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Home Truths

How childhood housing shapes educational opportunities and life chances

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Key findings

Education is widely recognised as a key enabler of social mobility, shaping people's long-term economic and social outcomes. The role of socio-economic disadvantage is well understood in these discussions, but housing is too often missing from the picture.

This report draws on three UK studies that follow young people over time to look at how the homes they grow up in are linked to their education, health and wellbeing in adolescence, and to their work and pay in adult life.

- **The physical home learning environment** (the space and quiet a young person has to study at home) **is an important predictor of how young people perform in education.** Around 10% of the income gap in GCSE results is accounted for by housing quality. Children living in the worst home learning conditions scored around a sixth of a grade lower in each of their best eight GCSEs, even taking other factors into account. They were also less likely to get five good GCSEs including English and maths, and less likely to take any A Levels.

- **Young people from poorer families are more likely to lack space and quiet to study.** Over half (52%) of young people in the poorest fifth of families shared a bedroom at age 11, compared with 7% in the richest fifth. Factors outside the physical home learning environment, such as damp and living in an area parents rate as a poor place to raise children, are also much more common in poorer families.

- **Housing quality is linked to chances of going to university.** Comparing otherwise similar young people, those with a worse physical home learning environment were 2.8 percentage points less likely to have gone on to higher education by 23, and those in areas their parents rated as average to very poor were 3.9 percentage points less likely. Our findings are consistent with much of these gaps running through lower GCSE and A Level results.

- **Lacking a quiet place to study predicts lower exam results for the pandemic generation.** Among young people who were at school through the pandemic, those who lacked a suitable or quiet place to study in Year 12 had lower attainment at 18 than otherwise similar young people with the same Key Stage 2 results.

- **Damp and local area quality are linked to health and wellbeing.** Comparing otherwise similar young people, those in areas rated as average to very poor had lower wellbeing and more psychological distress at 17. They also, along with those living with damp, reported worse physical health.

- **Childhood housing is also linked to work, earnings and life satisfaction in adult life.** Comparing otherwise similar people, each additional housing problem (including shortage of space, vandalism or crime in the area, noise from the street and condensation) at ages 11 to 15 was linked to being three percentage points less likely to have a degree and three percentage points less likely to be in work in adulthood. It was also linked to around 4% lower earnings, and to worse physical and mental health and lower life satisfaction (0.14 points lower on a 1–7 scale).

- **The number of families in temporary accommodation is at a record high, but we cannot yet measure what it means for children's education.** In the survey data we do have, young people whose families had been homeless by age 14 were 18 percentage points less likely to achieve five good GCSEs including English and maths, and around 19 percentage points less likely to go on to higher education. We emphasise that, unlike most other differences described above, these are unadjusted gaps, as we cannot easily control for other factors due to small sample sizes, so they will partly reflect the wider disadvantages these families face. Surveys cannot separate temporary accommodation from other types of homelessness, and local authority records cannot yet be linked to education records, both of which would allow us to alleviate important limitations on research on this issue.

Policy recommendations

Our findings point to a number of policy recommendations, underpinned by recognising the importance of the physical home learning environment as a contributor to socio-economic gaps in attainment. When seeking to address gaps in educational attainment and to support social mobility, policymakers and researchers should consider the physical home learning environment as sitting alongside the school learning environment. We recommend the following:

- **The Ministry of Housing, Communities and Local Government (MHCLG), the Department for Education (DfE) and other government departments should work together to address the impacts of housing quality and availability for school-age children.** As the Office for Equality of Opportunity, including the new Class Unit, now sits within the MHCLG, there is a clear opportunity to work across departments on overlapping policy concerns regarding housing, education and life chances. This should be embedded in the upcoming Ten Year Plan.

- **The government should assess housing interventions against their consequences for children's educational outcomes, health and wellbeing.** MHCLG should take into account educational and other outcomes in housing policy development. Enactment of the socio-economic duty in the Equality Act 2010, not yet in force in England but committed to by government,[1] would help this by requiring public bodies to consider how they could reduce the inequalities of outcome that result from socio-economic disadvantage.

- **Government investment in housing supply and quality targeted at families with children should be included in the new budgetary category of 'preventative spend'**. There is an opportunity to make spending commitments that recognise the preventative impact of investing in housing. These policies could be appraised across government departments for their potential impact on educational attainment, progression, health and wellbeing.

[1] UK Parliament (2010) 'Equality Act 2010, Section 1: Public Sector Duty Regarding Socio-Economic Inequalities'. Available at: https://www.legislation.gov.uk/ukpga/2010/15/section/1.

- **The government should ensure that minimum standards for housing consider the study needs of school-age children**. Policies to reduce overcrowding could prioritise families with school-age children, especially those approaching key educational stages such as GCSEs and A Levels. Minimum standards for housing, including the Decent Homes Standard for rented homes in England and the space standards used in planning and development, could consider whether they provide for a place to study, such as a bedroom large enough for a desk. The new Decent Homes Standard, published in January 2026, covers hazards, repair, core facilities, warmth, and damp and mould, but not space.[2] The same consideration could apply to the allocation of social housing. Those in temporary accommodation should also have access to a quiet space to study.

- **Regulators should ensure new protections against damp and mould are effectively enforced by landlords.** Awaab's Law has introduced much stronger requirements for social landlords to tackle damp and mould in their properties, while protections for private renters are also being strengthened.[3] Our findings reinforce the importance of enforcing these reforms, especially given that damp disproportionately affects poorer families.

- **The government should monitor the educational costs of existing housing policy.** Freezes to Local Housing Allowance rates have been shown to increase evictions, homelessness and the use of temporary accommodation.[4] The evidence on these freezes has not, to date, considered their consequences for children's education. Including these would strengthen the case for keeping housing support in line with rental costs.

[2] Ministry of Housing, Communities and Local Government (2026e) 'The New Decent Homes Standard: Policy Statement'. GOV.UK consultation outcome, updated 28 January 2026. Available at: https://www.gov.uk/government/consultations/consultation-on-a-reformed-decent-homes-standard-for-social-and-privately-rented-homes/outcome/the-new-decent-homes-standard-policy-statement.

[3] Ministry of Housing, Communities and Local Government (2026a) 'Awaab's Law: Guidance for Social Landlords. Timeframes for Repairs in the Social Rented Sector'. GOV.UK guidance, updated 16 July 2026. Available at: https://www.gov.uk/government/publications/awaabs-law-guidance-for-social-landlords/awaabs-law-guidance-for-social-landlords-timeframes-for-repairs-in-the-social-rented-sector.

[4] Fetzer, T., Sen, S. and Souza, P.C.L. (2023) 'Housing Insecurity and Homelessness: Evidence from the United Kingdom', *Journal of the European Economic Association*, 21(2), pp. 526–559. Available at: https://doi.org/10.1093/jeea/jvac055.

- **Local authorities and education providers should offer alternative study spaces, such as in schools and libraries, for young people who lack them at home.** While improving the physical home learning environment remains the priority, in the immediate term and with improved investment, schools and local authorities could be required to provide young people with access to quiet places to study outside the home. These could come through extended school opening hours, homework and study clubs, and local authority provision such as libraries. The government's 10-year Education Estates Strategy provides an opportunity for some of this investment to be used to create new quiet study space.[5]

- **The government should aim to increase the supply of good-quality, secure and affordable housing in the longer term.** There are a number of relevant government targets already in place, including the manifesto commitment of 1.5 million new homes over this Parliament, roughly equivalent to 300,000 homes a year.[6] Alongside this is the Social and Affordable Homes Programme, which runs from 2026 to 2036, with at least 60% of the homes it funds intended to be for social rent.[7] The government should redouble efforts to deliver on these commitments. The government has also said that its "new housing targets will make sure local authorities plan for the homes that are proportionate to the size of existing communities".[8] It is vital that the government meet these housebuilding ambitions to relieve the pressure on rents and overcrowding.

- **Official housing and education data should be linked to improve identification of individual needs**. This can help schools and local authorities identify need and those whose learning is most at risk. Since September 2026, local authorities have had to notify schools, GP practices and health visiting services when a child is placed in temporary accommodation.[9] Within school data, a similar flag to that used for care-experienced young people, should be considered for children placed in temporary accommodation.

[5] Department for Education (2026a) 'Education Estates Strategy'. GOV.UK, published 11 February 2026. Available at: https://www.gov.uk/government/publications/education-estates-strategy.

[6] Ministry of Housing, Communities and Local Government (2024) 'Our Plan to Build More Homes'. GOV.UK news story, 30 July 2024. Available at: https://www.gov.uk/government/news/our-plan-to-build-more-homes.

[7] Homes England (2025) 'Social and Affordable Homes Programme (SAHP) 2026 to 2036'. GOV.UK guidance, first published 7 November 2025, updated 15 April 2026. Available at: https://www.gov.uk/guidance/social-and-affordable-homes-programme-sahp-2026-to-2036.

[8] Ministry of Housing, Communities and Local Government (2024).

- **When administrative data is linked, this should be made available to researchers for stronger longitudinal tracking and research purposes.** Currently, researchers wishing to study the link between housing and education still need to rely on survey data, without proper administrative data linkage. Strengthening data linkages will not only help local authorities, but also researchers to better investigate the role of housing in educational attainment and other outcomes, and ultimately inform future policy change.

[9] Ministry of Housing, Communities and Local Government (2026c) *New Duty Takes Effect to Support Children in Temporary Accommodation*. MHCLG Media Blog. Available at: https://mhclgmedia.blog.gov.uk/2026/09/01/new-duty-takes-effect-to-support-children-in-temporary-accommodation%F0%9F%8F%A0/ (Accessed: 7 October 2026).

Introduction

The homes young people grow up in matter for their education. The home is where young people do their homework and revise for exams, where they sleep, and from where they travel to school each day.[10] Education is widely seen as one of the main routes through which young people from less advantaged backgrounds can improve their prospects. Yet much of the research on social mobility focuses on what happens in school, without considering the homes that young people live in.[11] Housing is a plausible, but often overlooked, part of the story of why young people from poorer families tend to do less well.[12]

Housing is high on the political agenda. The building of 1.5 million homes in this Parliament was a 2024 manifesto commitment, backed by a 10-year Social and Affordable Homes Programme, in which at least 60% of new homes intend to be for social rent.[13] The Prime Minister Andy Burnham has made tackling rough sleeping one of his top priorities.[14] He has also argued that "with a good home, everything is possible", and that without one "kids can't have a good start in life".

Yet the case for better housing is rarely made in terms of children's education. The government's housing programmes are framed around supply, affordability and the condition of homes, but the benefits they emphasise seldom consider children's educational outcomes or wellbeing.[15] The legal definition of overcrowding in England dates back to 1935: it counts living rooms as places to sleep, and does not acknowledge the

[10] Baranyi, G. et al (2025) 'Housing Quality and School Outcomes in England: A Nationally Representative Linked Cohort Study', *Journal of Epidemiology and Community Health*, 80(4), pp. 222–230. Available at: https://doi.org/10.1136/jech-2025-224495.

[11] Blanden, J., Gregg, P. and Macmillan, L. (2007) 'Accounting for Intergenerational Income Persistence: Noncognitive Skills, Ability and Education', *The Economic Journal*, 117(519), pp. C43–C60. Available at: https://doi.org/10.1111/j.1468-0297.2007.02034.x; Blanden, J. and Machin, S. (2007) *Recent Changes in Intergenerational Mobility in Britain*. The Sutton Trust.

[12] Clair, A. (2019) 'Housing: An Under-Explored Influence on Children's Well-Being and Becoming', *Child Indicators Research*, 12(2), pp. 609–626. Available at: https://doi.org/10.1007/s12187-018-9550-7.

