150,000 poorer over their lifetimes if they fail to get at least five A* to C GCSEs. Going on to do A levels is worth an extra £200,000 beyond that, whilst taking a degree would make the average 16 year old nearly £1M better off over their working lives.¹⁶

An earlier LSE study (2001) showed that those who reached Level 5 educational attainment would earn 67% (men) and 72% (women) more than had they failed to reach Level 1 attainment¹⁷ and a previous LSE study (Bennett et al 1992)¹⁸ estimated that having GCSEs was worth around £62,000 at today's prices.

These figures can be correlated against the numbers in poor housing conditions. Shelter has estimated that there are 1.6 million children (13%) living in poor housing conditions: overcrowded, damp, dilapidated or temporary. Of these, Shelter estimates that 25% will fail to get any GCSEs, compared to 10% of those who are satisfactorily housed. They go on to calculate that only 50% will go on to get five A* to C GCSEs, the normal minimum qualification for advancement into further education, compared to 71% of other children¹⁹.

However, the National Foundation for Educational Research report 'Narrowing the Gap'²⁰ has estimated, based on English Housing Conditions Survey data, that there are

6.3 million children in 'unsatisfactory' housing (non-decent or poor quality environment) – some 30% of the total. Of these, 31% (just over 2 million) are classified as vulnerable, defined as living in households in receipt of means tested or disability related benefits.

Even taking the lower, Shelter figures, if one just takes the difference between the numbers of children in poor and adequate housing getting GCSEs (240,000 children) and calculates the value of this lost opportunity based on the Bennett et al (1992) methodology, the bill amounts to £14.8 billion pounds in lost earnings forecast for this generation.

4.0 Health and housing

4.1 Introduction

There exists a long and substantial documentation on the relationship between poor health and poor housing conditions. Indeed it could be argued that the prime driver for the early development of philanthropic housing trusts and the predecessors of modern housing associations was the Victorian perception of the damaging effects of squalid, ill-lit, damp and overcrowded tenements in working class districts. Nonetheless, as with the other elements of this paper – crime and education – actual causative evidence is sometimes patchy in the research literature.

4.2 Evidence of linkages

At the highest strategic level, the Marmot Review of health inequalities equates housing conditions as one of the key social determinants of health inequality, alongside child development, education, employment, and standard of living. The review also takes the debate beyond combating inequality within the current economic framework, and proposes a model of social sustainability 'beyond economic growth as the sole measure of economic success'. This is inextricably linked with the greening and climate change agendas, and includes the development of zero-carbon, energy-efficient housing as an integral part of a new health agenda²¹. This report built on the earlier 1999 review 'Saving Lives: our healthier nation' produced by the Department of Health, which had already established the links between poor housing, homelessness and ill-health as a policy backdrop,²² as well as the preceding Acheson Report (1998).²³

Also in 1999 on a more empirical basis, the Scottish Office commissioned a review of the research evidence²⁴, amounting to many hundreds of studies, on the relationship between housing and ill-health. Although undertaken over ten years ago and although some of the conclusions seem a restatement of common sense, it still amounts to an important confirmatory synthesis on the linkages. Among its principal findings were:

- The highest risks to health in housing are attached to cold, damp and mouldy conditions
- The strongest links are between reported illness in children, and damp and mould; principal prevalent ailments stemming from such conditions are respiratory problems (including asthma), aches and pains, 'nerves', diarrhoea, headaches and fever. Adults also face these problems but to a lesser extent
- Cold conditions are statistically associated with an excess of winter deaths
- Some attributes of internal air quality (tobacco smoke and carbon monoxide) are damaging to health

- Overcrowding and living in high-rise flats are associated with depression (although other factors are strongly influential)
- Anxiety and depression increase with the number of housing problems
- The body of research conducted over the last 20 years, which shows that associations between housing and health do exist, supports the argument that good quality housing has a role to play in both physical and mental health

Some of these linkages are better documented than others. The strongest evidence appears to be around the impact of damp, mould and poor air quality on the respiratory system. This is exacerbated by overcrowding, which worsens the impact of tobacco smoke. The Shelter 2006 report refers to a large study in Avon, where six-month old infants were found to have a 26% greater chance of symptoms of wheezing if they were living in overcrowded conditions. There are also indications of a greater likelihood of contracting and suffering meningitis in overcrowded conditions.

