

Insights: Housing, renting, and ageing

with Amy Clair

Chris Coates 00:09

Hello and welcome to Insights, a podcast from Understanding Society, the study that captures life in the UK in the 21st century. Understanding Society is longitudinal. Every year, we ask each member of thousands of the same households across the UK about different aspects of their life. In these podcasts, we explore how our data has been used: what did we find, and what can we learn from it? I'm your host, Chris Coates, and in this episode we're looking at housing and new research which suggests that private renting can make you age faster. To discuss it, I'm joined by Doctor Amy Claire, Deputy Director of the Australian Center for Housing Research at the University of Adelaide. To begin with, Amy, can you tell me a bit about what we mean by ageing. You're making a distinction between chronological aging and biological aging, I think.

Amy Clair 01:01

Yeah, that's exactly what we're doing. So we're trying to get at this idea or pick up this intuitive idea that some people age faster than others. So, I think we can probably all think of someone that is, or seems, unusually young for their age, or maybe seems a bit older for their age – their health is worse than you might expect. So, it's picking up on this idea that, while time passes the same for all of us, we don't necessarily age at the same speed, and that has implications for our health.

Chris Coates 01:29

And your research asked if being a private renter of housing made this biological aging happen faster.

Amy Clair 01:37

We actually looked at housing broadly. So we looked to a range of housing factors and experiences. So things like arrears, payment arrears, overcrowding, building type, these sort of things, but it was actually private renting rather than owning outright, or owning with a mortgage or social renting that had the biggest effect that we found. So people who were private renting aged 2.4 weeks more per year than people who owned outright, for example.

Chris Coates 02:07

And I think, from what your paper says, I think housing research, it used to concentrate on physical conditions like cold and crowding, and so on, but you're looking more at security and affordability.

Amy Clair 02:18

Yes. So historically, there's been a focus on physical conditions. A lot of housing research when it started originally linking with health, it was concerns to do with slums and things like that. So the physical conditions of the building, the overcrowding, things like that. Over time, there's been more focus on other things like the social factors or the psychological factors – so, arrears, affordability and security, and then increasingly a recognition that these things overlap and intertwine so a poor quality home might be less affordable, for example, because it's harder to maintain or harder to keep warm. In this paper, we're not focusing on one thing specifically. Like I say, we took a broad view of the importance of housing to health and the roles that it might play, but private renting came out as having the greatest association with speed of ageing. And looking at the results, and then looking at this in context with other findings, we think a large part of this result is it's reflecting the sort of chronic, grinding stress or insecurity associated with private renting. So, private renting is also, on average, the most expensive and the poorest quality tenure. However, we didn't find for example, an effect for current housing payment arrears. It could be a case of that private renting's picking up this effect of expenditure or affordability independently, but we do think that this, in combination with findings like higher c-reactive protein levels. So this is again a biomarker for a blood sample. But this one's associated with stress and infection in private renters. So we think the combination of these results is pointing towards the insecurity of private renting, affecting health rather than, or above, anything else. So there's other factors as well, but we think that this insecurity is playing an important role.

Chris Coates 04:09

You mentioned biomarkers there, actually, and that's quite a big part of kind of understanding this research. So how do we measure biological ageing as opposed to chronological?

Amy Clair 04:20

So we measured biological ageing using data from blood samples collected by Understanding Society. These were analysed to provide information on DNA methylation, which is a process where methyl groups attach to the DNA at different parts of the genome. We look at where these methyl groups have attached, and from this an algorithm is used to estimate biological age or pace of ageing.

Chris Coates 04:48

So we're talking about the stress on the body caused by private renting?

Amy Clair 04:55

Well, we've got to be careful saying causal because our analysis was cross-sectional. There's only one Wave, or one period of blood sample collection, at this stage, but definitely associated with faster pace of ageing or biological ageing.

Chris Coates 05:09

So what did the data show you?

Amy Clair 05:11

So we found a number of things you would expect – so, things like being a former smoker, that was associated, 1.1 weeks of additional ageing per year versus not smoking. Currently smoking was associated with a much faster speed of ageing and other social determinants of health, you'd expect to see relationships with. So, lower educational qualifications or unemployment. We also saw some links with historical housing experiences. So, historic exposure to pollution in the home or historical experience of housing arrears, which we then found, when we looked a bit deeper, was related to repeated arrears. So again, it's maybe picking up this chronic stress of having this repeated experience of arrears and repeatedly struggling to make housing payments. But the biggest effect was for private renting, and this was the only effect of tenure we found. So we also looked at owning outright and social renting. There was a small effect for owning outright, but it wasn't statistically significant, and social renting wasn't different from outright ownership at all in terms of the impact on pace of biological ageing. So I think that this shows us that there's something about private renting specifically, rather than renting generally, that's associated with people's health. And this is part of where we think that security is playing a huge role, because while social housing is generally more affordable as well, it is also a lot more secure – you know, lifetime tenancies, for example. So there's not this continuous risk of a tenancy ending, and maybe not being renewed, or no fault eviction, for example, that people in the private rented sector face.

Chris Coates 06:43

Okay, so it's partly affordability. But a big part of it seems to be the security aspect.

Amy Clair 06:50

Yeah, that's what we believe. That's what we think that like, say, this evidence relating to private renting rather than social renting, or even compared to owning with a mortgage, for example, because we know owning with a mortgage can be associated with high costs. It's associated potentially with high levels of debt. So there's a financial aspect to that as well. But that wasn't associated with faster biological aging. So we think it's, really, we think that the main factor, the main contributing factor, is insecurity, stress.

Chris Coates 07:19

Right. And so, what could this mean for government policy? What needs to happen, do you think?

Amy Clair 07:25

We think this really supports calls to improve security for private renters so, as critical as it sounds like we're being about private renting and in security of private renting, it's important to remember that the short tenancy agreements sorry the presence of no-fault evictions. These are policy choices, rather than inherent characteristics of private renting. And we've seen changes in Scotland, in particular, recently, where the government there has made efforts to improve the security of private renting. So this is something we really like to see happen more widely, so things like longer tenancy agreements, removing no fault evictions, potentially even things like rent controls because we acknowledge it's one thing to remove no-fault evictions, but if rents can increase in an unlimited manner between tenancy agreements, then that could potentially be an eviction by a different method, if rents are allowed to increase to unaffordable levels. Also things about thinking around whether or not the current role of the private rent sector is appropriate, and whether we should be looking to build or expand the social rented sector again, obviously acknowledging the challenges that that sector has faced recently, as well. You know, there's been some high profile cases of quality issues there, but we need to have a good look at housing policy, recognising the important role that housing policy plays in people's health, and acknowledging that more and more people are having to live in the private rented sector as owner-occupation becomes less accessible because of high deposits, and the difficulty of saving for those deposits especially if people are having to live in the private rented sector and pay high private rents while saving, and the inaccessibility of the social rented sector. There's over a million households on the social housing waiting list in England alone, for example, so as much as people might want to think about a change in the tenure composition of households, we need to do something in the short term to make sure the people that are living in the private rented sector aren't having these negative health impacts – and that means improving security.

Chris Coates 09:29

Thank you, Amy. You can find out more about how the data from Understanding Society is changing practice and informing policy by visiting our website: understandingsociety.ac.uk. Thank you for listening and remember to subscribe wherever you get your podcasts.