[13] Homes England (2025).

[14] Parker, G., Fleming, S. and Armstrong, A. (2026) *Andy Burnham Promises Budget Cash to End Rough Sleeping*. Financial Times. Available at: https://www.ft.com/content/8b6b5ec9-a5d6-4c2b-bf83-4317e4018ed8.

[15] Homes England (2025).

need for study space.[16] And while the issue of children in temporary accommodation has received significant media coverage in recent years, the potential harm to these young people's education has had much less attention.

In this report, we investigate the link between young people's housing conditions in childhood and their educational, wellbeing and longer-term outcomes in the labour market. We conceive of housing in two ways. It is one of the routes through which disadvantage reaches young people: families with less money tend to live in smaller, more crowded and poorer-quality homes, so part of the well-established attainment gap between richer and poorer young people may run through the home. Then housing also matters in its own right. Overcrowded and noisy homes make it harder to find a quiet place to study and to sleep well. Damp, mould and cold are linked to respiratory illness and so to worse school attendance. Insecure tenure and repeated moves can also disrupt friendships and schooling. And the neighbourhood in which a home is located shapes the peers, schools and opportunities to which young people are exposed.

"While the issue of children in temporary accommodation has received significant media coverage in recent years, the potential harm to these young people's education has had much less attention."

We focus on what we call the "physical home learning environment": whether a young person has their own bedroom and a quiet place to work, in a home that is not overcrowded or noisy. Research on the "home learning environment" usually refers to something different: the learning experiences and opportunities available to a child in the home, encompassing the learning activities they participate in, the availability of learning materials, as well as the learning activities that parents do with their children, such as reading together.[17] A small number of studies have started to look at the physical side of the home learning environment, the space in which young people study.[18] And large international studies of attainment, such as TIMSS, count a place to do schoolwork among the resources for learning available in the home.[19] Crowding and noise are

[16] UK Parliament (1985) 'Housing Act 1985, Part X: Overcrowding (Sections 324 to 326)'. Available at: https://www.legislation.gov.uk/ukpga/1985/68/part/X.

[17] Lehrl, S., Evangelou, M. and Sammons, P. (2020) 'The Home Learning Environment and Its Role in Shaping Children's Educational Development', *School Effectiveness and School Improvement*, 31(1), pp. 1–6. Available at: https://doi.org/10.1080/09243453.2020.1693487; Wirth, A. et al (2022) 'New Directions in the Conceptualization and Operationalization of the Home Learning Environment', *Journal of Educational Psychology* [Preprint]. Available at: https://doi.org/10.1037/edu0000749.

[18] Costa, A.R. (2024) 'The Physical Dimensions of the Home Learning Environment and Its Impact on Young People's Learning Motivations', *Cogent Education*, 11(1). Available at: https://doi.org/10.1080/2331186x.2024.2322862; Strijbos, J. et al (2025) 'Off the Map? A Cartographic Glimpse into Urban Students' Home Learning Environments', *Education and Urban Society*, 58(3), pp. 307–337. Available at: https://doi.org/10.1177/00131245251379360.

[19] Reynolds, K.A., Mullis, I.V.S. and Martin, M.O. (2021) 'TIMSS 2023 Context Questionnaire Framework', in I.V.S. Mullis, M.O. Martin, and M. von Davier (eds) *TIMSS 2023 Assessment Frameworks*. TIMSS &

among the features of the physical environment that research links to children's development.[20]

There is a large and well-established gap in educational attainment between young people from more and less advantaged families in England.[21] This gap opens early, widens through school, and shapes who gets good qualifications, who takes strong routes after 18, and who goes on to well-paid work.

Our results suggest that where young people live, and the conditions in which they live, are an important part of the story behind educational inequality. Tackling poor housing should therefore be a central part of efforts to improve social mobility.

What this report adds

This report sets out to answer three questions:

1. How is the housing a young person grows up in, including housing conditions such as damp and overcrowding, and moving home, linked to their educational outcomes?
2. How might recent increases in the number of families in temporary accommodation be affecting young people's learning and prospects?
3. How is childhood housing linked to outcomes in adult life?

We use three studies that follow young people over time: the Millennium Cohort Study (MCS), which follows young people born in 2000–02 to age 23; the British Household Panel Survey (BHPS) and its successor Understanding Society, which follow young people from adolescence in the 1990s and 2000s into adulthood; and the COVID Social Mobility and

PIRLS International Study Center at Boston College with the IEA. Available at: https://timss2023.org/frameworks/.

[20] Evans, G.W. (2006) 'Child Development and the Physical Environment', *Annual Review of Psychology*, 57(1), pp. 423–451. Available at: https://doi.org/10.1146/annurev.psych.57.102904.190057.

[21] Anders, J. and Henderson, M. (2019) 'Socioeconomic Inequality and Student Outcomes in English Schools', *Socioeconomic Inequality and Student Outcomes*. Springer Singapore, pp. 41–62. Available at: https://doi.org/10.1007/978-981-13-9863-6_3; Early, E. et al (2020) 'The Influence of Socio-economic Background and Gender on School Attainment in the United Kingdom: A Systematic Review', *Review of Education*, 8(1), pp. 120–152. Available at: https://doi.org/10.1002/rev3.3175.

Opportunities study (COSMO), which follows young people who were in Year 10 when the pandemic began in 2020.

In answering these questions, the report makes four main contributions. First, we separate out distinct aspects of housing (the physical home learning environment, the condition of the home, and the local area) rather than treating housing quality as a single construct, and show that they are linked to different outcomes. Second, we follow young people from childhood through GCSEs and A Levels to higher education, giving a fuller picture of educational progression than previous work in England. Third, we provide some of the first evidence for the UK on how childhood housing is linked to employment, earnings, health and wellbeing in adulthood. Finally, we bring together what can currently be said about young people who experience homelessness and temporary accommodation, and what data would be needed to say more.

The report proceeds as follows. The next chapter reviews existing evidence on housing and education. We then describe our data and approach briefly, with technical details available in Appendix 1. Five chapters set out our findings: who grows up in poor housing; housing and education; housing, wellbeing and health; homelessness and temporary accommodation; and childhood housing and adult life. We end with a discussion of our findings and their limitations.

Review of the evidence

The relationship between socio-economic disadvantage and educational attainment is well established,[22] but the conditions in which young people learn and study when they are at home have received far less research attention. This is partly because it is hard to link information about a child's housing conditions to their test scores when in school.

A growing international literature has begun to fill this gap, and consequently, most of the evidence in this review comes from outside the UK. There are very few UK-based quantitative studies, with the main exception being a recent paper from England by Baranyi and colleagues,[23] which suggests that housing quality matters for attainment over and above families' socio-economic circumstances. Findings from other countries, with different housing and education systems, may not carry over directly to England, so we use them mainly to show which aspects of housing matter and how.

3.7 million

families live in a home that does not meet the Decent Homes Standard.

In this section, we summarise the evidence, focusing where possible on adolescence and on England. We first present data on housing in England and describe how housing quality has been measured in the literature. We review the evidence on each of the channels described above, then on neighbourhoods and social housing, temporary accommodation, and longer-run outcomes.

The housing landscape in England

Around one in seven households in England (3.7 million) live in a home that does not meet the Decent Homes Standard.[24] These problems are not randomly distributed. They are concentrated among families in poverty and among those renting privately, so children from already disadvantaged backgrounds are disproportionately affected.[25] Around 10% of privately

[22] Anders and Henderson (2019); Early et al (2020).

[23] Baranyi et al (2025).

[24] Ministry of Housing, Communities and Local Government (2026b) *English Housing Survey 2024 to 2025: Perceptions and Impacts of Housing Quality*. GOV.UK. Available at: https://www.gov.uk/government/statistics/english-housing-survey-2024-to-2025-perceptions-and-impacts-of-housing-quality (Accessed: 27 October 2026); Baranyi et al (2025).

[25] Coulter, R. (2018) 'Parental Background and Housing Outcomes in Young Adulthood', *Housing Studies*, 33(2), pp. 201–223. Available at: https://doi.org/10.1080/02673037.2016.1208160.

rented homes among the poorest 40% of households do not have enough bedrooms for the people living in them.[26]

At the sharpest end, the number of households, including families with children, living in temporary accommodation has risen substantially in recent years.[27] Temporary accommodation is housing that a local authority secures for a homeless household under its legal homelessness duties.[28] At the end of March 2026, 177,530 homeless children were living in temporary accommodation across England, the highest number on record.[29] The number fell to a low of 68,770 in June 2011, but has since risen more than two and a half times, including by 5.2% in the last year alone (Figure 1).[30]

[26] Waters, T. and Wernham, T. (2023) *Housing Quality and Affordability for Lower-Income Households*. R260. London: Institute for Fiscal Studies. Available at: https://ifs.org.uk/publications/housing-quality-and-affordability-lower-income-households (Accessed: 18 August 2026).

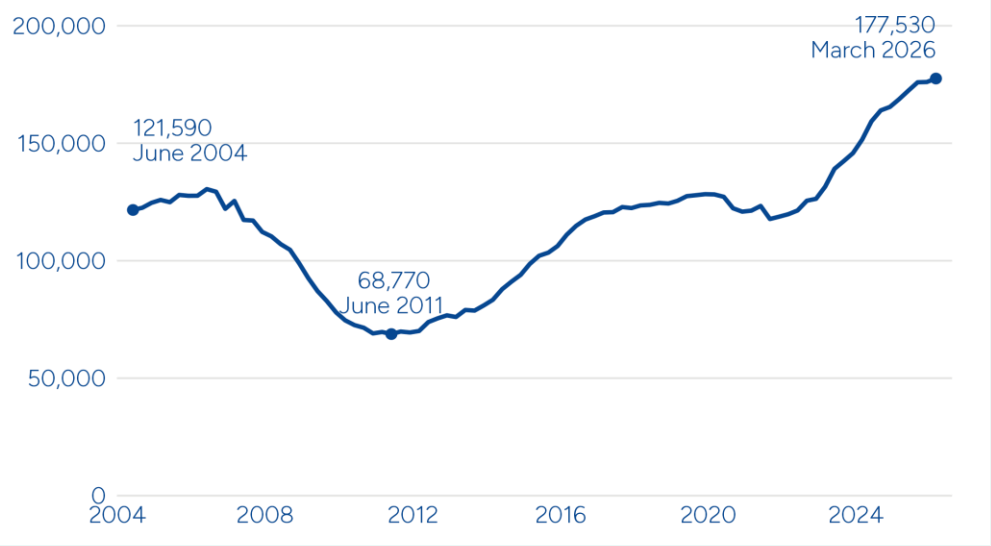
[27] Ministry of Housing, Communities and Local Government (no date) 'Live Tables on Homelessness'. GOV.UK. Available at: https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness (Accessed: 30 September 2026).

[28] Ministry of Housing, Communities and Local Government (2026d) *Statutory Homelessness in England: January to March 2026*. Official Statistics. Available at: https://www.gov.uk/government/statistics/statutory-homelessness-in-england-january-to-march-2026 (Accessed: 7 October 2026).

[29] Ibid; Ministry of Housing, Communities and Local Government (2026c); see also House of Commons Housing, Communities and Local Government Committee (2025) *England's Homeless Children: The Crisis in Temporary Accommodation*. First Report of Session 2024–25, HC 338. London, UK: House of Commons. Available at: https://publications.parliament.uk/pa/cm5901/cmselect/cmcomloc/338/report.html.

[30] Ministry of Housing, Communities and Local Government (2026d).

Figure 1: The number of children in temporary accommodation is the highest on record



Source: Ministry of Housing, Communities and Local Government, statutory homelessness live tables, table TA1. Note: the chart shows the number of children in temporary accommodation arranged by local authorities in England at the end of each quarter, from June 2004 (when the series starts) to March 2026. The figure for March 2026 is provisional.