To put a 'customer' perspective on some of these technical findings, it is worth returning to the RICS study in Tower Hamlets. As well as calculating the costs of healthcare related to housing the study also surveyed a sample of patients from the Tower Hamlets estates with different forms of ill-health, and asked them for their views of the relationship between their symptoms and their housing conditions. 71% stated that housing was 'very closely related' to a range of symptoms, including coughs and colds, asthma and bronchitis, and stress and depression, with a further 13% saying housing conditions 'had a lot to do with it'. The authors rightly draw attention to the fact that this was resident perception, not medical diagnosis, and to the possibility of respondent bias – people using the survey as a means to pressurise the local authority into rehousing them. Nonetheless, the figures are significant, especially when compared to those from the 'control' estate in Paddington, where the average number of illness episodes per household during the 150 day survey period was 0.36, compared to the 2.62 figure for Tower Hamlets.

4.3 Mental ill-health and housing

There has also been considerable discussion about the relationship between poor housing conditions and mental ill-health. It is widely recognised that a range of factors will influence an individual's mental well-being, some unique to that person, others more relevant to the social and economic circumstances in which the person finds him or herself. There are two schools of thought – the 'stress' hypothesis: that housing conditions cause stress and other mental disorders not previously present; or the 'drift' hypothesis: that those suffering from mental illness or who are less able to cope with external pressures drift into conditions of deprivation and poor housing. The consensus among most commentators appears to be that both hypotheses play a role, but that, regardless of 'which came first', a continuing environment of poor housing conditions can only worsen and deepen the mental ill-health conditions that exist.

4.4 Ill-health and homelessness

There have been a number of studies, many commissioned or collated by Shelter, on the relationship between homelessness, use of temporary accommodation and poor health. Some of the key findings include:

- 78% of homeless households living in temporary accommodation interviewed in one survey had at least one specific health problem
- 58% of households said their health had been adversely affected by living in temporary accommodation
- 50% of children in temporary accommodation reported psychological and mood disturbances, unsettled sleep patterns, bed-wetting and mood swings
- One year after being rehoused, 40% of homeless children surveyed in one study were still suffering mental and developmental problems.²⁵

In terms of specific problems associated with homelessness and children's health: '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'.²⁶

As alluded to above, homelessness affects access to health services. With frequent moves between different forms of temporary accommodation, gaining access to a GP's register is more difficult – hence the greater degree of sometimes inappropriate hospitalisation, which may in itself lead to further psychological and physical problems.