Despite this, we know relatively little about how this 'hidden' deprivation affects children's education and life chances in England. Housing information is not held in the National Pupil Database (the main administrative dataset on pupils' attainment in England), so the data that underpins most research on attainment gaps cannot be used to study the role of housing. Survey data that follow young people over time can help to fill this gap.

177,530

homeless children were living in temporary accommodation across England at the end of March 2026, the highest number on record.

How housing quality is measured

Housing quality has many dimensions, and studies focus on different aspects of quality. Some focus on the physical condition of the home; others on tenure (defined as the type of housing the young person lives in – usually owner-occupied versus rented); and others on the stability of where a family lives. These choices affect the policy recommendations, because poor physical conditions, insecure tenure and frequent moves may affect education through different routes, and hence different policies would be appropriate for each.

The most comprehensive approach in the English literature is that of Baranyi and colleagues, who use the Millennium Cohort Study. They examine six factors: accommodation type, such as a flat or a terraced

house; floor level; access to a garden; damp and condensation; adequacy of heating; and overcrowding.[31] They estimate that around 16% of children in the cohort were living in lower-quality housing, defined as experiencing two or more such conditions. Studies from the United States have taken a similar approach, drawing on observations of structural and maintenance problems and unsafe or unclean conditions.[32]

Studies from Nordic countries have been able to use population-wide administrative registers to look at the link between housing tenure and education (among other issues). One Norwegian study linked national exam records for all children in 2015–17 to a housing register. This allowed overcrowding and tenure to be measured, and to be linked to a separate register estimating noise exposure at every residential address in the country.[33] Another, also using Norwegian registers, measured the cumulative number of years a child had spent in owner-occupied housing, comparing siblings within the same family, on the basis that home ownership brings stability and security.[34] These studies demonstrate the power of using administrative data linked to education records (an option not currently available in the UK due to lack of linkage between housing and education data).

A third strand of research focuses on residential stability: frequency of house moves, reasons for these moves, and distance moved. Results from Sweden, which use administrative records of evictions linked to education registers, distinguish between single voluntary moves, repeated moves, and forced or long-distance moves.[35] This captures something beyond what measures of physical conditions can: the disruption of losing a stable base.

These three concepts reflect distinct experiences, with different policy implications. A child living in a damp, overcrowded flat that their family

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[31] Ibid.

[32] Coley, R.L. et al (2013) 'Relations Between Housing Characteristics and the Well-Being of Low-Income Children and Adolescents', *Developmental Psychology*, 49(9), pp. 1775–1789. Available at: https://doi.org/10.1037/a0031033.

[33] von Simson, K. and Umblijs, J. (2020) 'Housing Conditions and Children's School Results: Evidence from Norwegian Register Data', *International Journal of Housing Policy*, 21(3), pp. 346–371. Available at: https://doi.org/10.1080/19491247.2020.1814190.

[34] Aarland, K. et al (2021) 'Childhood Housing Tenure and Young Adult Educational Outcomes: Evidence from Sibling Comparisons in Norway', *Journal of Housing Economics*, 54, p. 101772. Available at: https://doi.org/10.1016/j.jhe.2021.101772.

[35] Kahlmeter, A. (2021) 'Does Housing Instability Matter for Youths' Educational Attainment? Findings from Swedish Longitudinal Register Data', *Acta Sociologica*, 64(2), pp. 215–229. Available at: https://doi.org/10.1177/0001699320939629.

owns may be affected differently from a child who has been forced to move between three well-maintained homes in four years, changing school each time. Nevertheless, the results show that these aspects of housing tend to go together. Insecure tenure in the private rented sector, for example, may be associated with poorer physical conditions.[36] Understanding the role of housing therefore requires both separating these aspects and recognising that they overlap. This is the approach we take in our own analysis.

Disruption to learning and concentration

The most direct way in which housing may affect educational attainment is through the physical home learning environment: young people's ability to study and concentrate. Overcrowded and noisy homes limit access to quiet study space, disrupt sleep, and may impose an additional mental load on a young person, which may be particularly impactful close to high-stakes exams.

Evidence from England investigates this. Baranyi and colleagues found that overcrowding was the housing problem most consistently associated with lower attainment at ages seven, 11 and 16, with lack of central heating also playing an important role.[37] Jointly, these two conditions accounted for most of the (modest) gap in test scores between children in lower- and higher-quality housing. In a similar vein, evidence from Norway shows that overcrowding was again extremely important for educational outcomes, being associated with lower exam results at several points during compulsory schooling. Importantly, the association was stronger for older children than for younger ones, suggesting that adolescence may be a particularly sensitive period, potentially due to the presence of high-stakes exams.[38] Although the Norwegian study is observational, the authors find that the association is robust to plausible assumptions about the scale of any bias from unobservable factors.

"Overcrowded and noisy homes limit access to quiet study space, disrupt sleep, and may impose an additional mental load on a young person."

Research from the United States reveals similar patterns. A study of low-income children and adolescents in three US cities examined the role of housing conditions, residential stability, housing costs and tenure, finding that the physical quality of housing was the most consistent predictor of

[36] Baranyi et al (2025).

[37] Ibid.

[38] von Simson and Umblijs (2020).

children's cognitive skills.[39] Again, this suggests that housing conditions particularly matter for educational attainment.

In a rare examination of the longer-term effects of poor housing, Kwon and colleagues found that housing quality in adolescence was associated with verbal memory in adulthood, after accounting for individual and neighbourhood characteristics.[40] Around half of this association ran through educational attainment, suggesting that poor housing may affect long-term outcomes partly by disrupting education at a critical stage.

Health and wellbeing

A second channel through which housing may impact outcomes is through the link between poor physical conditions in the household and health and wellbeing outcomes. There is a large body of research in this area, although much of it has focused on adults – suggesting an important gap in the literature given the current emphasis on young people's wellbeing in the UK.[41] Damp and mould are associated with respiratory illness in children,[42] which can lead to absence from school. In the aforementioned English study, damp and condensation were one of the three strongest predictors of school absence, alongside overcrowding and accommodation type, with pupils in lower-quality housing missing an estimated 15.5 more days of school over the 11 years of compulsory schooling than children in better housing.[43] Both authorised and unauthorised absences were higher, suggesting that the link is not confined to illness but includes other forms of disengagement from school.

Regarding mental health, studies have shown that housing is associated with lower mental health and wellbeing among children. Conditions such as overcrowding, damp and insecure tenure may lead to raised stress and anxiety in the household, and difficulties with concentration and behaviour in the young person. This is described as a form of 'toxic stress': repeated

[39] Coley et al (2013).

[40] Kwon, K.Y., Sutin, A.R. and Kim, J. (2025) 'Longitudinal Evidence on Housing Quality in Adolescence and Memory Performance in Adulthood: Exploring Socioeconomic Factors as Mechanisms', *Youth & Society*, 58(2), pp. 316–335. Available at: https://doi.org/10.1177/0044118x251357609.

[41] Clair (2019); Clark, S.N. et al (2023) 'The Burden of Respiratory Disease from Formaldehyde, Damp and Mould in English Housing', *Environments*, 10(8), p. 136. Available at: https://doi.org/10.3390/environments10080136; Brooks, S.K. et al (2025) 'Psychological Effects of Mould and Damp in the Home: Scoping Review', *Housing Studies*, 40(2), pp. 323–345. Available at: https://doi.org/10.1080/02673037.2023.2286360.

[42] Clark et al (2023).

[43] Baranyi et al (2025).

activation of the body's stress response, with parents unable to alleviate this, disrupting development and, in turn, future outcomes.[44] This suggests that in the policy debates about physical and particularly mental health, housing policies should be considered. Young people's mental health is a pressing concern in its own right: in COSMO, 44% of 16/17-year-olds in England reported high psychological distress, compared with 35% of 17/18-year-olds in 2017 and 23% of 16/17-year-olds in 2007, and the share was still 44% a year later.[45]

Poor housing may also affect children indirectly, through the stress it places on the entire household, and particularly parents. In work on theories of family stress and of the environments that shape children's development, Clair highlights that the home is among the most important influences.[46] In the US study discussed above, a substantial part of the link between housing quality and children's outcomes ran through parents' mental health and wellbeing.[47] Parents living in poor housing experience more psychological distress, which may affect the warmth of family life and the time and energy they have to support their children's learning. Clair also cautions that research has tended to focus on families in poverty, and that the effects of housing on children from a wider range of backgrounds deserve more attention.[48]

Moving home and residential instability

The final channel that the literature has considered regards the role of residential instability and loss of school connections due to frequent moves. This is distinct from physical conditions: a young person can live in a well-maintained home but still have their education disrupted by frequent moves, the threat of eviction, or forced relocation.

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[44] Dunn, J.R. (2020) 'Housing and Healthy Child Development: Known and Potential Impacts of Interventions', *Annual Review of Public Health*, 41(1), pp. 381–396. Available at: https://doi.org/10.1146/annurev-publhealth-040119-094050.

[45] Holt-White, E. et al (2022) *Mental Health and Wellbeing*. COSMO Wave 1 Briefing No. 4. London, UK: UCL Centre for Education Policy and Equalising Opportunities and the Sutton Trust. Available at: https://cosmostudy.uk/publications/mental-health-and-wellbeing; Holt-White, E. et al (2023) *Mental and Physical Health*. COSMO Wave 2 Briefing No. 1. London, UK: UCL Centre for Education Policy and Equalising Opportunities and the Sutton Trust. Available at: https://cosmostudy.uk/publications/mental-and-physical-health.

[46] Clair (2019).

[47] Coley et al (2013).

[48] Clair (2019).

A Swedish study benefited from innovative data linking eviction records to education, health and crime registers.[49] This study showed that forced moves, repeated moves and long-distance moves showed the strongest associations with lower attainment. By contrast, a single voluntary move was associated with only a small reduction in the chance of completing upper secondary school. The overarching insight is that the context of the move matters. Involuntary and repeated moves disrupt established relationships with peers and schools in a way that a single, planned, local move may not.

On a related note, also regarding the context in which young people live, a study from Norway looked at whether being in owner-occupied accommodation protects children's education. Comparing siblings within the same family, to rule out the influence of family characteristics, Aarland and colleagues found that each additional year spent in an owner-occupied home was associated with a 1.4 percentage point higher chance of completing upper secondary school and a 1.7 percentage point higher chance of enrolling in college.[50] These associations held after accounting for changes in household income, wealth, household composition and moves. They were strongest for children from lower-income families, and those whose fathers had less education, suggesting that home ownership is most valuable for those from disadvantaged backgrounds. The Norwegian study discussed above similarly found that moving home was associated with lower exam results, even after testing for the influence of unobserved factors.[51]

"Social housing is often thought of negatively, but it can offer more secure tenure and better conditions than the private rented housing that is the plausible alternative for many disadvantaged families."

Neighbourhoods and social housing

We consider the neighbourhood the family lives in, and whether they live in social housing or not, as contextual variables rather than distinct channels. A move to a new neighbourhood or into social housing usually changes physical conditions, tenure security and stability all at once, and potentially in different ways. Social housing is often thought of negatively, but it can offer more secure tenure and better conditions than the private rented housing that is the plausible alternative for many disadvantaged families.

A systematic review of neighbourhood influences on education identified several neighbourhood factors that are important for educational outcomes: neighbourhood poverty, the educational mix of the

[49] Kahlmeter (2021).

[50] Aarland et al (2021).

[51] von Simson and Umblijs (2020).

neighbourhood, the ethnic and migrant composition, and social disorganisation (disorder and crime, poor physical conditions, frequent population turnover and weak social ties in the neighbourhood).[52] A renowned study, the US Moving to Opportunity programme, is a rare example of a randomised controlled trial in this space. The programme gave housing vouchers to randomly selected low-income families to move from high-poverty to lower-poverty neighbourhoods. Early follow-up studies found improvements in mental health and safety, but little evidence of gains in attainment.[53] Longer-term outcomes showed that children who moved before age 13 were more likely to attend college and had higher earnings as adults, while moves after age 13 had neutral or negative effects.[54] These moves changed physical conditions and security as well as neighbourhoods, making it difficult to attribute the effects to neighbourhood alone.

Studies that try to isolate neighbourhood effects in particular have had mixed results. For England, Weinhardt used the timing of moves into social housing in deprived neighbourhoods, which depends partly on waiting list lengths that families cannot control, generating a source of random variation in the timing of the move. He found no evidence of short-term negative effects on test scores at age 14.[55] However, evidence from Hong Kong, which also relies on near-random allocation of public rental housing, found that children did benefit from moving to more advantaged neighbourhoods. Among children in public housing, those in lower-poverty neighbourhoods had around four to six percentage points higher enrolment in secondary and pre-university education.[56] This effect only emerged among children who had lived in the same neighbourhood for

[52] Nieuwenhuis, J. and Hooimeijer, P. (2015) 'The Association Between Neighbourhoods and Educational Achievement, a Systematic Review and Meta-Analysis', *Journal of Housing and the Built Environment*, 31(2), pp. 321–347. Available at: https://doi.org/10.1007/s10901-015-9460-7.

[53] Leventhal, T. and Brooks-Gunn, J. (2004) 'A Randomized Study of Neighborhood Effects on Low-Income Children's Educational Outcomes', *Developmental Psychology*, 40(4), pp. 488–507. Available at: https://doi.org/10.1037/0012-1649.40.4.488; Leventhal, T., Fauth, R.C. and Brooks-Gunn, J. (2005) 'Neighborhood Poverty and Public Policy: A 5-Year Follow-up of Children's Educational Outcomes in the New York City Moving to Opportunity Demonstration', *Developmental Psychology*, 41(6), pp. 933–952. Available at: https://doi.org/10.1037/0012-1649.41.6.933.

[54] Chetty, R., Hendren, N. and Katz, L.F. (2016) 'The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment', *American Economic Review*, 106(4), pp. 855–902. Available at: https://doi.org/10.1257/aer.20150572.

[55] Weinhardt, F. (2014) 'Social Housing, Neighborhood Quality and Student Performance', *Journal of Urban Economics*, 82, pp. 12–31. Available at: https://doi.org/10.1016/j.jue.2014.06.001.

[56] Chang, Z. (2025) 'Neighborhood Effects on Educational Outcomes: New Evidence from Public Rental Housing in Hong Kong', *Real Estate Economics*, 53(6), pp. 1258–1283. Available at: https://doi.org/10.1111/1540-6229.70003.

more than five years, suggesting a gradual process consistent with the build-up of friendships and local ties.

Han and Schwartz used a similar approach to find that living in public housing improved test scores, with the gains growing after the first year.[57] They found an initial drop in performance, likely attributable to the disruption of moving home and school, but this is outweighed by the benefits of more stable, cheaper and better-quality housing in the longer term. Together, this evidence suggests that the educational consequences of neighbourhoods and social housing depend heavily on context: on the housing that families would otherwise live in, the age at which they move, and whether better conditions last long enough for social and educational networks to form.

Homelessness and temporary accommodation

There is little evidence from any country on how living in temporary accommodation affects children's educational or other outcomes. There is a body of work looking at adults experiencing homelessness from the US, but little focuses on young people and their educational outcomes. There is some work on the impact of policy on homelessness – for example, research on the freezing of Local Housing Allowance rates in the UK has shown that, by making housing less affordable, these freezes increased evictions, homelessness and the use of temporary accommodation.[58] But this research does not consider the consequences for the children in the families affected, including educational attainment. Given the rise in the number of families in temporary accommodation in the UK (with 177,530 homeless children living in temporary accommodation across England at the end of March 2026, the highest number on record),[59] and the literature discussed above concerning poor housing conditions and forced and repeated moves, which very likely coincide with temporary accommodation, this is a significant gap in the literature.

In a rare attempt to study this issue, Shelter and YouGov surveyed state school teachers about teaching children who were homeless or living in bad housing; more than half had worked at a school with homeless children

[57] Han, J. and Schwartz, A.E. (2025) 'Are Public Housing Projects Good for Kids After All?', *Journal of Policy Analysis and Management*, 44(3), pp. 764–791. Available at: https://doi.org/10.1002/pam.22625.

[58] Fetzer, Sen and Souza (2023).

[59] Ministry of Housing, Communities and Local Government (2026d); Ministry of Housing, Communities and Local Government (2026c); see also House of Commons Housing, Communities and Local Government Committee (2025).

in the previous three years.[60] Of those with experience of teaching these children, 88% reported absenteeism as being a key issue for these children, as well as children coming to school hungry and tired. As well as highlighting the damaging effect of bad housing on education, this work also emphasises the problem of lack of administrative data. Temporary accommodation is recorded by local authorities, but these records are not linked to children's education records in the UK. This means researchers must turn to surveys, where the numbers involved are often too small (including in those we use in this report) to support detailed analysis beyond headline numbers.

"In England, the most direct evidence shows that children in lower-quality housing have lower educational outcomes and higher rates of absence."

Long-run outcomes

Most of the research reviewed above looks at outcomes during childhood and adolescence. There is much less evidence on how childhood housing is linked to outcomes in adulthood, such as employment, earnings and health. The Moving to Opportunity studies and the US research on adolescent housing and adult memory are important exceptions,[61] but we are not aware of comparable evidence for the UK.

Summary and gaps in the evidence

A small literature, mainly from outside the UK, has found consistent evidence that poor housing quality is associated with lower educational attainment in young people, over and above the impact of economic disadvantage. In England, the most direct evidence shows that children in lower-quality housing have lower educational outcomes and higher rates of absence, even after accounting for household income and other socio-economic factors.[62]

The link between housing and educational attainment operates through three distinct channels. The most direct is the physical home learning environment, encompassing overcrowding, noise and factors which limit access to quiet study space and disrupt concentration and sleep. A second channel concerns damp and poor physical conditions, which impact health, in turn increasing illness-related absence and reducing wellbeing. The third

[60] Sharma, R. (2020) *The Impact of Homelessness and Bad Housing on Children's Education*. Briefing. Shelter. Available at: https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/briefing_the_impact_of_homelessness_and_bad_housing_on_childrens_education (Accessed: 27 October 2026).

[61] Chetty, Hendren and Katz (2016); Kwon, Sutin and Kim (2025).

[62] Baranyi et al (2025).

channel concerns residential instability: repeated or forced moves may disrupt young people's networks, change their peer groups and friendships, affecting their learning. Neighbourhoods and social housing are additional contextual factors that may interact with all three.

This review has identified several important gaps in the literature. First, there is a lack of robust, causal evidence, with much of the work being descriptive in nature (albeit often with high-quality linked data, or survey data with rich controls). Second, as noted at the start of this chapter, there are very few UK-based quantitative studies. Third, there is almost no evidence on children in temporary accommodation in the UK, with data linkage being a major barrier.

This report aims to help fill several of these gaps.

Our data and approach

No single dataset has everything we need: good measures of housing in adolescence, education and wellbeing outcomes, and a long enough follow-up to see adult life. We therefore use three UK studies that follow young people over time, each of which adds something different (Table 1). Appendix 1 provides more technical details for each.

Table 1: Datasets used in this report

Dataset	Who it follows	When housing is measured	Relevant outcomes
Millennium Cohort Study (MCS)	Young people born in 2000–02, followed to age 23	Parents' reports at age 11 (homelessness up to age 14)	GCSEs, A Levels, higher education, qualifications and dropout by 23; wellbeing and health at 17
COVID Social Mobility and Opportunities study (COSMO)	Young people in Year 10 in March 2020, followed to age 17/18	Parents' and young people's reports at 16–18	A Level and Level 3 results at 18 (from the National Pupil Database); life satisfaction, psychological distress, likelihood of applying to university
British Household Panel Survey (BHPS) and Understanding Society	Young people aged 11–15 in 1996–2008, followed into adulthood	Household reports at ages 11–15	Degree, employment, earnings, occupation, health and life satisfaction in their late 20s to early 40s

The MCS is our main dataset for education. It follows a large, nationally representative group of young people, with rich detail on their homes at age 11 and on their education up to age 23. It also measured their cognitive

ability at age seven, so we can compare young people who were doing similarly well in early childhood. We use young people living in England.[63]

COSMO follows the pandemic generation: young people who were in Year 10 when the pandemic began, and who sat their A Levels and other Level 3 qualifications in summer 2023. Young people themselves told us whether they had a suitable or quiet place to study in Year 12, just before their exams. This is the most direct measure of the physical home learning environment in any of our studies. COSMO has also been linked to the National Pupil Database, so we can see their exam results from official records, and compare young people with the same results at the end of primary school (Key Stage 2).[64]

The BHPS and Understanding Society let us follow young people from the housing in which they lived at ages 11 to 15 through to their late twenties to early forties. This is rare: few studies anywhere can link childhood housing to adult outcomes in this way.[65]

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[63] University of London, Institute of Education (2024e) *Millennium Cohort Study: Age 9 Months, Sweep 1, 2001*. Data collection, 14th edition, SN: 4683. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-4683-6; University of London, Institute of Education (2024b) *Millennium Cohort Study: Age 3, Sweep 2, 2004*. Data collection, 12th edition, SN: 5350. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-5350-7; University of London, Institute of Education (2024c) *Millennium Cohort Study: Age 5, Sweep 3, 2006*. Data collection, 9th edition, SN: 5795. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-5795-6; University of London, Institute of Education (2024d) *Millennium Cohort Study: Age 7, Sweep 4, 2008*. Data collection, 9th edition, SN: 6411. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-6411-9; University of London, Institute of Education (2024a) *Millennium Cohort Study: Age 11, Sweep 5, 2012*. Data collection, 6th edition, SN: 7464. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-7464-6; University of London, Institute of Education, Centre for Longitudinal Studies (2026a) *Millennium Cohort Study: Age 14, Sweep 6, 2015*. Data collection, 8th edition, SN: 8156. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-8156-8; University of London, Institute of Education, Centre for Longitudinal Studies (2026b) *Millennium Cohort Study: Age 17, Sweep 7, 2018*. Data collection, 2nd edition, SN: 8682. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-8682-2; University College London, UCL Social Research Institute (2026a) *Millennium Cohort Study: Sweep 8, Age 23, 2023–2025*. Data collection, 2nd edition, SN: 9509. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-9509-2; University College London, UCL Social Research Institute (2026b) *Millennium Cohort Study: Sweeps 1–8, 2001–2025: Longitudinal Files*. Data collection, 6th edition, SN: 8172. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-8172-6.

[64] Anders, J. et al (2024a) *COVID Social Mobility and Opportunities Study: Wave 1, 2021-2022*. Data collection, 4th edition, SN: 9000. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-9000-4; Anders, J. et al (2024b) *COVID Social Mobility and Opportunities Study: Wave 2, 2022-2023*. Data collection, 2nd edition, SN: 9158. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-9158-2.

[65] University of Essex, Institute for Social and Economic Research (2026) *Understanding Society: Waves 1–15, 2009–2024 and Harmonised BHPS: Waves 1–18, 1991–2009*. Data collection, 21st edition, SN: 6614. UK Data Service. Available at: https://doi.org/10.5255/UKDA-SN-6614-22.