4.5 Cost of health

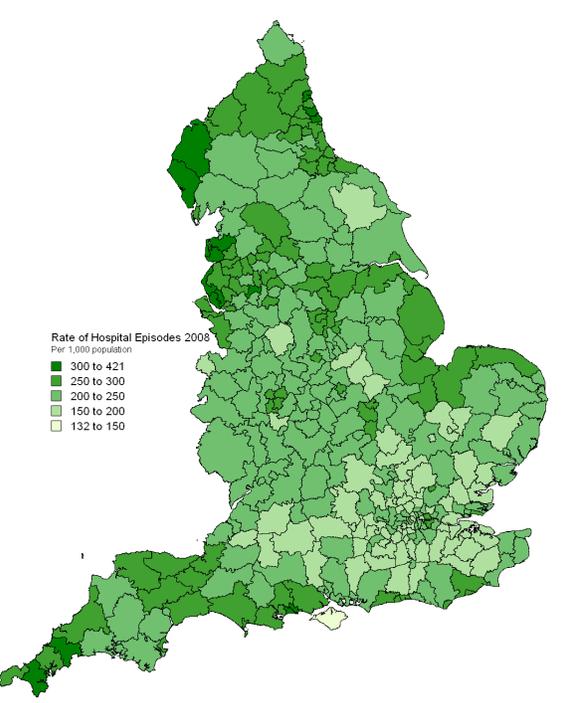
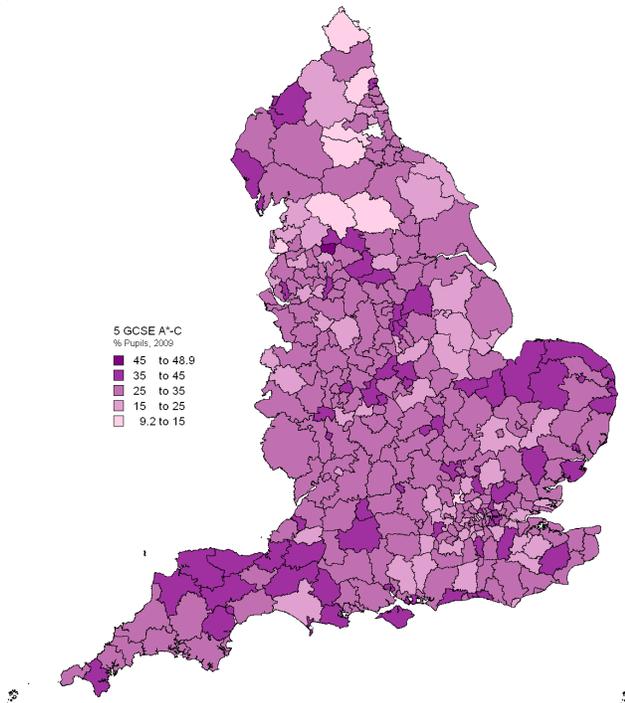
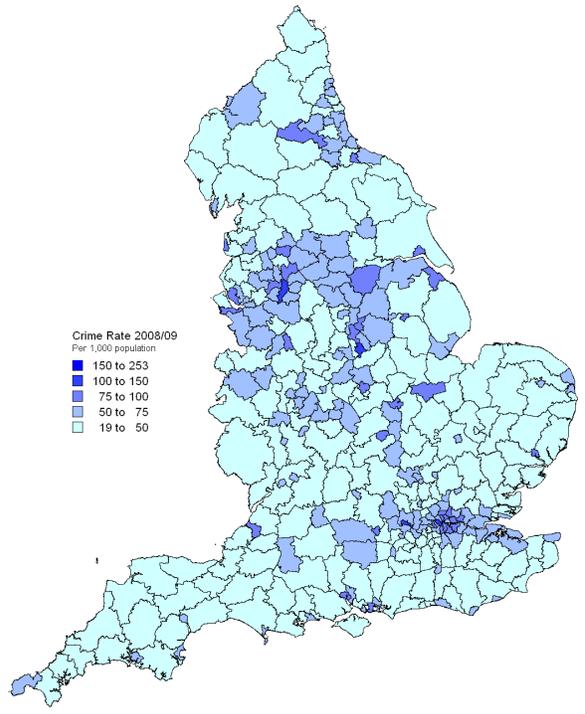
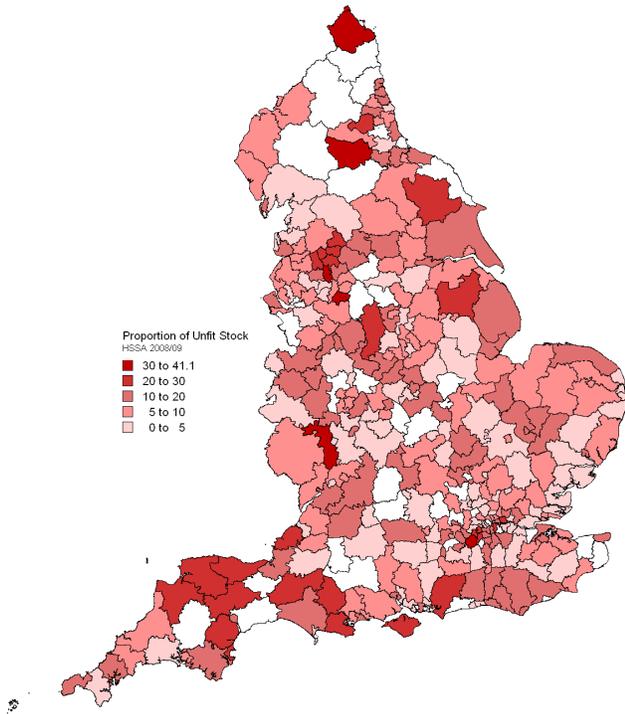
In 'The real cost of poor housing' (BRE)²⁷ it was reported that 4.8M homes fail HHSRS (category 1 hazards). The 'hazards' relate in particular to factors which can damage health, either through the potential for accidents or through causing illnesses or medical conditions. The range of potential hazards include (among others), damp, mould, excess cold or heat, danger of fire, carbon monoxide, poor lighting, danger of falls, noise overcrowding and inadequate space, and structural integrity of the building. The type of risks to health stemming from these hazards include respiratory and asthmatic conditions, infections and other chest conditions, coronary disease and strokes, as well as fractures, burns, and a range of psychological and mental health conditions that can be exacerbated by poor conditions.

The BRE estimates that the costs to the NHS of dealing with patients who have been affected by one or several of these hazards amounts to £600M per annum, but notes

that there are additional costs to society and the individual, through loss of earnings, which add up to £1.5B.

We have carried out a slightly different calculation, based on figures derived from the RICS 1997 study, and updated for inflation. These figures were based on estimates of costs of GP consultations, associated treatments, hospital in-days and hospital out-day referrals where it was assessed that a prime causative factor for the ailment was housing related. It excludes loss of earnings and any other related forms of treatment or therapy (e.g. treatment at drug or alcohol rehabilitation schemes). Our assessed cost is nearly £2.5B.

Geographic distribution: indicators of unfit homes, criminality, ill-health and low educational attainment



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