The physical home learning environment

Our main measure of housing in the MCS captures what we have chosen to call the physical home learning environment: whether the young person has their own bedroom, whether there is a quiet place for them to work, whether the home is overcrowded, and whether it is noisy. We use this term deliberately. Most research on the home learning environment is about the learning activities that are available in the home, and that parents undertake with their children.[66] Our measure is about the space and quiet a young person has in which to study, an aspect that a few recent studies call the physical home learning environment.[67] TIMSS, a large international study of attainment, similarly counts a place to do schoolwork among the resources for learning available in the home.[68] Crowding and noise are also among the features of the physical environment that research links to children's development.[69] Alongside this measure, we look at damp, and at how parents rate their local area as a place to raise children. Appendix 1 details how we built these measures.

Our approach

In each dataset, we take the same two steps. First, we describe how outcomes differ between young people living in better and worse housing, showing the size of the gaps that exist. Second, we use regression analysis effectively to compare young people who are otherwise similar: from families with similar incomes and backgrounds, and, where the data allow, with similar measured ability or attainment earlier in childhood. We build up regression models sequentially, adding these other characteristics in stages to help us understand how much of each gap they account for. Our reporting in the main body of the report focuses on the comparison after including the full set of background characteristics (but before including what we might think of as downstream 'mediators' of the link) as our 'main models'. Full sets of models are in the report's Appendix 4 and we cross-refer where appropriate.

This approach has several strengths. All three studies follow the same young people over time, so we can use housing measures from before the outcomes we look at. The rich information they hold on families lets us account for many of the other differences between young people in better

[66] Lehrl, Evangelou and Sammons (2020); Wirth et al (2022).

[67] Costa (2024); Strijbos et al (2025).

[68] Reynolds, Mullis and Martin (2021).

[69] Evans (2006).

and worse housing, including early ability in the MCS and Key Stage 2 results in COSMO. And because we use three studies, covering different generations and measuring housing in different ways, we can see whether the same patterns hold across them.

There are also important caveats. Our results are associations, not proof that housing causes the differences we find. There may be differences between families that we cannot observe and that are linked to both housing and young people's outcomes. Where associations persist after accounting for a wide range of characteristics, and fit the pathways identified in previous research, this strengthens the case that housing plays a role, but it does not prove it. We call a difference 'statistically significant' when it is unlikely to have arisen by chance, using the conventional 5% level. Because we look at many outcomes and several aspects of housing, some associations will appear significant by chance, so we put most weight on patterns that are consistent across outcomes and studies.

Who grows up in poor housing

Poor housing is common, and it is far more common in poorer families. This chapter sets out who grows up with each of the housing problems we study, before the following chapters look at how they are linked to young people's outcomes.

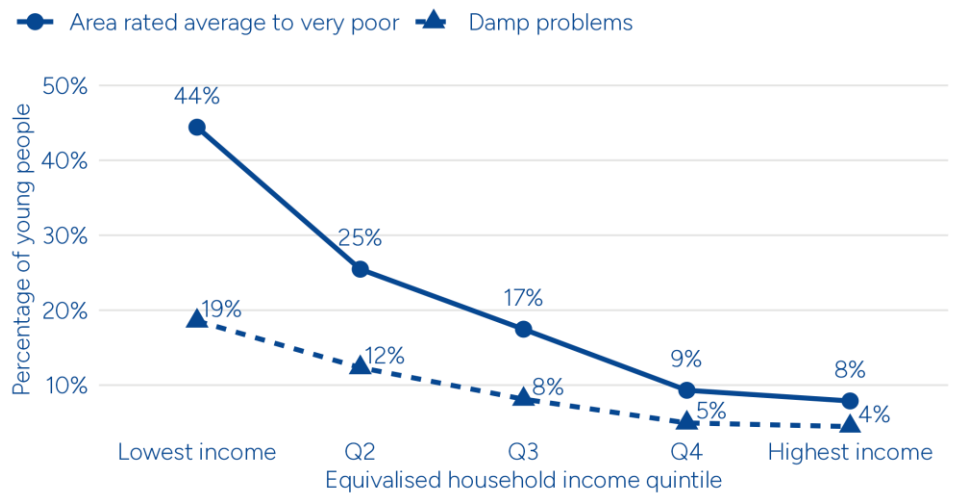
Damp, the local area and the physical home learning environment

Many young people grow up with at least one of these problems. Around one in ten (10%) lived in a home with damp problems at age 11, and 21% had parents who rated their local area as average to very poor as a place to raise children (Figure A3.4 in Appendix 3). Problems inside the home were also common: 24% of young people shared a bedroom and 21% lived in a noisy home, while fewer had no quiet place to study (4%) or lived in an overcrowded home (2%) (Figure A2.2 in Appendix 2).

These problems are much more common in lower-income families. Young people in the poorest fifth of families were around four times as likely as those in the richest fifth to live with damp (19% compared with 4%), and 44% had parents who rated the local area as average to very poor, compared with 8% in the richest fifth (Figure 2).

"Young people in the poorest fifth of families were around four times as likely as those in the richest fifth to live with damp."

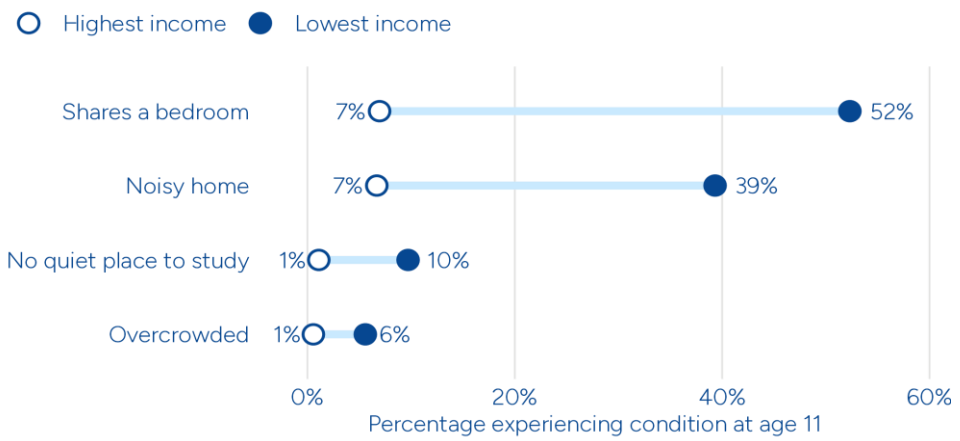
Figure 2: Housing problems by family income



Source: Millennium Cohort Study, sweep 5, England, weighted. Note: the chart shows the percentage of young people with damp problems and living in an area rated average to very poor at age 11. Household income is equivalised and divided into fifths.

The gaps in the physical home learning environment are larger still (Figure 3). In the poorest fifth of families, 52% of young people shared a bedroom at age 11, compared with 7% in the richest fifth (around eight times as likely), and 39% lived in a noisy home, compared with 7%; while 10% had no quiet place to study, compared with 1%; and 6% lived in overcrowded homes, compared with 1%. In the rest of the report, we use the gap between the poorest and richest fifths as a yardstick (or reference point): when we compare young people with a "worse" physical home learning environment, we mean the difference between the home of the average young person in the poorest fifth of families and that of the average young person in the richest fifth (Figure 9 in the next chapter shows how the physical home learning environment measure is associated with the family income distribution).

Figure 3: The physical home learning environment in the poorest and richest families



Source: Millennium Cohort Study, sweep 5, England, weighted. Note: the chart shows the percentage of young people experiencing each condition at age 11. Household income is equivalised and divided into fifths.

52%

of young people in the poorest fifth of families shared a bedroom at age 11, compared with 7% in the richest fifth.

Housing problems also differ sharply by tenure (Figure A3.5 in Appendix 3). Young people in social housing were the most likely to live with damp (20%) and in an area their parents rated as average to very poor (46%), followed by those whose families rented privately (14% and 23%). Among young people whose families owned their home (encompassing both those with a mortgage and who own outright), 6% lived with damp, while 14% (own with mortgage) and 11% (own outright) lived in an area their parents rated average to very poor.

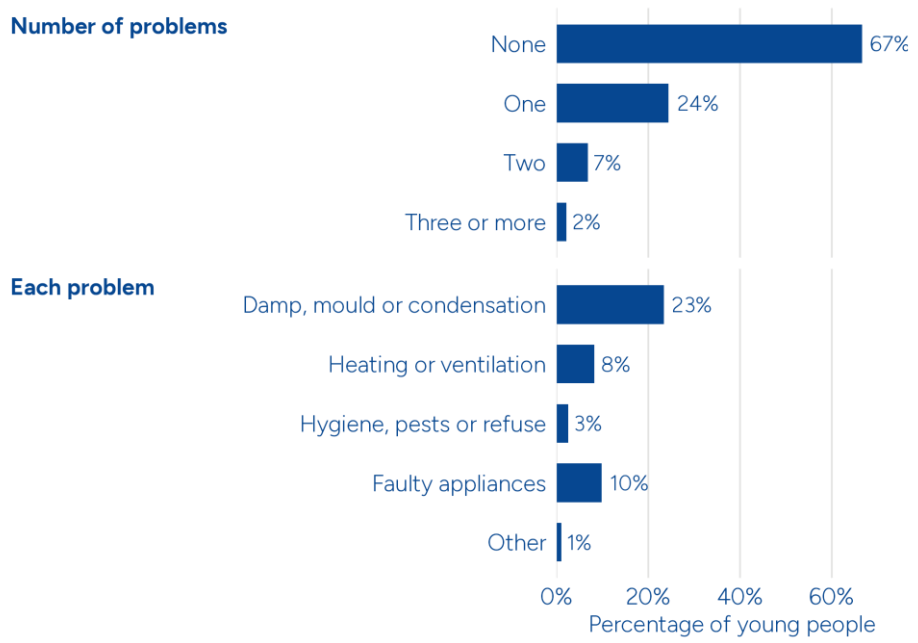
Young people in the pandemic generation

In COSMO, parents reported whether their home had problems with damp, mould or condensation; heating or ventilation; hygiene, pests or refuse; faulty appliances; or other problems. Two-thirds of young people (67%) had a parent who reported none of these problems, a quarter (24%) reported one problem, and 9% two or more (Figure 4). This was more common in less advantaged families: 13% of young people in the lowest socio-economic fifth, compared with 5% in the highest.[70] The most common problem was damp, mould or condensation, reported by 23% of parents. This is higher than the 10% of MCS parents who reported damp problems when their child was 11, but the COSMO question is broader: it

[70] In COSMO, we measure socio-economic status with an index combining parents' education, housing tenure and neighbourhood deprivation, which we judged the best available measure (see the appendix). We are therefore unable to produce comparable figures for low- and high-income households from the COSMO data.

includes condensation, which was also among the most common problems in the BHPS. The three studies measure housing problems in different ways, at different times, so their levels are not directly comparable. But they agree that housing problems are common, and more common in less advantaged families.

Figure 4: Housing problems in COSMO



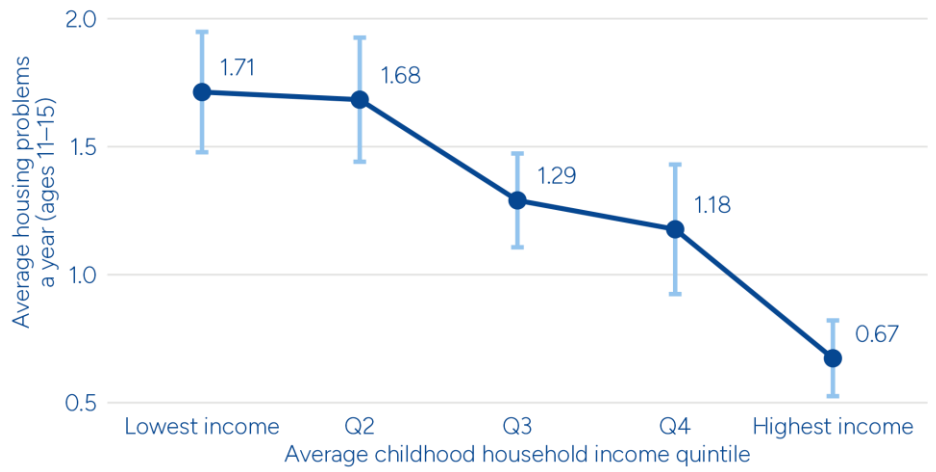
Source: COSMO, Wave 2, England, weighted. Note: the chart shows the percentage of young people whose parent reported each number of housing problems, and each problem. It excludes young people whose parent did not answer the question or answered 'don't know' or 'prefer not to say'. Parents could report more than one problem.

Housing in adolescence a generation ago

The BHPS tells us about the housing young people lived in at ages 11 to 15 in the 1990s and 2000s. Most young people grew up with some of these problems, and a sizeable minority with several. Around a quarter (24%) had none in any year we observe, while 22% had more than two a year on average (Figure A3.6 in Appendix 3). The most common problem was a shortage of space, which 47% of young people experienced in at least one year we observe, followed by vandalism or crime in the area (32%), noise from the street (28%) and condensation (27%) (Figure A3.7).

As in the MCS, these problems were much more common in poorer families. The average number of problems a year fell steadily with household income, from 1.7 in the poorest fifth of families to 0.7 in the richest (Figure 5).

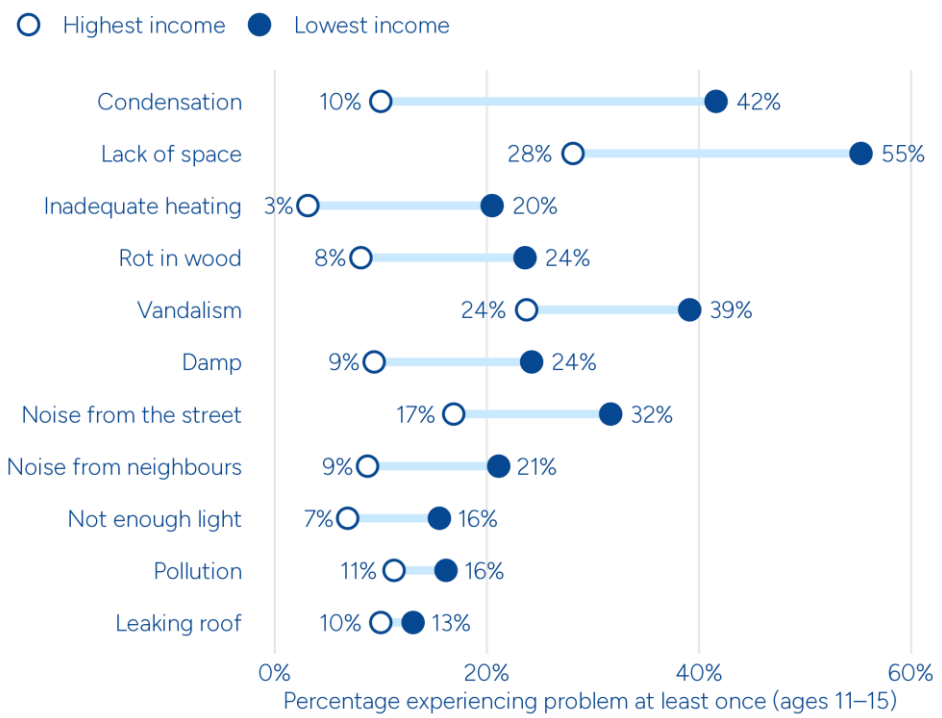
Figure 5: Housing problems in adolescence by family income



Source: British Household Panel Survey. Note: the chart shows the average number of housing problems a year at ages 11–15. Household income is average childhood household income, divided into fifths. Lines show 95% confidence intervals. Unweighted.

Every individual problem was more common among the poorest families (Figure 6), with the largest gaps in condensation (42% compared with 10% experienced it at least once), lack of space (55% compared with 28%) and inadequate heating (20% compared with 3%).

Figure 6: Housing problems in adolescence in the poorest and richest families



Source: British Household Panel Survey. Note: the chart shows the percentage of young people experiencing each problem at least once at ages 11–15. Household income is average childhood household income, divided into fifths. Unweighted.

Poor housing is common, and it is concentrated among the young people who already face the biggest obstacles. In the poorest fifth of families, half of young people shared a bedroom at 11 and one in ten had no quiet place to study. The same pattern holds across three studies, a generation apart. If poor housing holds young people back, it does so most for those from poorer families, and so may be an important factor in explaining why they tend to do less well in education.

"Poor housing is common, and it is concentrated among the young people who already face the biggest obstacles."

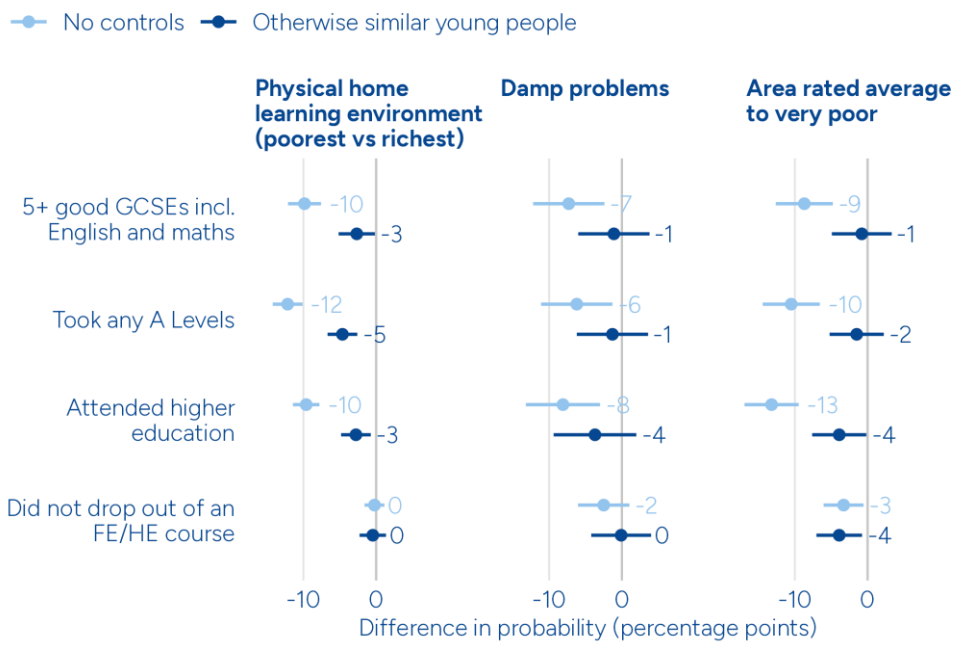
Housing and education

The previous chapter showed that young people from poorer families are much more likely to grow up without the space and quiet to study. This chapter asks whether that matters for their education. We follow young people in the MCS from GCSEs through A Levels to higher education, and ask how much of the income gap in GCSE results is linked to housing. We then test our central finding directly in COSMO, which asks young people about their space to study and includes linked administrative data on their exam results.

GCSEs and A Levels

Young people growing up in worse-quality housing do markedly less well at school. Figure 7 shows, for each of our three measures of housing quality in the MCS, how much less likely young people were to reach each stage of education. Before taking account of other differences between families, young people whose physical home learning environment at age 11 was like that of the average young person in the poorest fifth of families, rather than the richest fifth, were 9.8 percentage points less likely to achieve five or more good GCSEs including English and maths, and 12.2 percentage points less likely to take any A Levels. The gaps were of a similar size for young people living with damp (7.3 and 6.2 percentage points) and in areas their parents rated as average to very poor (8.7 and 10.5 percentage points). The same is true of the Key Stage 4 point score, which was 4.7 points lower for a physical home learning environment like that of the poorest fifth rather than the richest, 1.8 points lower for those living with damp, and 4.0 points lower for those in areas rated average to very poor. We stress, however, that since young people in worse-quality housing are also much more likely to come from lower-income families, these raw gaps will partly reflect other disadvantages.

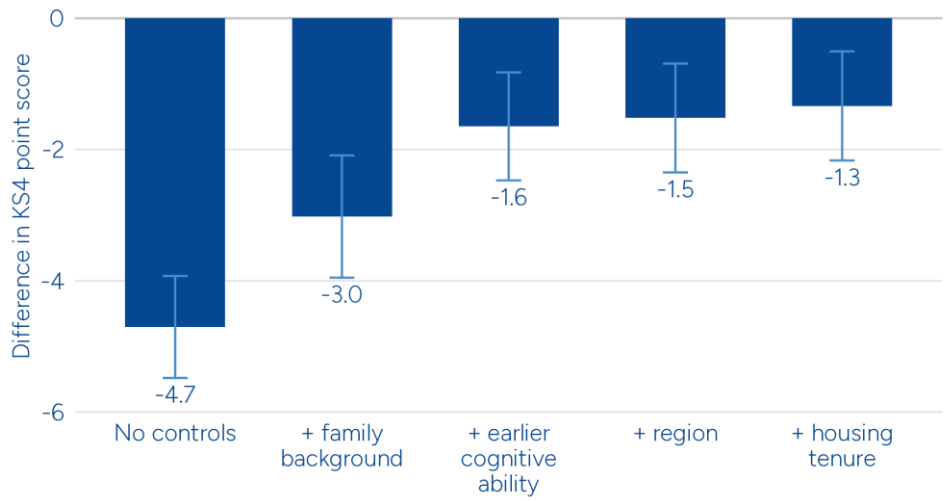
Figure 7: Housing and educational progression



Source: Millennium Cohort Study, England, weighted. Note: the chart shows the difference in the probability of each outcome, in percentage points. 'No controls' compares young people who differ on one measure of housing quality but are similar on the other two. 'Otherwise similar young people' also controls for demographics, household income and size, cognitive ability at age seven, region and housing tenure. Lines show 95% confidence intervals.

Figure 8 shows how the gap linked to the physical home learning environment changes as we take account of more of these differences. More than a third of the gap in the capped Key Stage 4 point score is accounted for by household income, household size and demographic characteristics, and a further part by differences in measured cognitive ability at age seven. But a gap remains: comparing young people from households with similar incomes, of similar measured ability, in the same region and the same type of tenure, a physical home learning environment like that of the poorest fifth rather than the richest is associated with a capped Key Stage 4 point score 1.3 points lower (Appendix Table A4.1). Because the capped Key Stage 4 point score adds up the grades (on the 1 to 9 scale) of a young person's best eight GCSEs, this is equivalent to around a sixth of a grade in each of those GCSEs.

Figure 8: The physical home learning environment and GCSE results



Source: Millennium Cohort Study, England, weighted. Note: the chart shows the difference in Key Stage 4 point score between young people with a physical home learning environment at age 11 like that of the average young person in the poorest fifth of families and the richest fifth. Bars show estimates; lines show 95% confidence intervals. Each bar adds the controls named to those on its left. All models also include damp and the rating of the local area.

Returning to Figure 7, we can see that adding these additional controls reduces the association between the physical home learning environment and educational attainment, but the relationships remain significant. Comparing otherwise similar young people, a physical home learning environment like that of the poorest fifth rather than the richest is still associated with a 2.7 percentage point lower chance of five good GCSEs and a 4.6 percentage point lower chance of taking A Levels (Appendix Tables A4.2 and A4.3). For comparison, 68% of young people in our sample achieved five good GCSEs and 52% took A Levels.

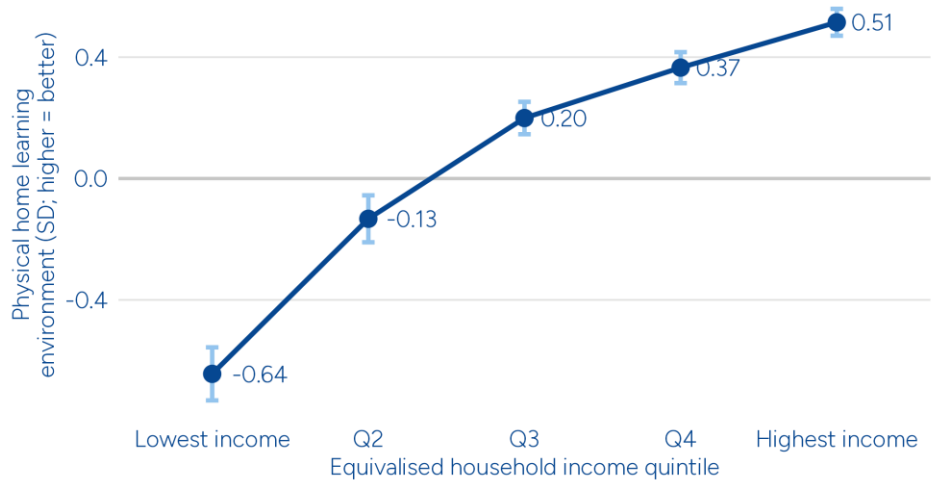
The other two aspects of housing quality behave differently. The association between damp and GCSE results disappears once we account for household income and demographics, and the association with the rating of the local area shrinks and is no longer statistically significant in our main model (i.e., with the full set of controls – see Appendix Tables A4.1 to A4.3 for full details). The same pattern holds for five good GCSEs and for taking A Levels (Figure 7). Meanwhile, the gaps linked to damp and to the local area are small (1.1 and 0.8 percentage points for five good GCSEs) are not statistically significant. Some of the A Level gap reflects lower GCSE results, but even among young people with the same GCSE results, those with a worse physical home learning environment were 3.0 percentage points less likely to take A Levels. Among young people who took A Levels, our estimates of the association between housing quality

and A Level points are imprecise, and none is clearly different from zero in our main model (Appendix Table A4.4).

Housing and the income gap in GCSE results

These findings raise the question of how much of the well-established gap in GCSE results between young people from lower- and higher-income families is linked to the quality of the housing they grow up in. The first step is the link between income and housing. The physical home learning environment improves steadily with equivalised family income (Figure 9), and the gap between the poorest and richest fifths of families (quintiles) is the yardstick we use for it throughout.

Figure 9: The physical home learning environment by family income



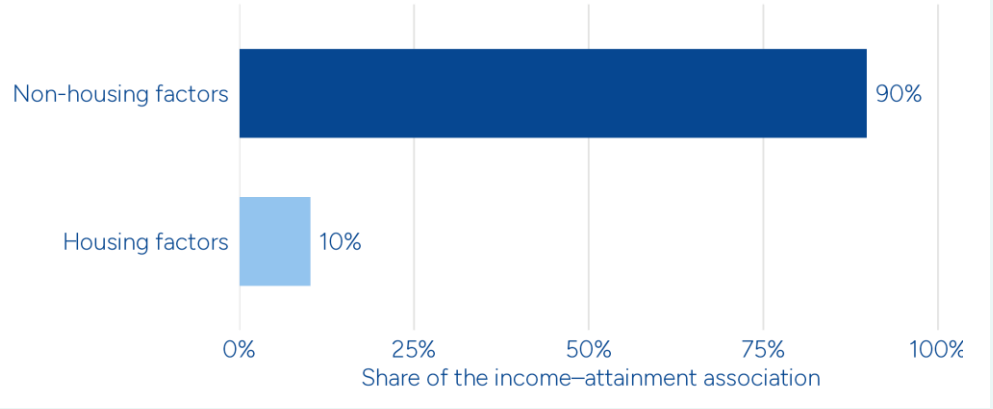
Source: Millennium Cohort Study, sweep 5, England, weighted. Note: the chart shows the average physical home learning environment at age 11. The physical home learning environment is measured in standard deviations, with higher values indicating a better physical home learning environment. The gap between the poorest and richest fifths, about 1.16 standard deviations, is the yardstick we use for this measure throughout the report. Household income is equivalised and divided into fifths. Lines show 95% confidence intervals.

Around 10%

of the income gap in GCSE results is accounted for by housing quality, almost all of it through the physical home learning environment.

Using the approach described in Appendix 2, around 10% of the association between household income and the Key Stage 4 point score is accounted for by our three measures of housing quality – almost all of it by the physical home learning environment (9.5% of the 10.2%). The remaining 90% is not accounted for by housing quality, and reflects the many other ways in which family income is linked to attainment (Figure 10). Figure A2.3 in the Appendix shows the contribution of each measure of housing quality.

Figure 10: How much of the income gap in GCSE results is linked to housing quality



Source: Millennium Cohort Study, England, weighted. Note: the chart shows the share of the association between household income and Key Stage 4 point score that is accounted for by housing quality (housing factors) and by everything else (non-housing factors). Housing factors are the physical home learning environment, damp and the rating of the local area together. All models control for demographic characteristics, household size, cognitive ability at age seven and region. Household income is equivalised.

Higher education, qualifications and dropout

The gaps continue beyond school. Comparing otherwise similar young people, the physical home learning environment and the local area continue to predict entry to higher education (Figure 7; Appendix Table A4.5). A physical home learning environment like that of the poorest fifth rather than the richest is associated with a 2.8 percentage point lower chance of attending higher education, and living in an area rated average to very poor with a 3.9 percentage point lower chance. When we also compare young people with the same GCSE and A Level results, the association with the physical home learning environment is close to zero. That with the local area is smaller and no longer statistically significant. This is consistent with much of the gap running through attainment, although we cannot test this formally, and this comparison uses a smaller sample (see below).

Damp shows a different pattern. Young people living with damp are 3.7 percentage points less likely to attend higher education in our main model, although this is not statistically significant. Again, we might be concerned that much of this difference is coming through GCSE and A Level attainment. Therefore, we also run a model where we compare young people with the same GCSE and A Level results (Appendix Table A4.5). Here, the gap is larger, at 5.8 percentage points, and statistically significant. However, this model is estimated on a smaller sample (4,845

rather than 5,239 young people), because it requires information on GCSE and A Level results, and some of the difference may reflect this. We therefore treat this result with caution, although re-estimating our main models on this smaller sample does not change the overall picture.

We also look at the link between the physical home learning environment and the highest level of qualification obtained (Appendix Table A4.6). We find that a physical home learning environment like that of the poorest fifth rather than the richest is associated with a highest qualification 0.14 levels lower among otherwise similar young people. Damp and a lower-rated area are associated with lower qualification levels too (by 0.19 and 0.12 levels respectively), but these associations are not statistically significant in our main model.

Dropping out of a further or higher education course follows a different pattern again. Neither the physical home learning environment nor damp is associated with dropout, before or after taking account of other differences (Appendix Table A4.7). But young people from areas rated average to very poor were 3.3 percentage points more likely to have dropped out of a course, and this gap does not shrink when we compare otherwise similar young people (3.9 percentage points). Given that 12.8% of young people in our sample had dropped out of a course, this means they were around 30% more likely than average to drop out. We caution that this is a single result, with no other aspect of housing statistically significantly associated with dropout, so it may have arisen by chance. We therefore put little weight on it. If it is real, it could reflect the peers young people grow up with, the opportunities open to them locally, or how far they have to travel to study.

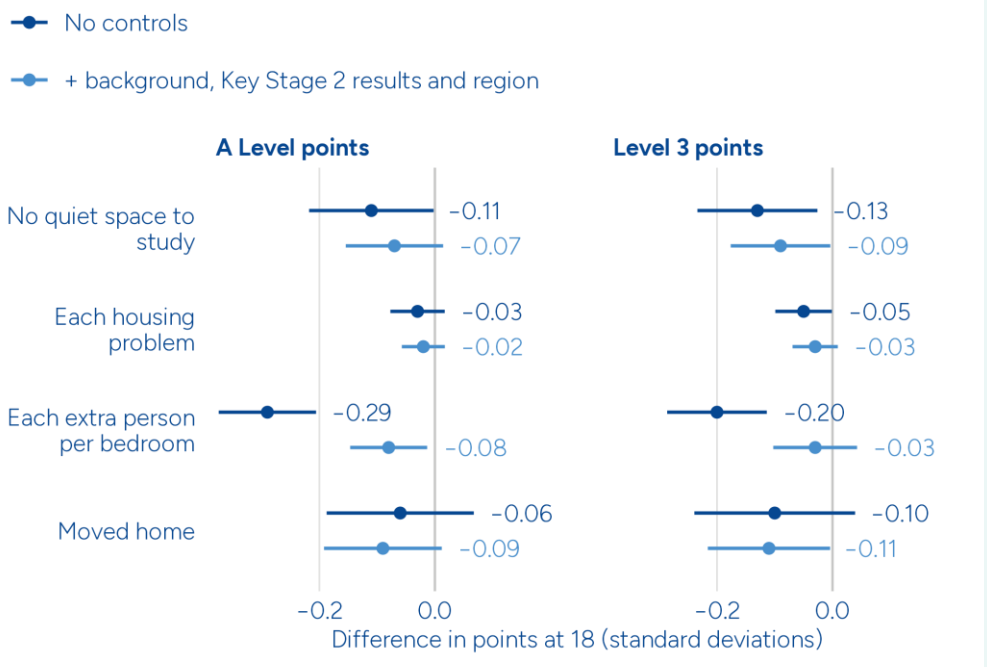
A direct test: study space and exam results at 18

COSMO's link to the National Pupil Database lets us look at the exam results at age 18 of the pandemic generation, who took their GCSEs in 2021. We look at two outcomes from summer 2023: A Level points, and Level 3 points, which count all Level 3 qualifications, including vocational ones. We measure both in UCAS points. To give a sense of scale, we compare each gap with the gap between young people from the highest and lowest socio-economic fifths. Our main estimates compare young people from similar socio-demographic backgrounds, with the same Key Stage 2 results at the end of primary school, living in the same region. We do not look at GCSE results (these young people took their GCSEs in summer 2021), both because their grades were teacher assessed that year and because this was before we measure their housing.

Not having a suitable or quiet place to study again stands out (Figure 11; Appendix Tables A4.13 and A4.14). Young people who lacked one in Year 12 had lower Level 3 points than otherwise similar young people: a gap around a fifth of that between young people from the highest and lowest socio-economic fifths in the same comparison. The link with A Level points is in the same direction, but is not statistically significant.

Moving home since the pandemic began is linked to lower Level 3 points, by around a quarter of the socio-economic gap. Again, the link with A Level points is in the same direction but is not statistically significant. Living in a more crowded home is correlated with much lower A Level points before taking account of other differences, but a smaller gap persists among otherwise similar young people: around a sixth of the socio-economic gap for each extra person per bedroom. Crowding is not linked to Level 3 points once we take account of other differences, and the number of problems with the home is not linked to either outcome.

Figure 11: Housing and exam results at 18 in the pandemic generation



Source: COSMO linked to the National Pupil Database, England, weighted (ONS Secure Research Service). Note: the chart shows the difference in A Level and Level 3 points (measured in UCAS points), in standard deviations. Each aspect of housing is estimated in a separate model. '+ background, Key Stage 2 results and region' compares young people with similar socio-demographic backgrounds, the same Key Stage 2 results and in the same region. Lines show 95% confidence intervals. The appendix shows the models with further controls.

These associations are smaller than those we find in the MCS, likely for two main reasons. First, comparing young people with the same Key Stage 2 results at age 11 is a much tougher test than comparing those with similar cognitive scores at age seven, as we do in the MCS. Second, COSMO measures housing later, close to the exams, and in less detail: if housing changes over time, this may add noise to our measures, which tends to attenuate associations.

The patterns differ by gender. Among girls, not having a quiet place to study was linked to noticeably lower A Level and Level 3 points (around two-fifths and a half of the socio-economic gap respectively), while there was no clear gap for boys. Results for subgroups like this are more likely to arise by chance, so we treat this difference with caution. Results by socio-economic quintile group show no consistent pattern.

None of the aspects of housing we measure in COSMO is associated with how likely young people thought they were to apply to university.

Taken together, these results point to the physical home learning environment as the aspect of housing most closely linked to education. Young people without their own bedroom or a quiet place to work, in crowded or noisy homes, do less well at GCSE and are less likely to take A Levels and go on to higher education, even compared with young people from otherwise similar families. In the pandemic generation, lacking a quiet place to study in Year 12 predicts lower results at 18, even among young people with the same results at the end of primary school. Damp and the local area matter less for education once we compare similar families. Around 10% of the income gap in GCSE results is accounted for by housing quality, almost all of it through the physical home learning environment.

"Young people without their own bedroom or a quiet place to work, in crowded or noisy homes, do less well at GCSE and are less likely to take A Levels and go on to higher education."

Housing, wellbeing and health

Young people's mental health is at the centre of current debates about their prospects, and the Prime Minister has promised "no long waits anymore for mental health support growing up".[71] Wellbeing also links the two halves of our story: a home that is crowded, noisy or in poor repair may affect how young people feel, and how they feel may in turn affect how they learn. This chapter looks at how housing is linked to young people's wellbeing and health at 17 in the MCS and, using COSMO, in the pandemic generation, who were asked directly about their space to study.

Wellbeing and health at age 17

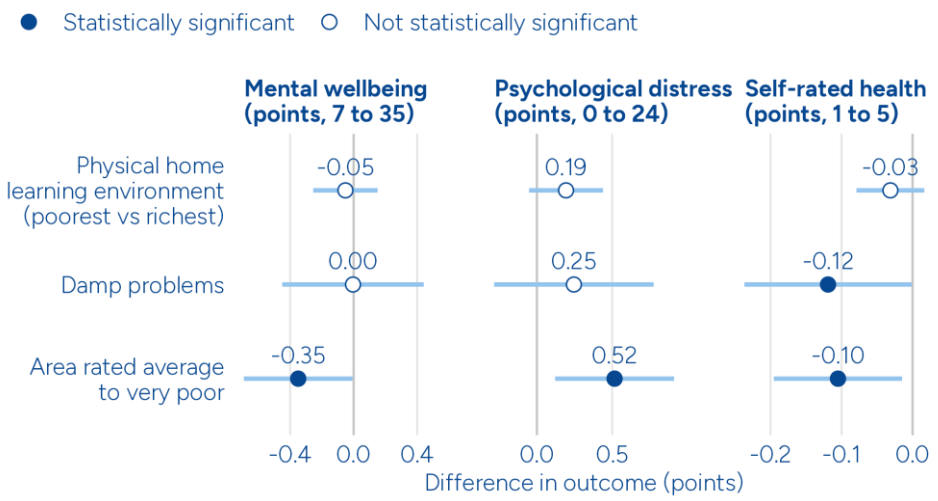
Young people in worse-quality housing also report worse wellbeing and health at 17. Before taking account of other differences, those in areas their parents rated as average to very poor had lower wellbeing and higher psychological distress, and those living with damp had higher distress. These differences are small, but consistent. Both groups rated their physical health as worse, by 0.15 and 0.17 points respectively.

"A home that is crowded, noisy or in poor repair may affect how young people feel, and how they feel may in turn affect how they learn."

Figure 12 shows what remains when we compare otherwise similar young people who also reported similar feelings (how often they were happy, sad or worried) or similar general health at age seven (Appendix Tables A4.8 to A4.10). The local area stands out. Young people in areas rated average to very poor still had slightly lower wellbeing (0.35 points lower on a scale from 7 to 35) and slightly higher psychological distress (0.52 points higher on a scale from 0 to 24). Young people living with damp, and those in lower-rated areas, rated their physical health as worse, by 0.12 and 0.10 points respectively. By contrast, the physical home learning environment, which is so closely linked to educational outcomes, is not clearly associated with any of these outcomes once we account for other differences.

[71] Burnham (2026).

Figure 12: Housing, wellbeing and health at age 17



Source: Millennium Cohort Study, England, weighted. Note: the chart shows the difference in each outcome at age 17 linked to each aspect of housing. Mental wellbeing is measured on a scale from 7 to 35 (higher is better), psychological distress on a scale from 0 to 24 (higher is worse), and self-rated health on a scale from 1 (poor) to 5 (excellent). Models control for demographics, household income and size, cognitive ability at age seven, region, housing tenure, and a measure of wellbeing (how often happy, sad or worried) or general health at age seven. Lines show 95% confidence intervals. Filled points are statistically significant at the 5% level.

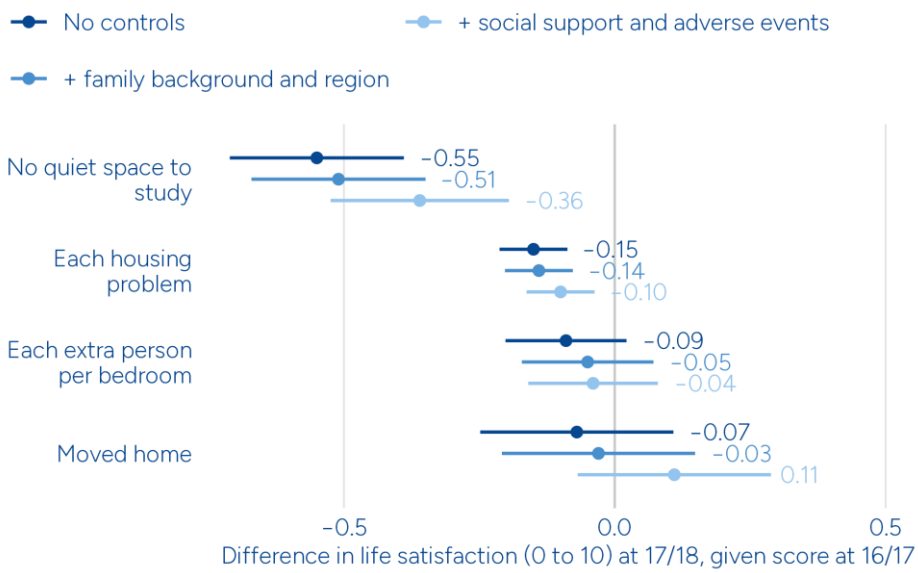
Study space and wellbeing in the pandemic generation

COSMO lets us look at the pandemic generation, who took their GCSEs during the COVID-19 pandemic, and look directly at whether they had a suitable or quiet place to study. The descriptive picture is reassuringly similar to that in the MCS. Young people whose parents reported two or more problems with their home had lower life satisfaction at 17/18 than other young people (5.81 compared with 6.42 out of 10) and higher psychological distress (4.5 compared with 3.7 on the GHQ-12). They were slightly less likely to say they were very likely to apply to university (40% compared with 43%), although this difference is not statistically significant.

Figures 13 and 14 show how four aspects of young people's housing environment are associated with their life satisfaction and psychological distress at 17/18, comparing young people who had the same scores a year earlier. Not having a suitable or quiet place to study stands out. Young people who lacked one had life satisfaction 0.51 points lower on a 0 to 10-point scale, and psychological distress 1.12 points higher on the GHQ-12,

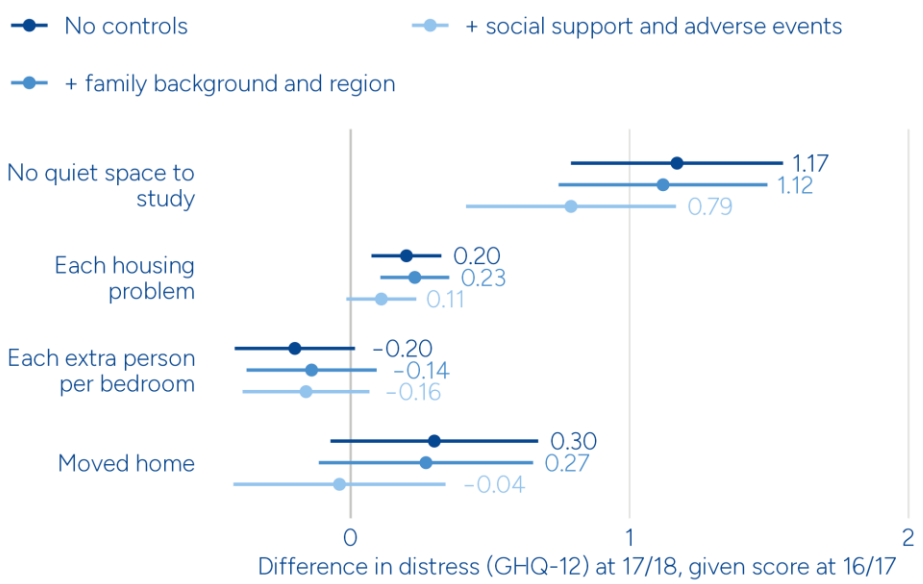
compared with young people from similar backgrounds who started with the same score a year earlier. Each additional problem with the home, such as damp or faulty heating, is also associated with lower life satisfaction and higher distress (0.14 and 0.23 points respectively). When we also adjust for young people's social support and their experience of adverse life events, the association with study space falls to 0.36 points for life satisfaction. Neither the number of people per bedroom nor moving home is clearly associated with either outcome, although our measure of crowding in COSMO is crude.

Figure 13: The housing environment and life satisfaction in the pandemic generation



Source: COSMO, waves 1 and 2, England, weighted. Note: the chart shows the difference in life satisfaction (0 to 10) at age 17/18, comparing young people with the same score a year earlier. Each aspect of housing conditions is estimated in a separate model. '+ family background and region' is our main estimate; '+ social support and adverse events' is a check on how the associations arise. Lines show 95% confidence intervals.

Figure 14: The housing environment and psychological distress in the pandemic generation



Source: COSMO, waves 1 and 2, England, weighted. Note: the chart shows the difference in psychological distress (GHQ-12) at age 17/18, comparing young people with the same score a year earlier. Each aspect of housing conditions is estimated in a separate model. '+ family background and region' is our main estimate; '+ social support and adverse events' is a check on how the associations arise. Higher GHQ-12 scores indicate greater psychological distress. Lines show 95% confidence intervals.

Housing, then, is linked to how young people feel as well as to how they do at school, but different aspects of housing matter for each. In the MCS, the local area and damp are linked to young people's wellbeing and health at 17, while the physical home learning environment is not, once we compare otherwise similar young people. In COSMO, which asks directly about study space, not having a suitable or quiet place to study predicts lower life satisfaction and more distress a year later. A place to study may therefore matter for young people's wellbeing as well as their learning, and the condition of homes and neighbourhoods is relevant to current concern about young people's mental health.

Homelessness and temporary accommodation

On his first day as Prime Minister, Andy Burnham set a mission to end the need for rough sleeping, underlining the political priority now being given to homelessness.[72] Alongside those sleeping rough, a growing number of families with children are living in temporary accommodation, and we know very little about the consequences of this. The number of children living in temporary accommodation in England has risen to the highest number on record: 177,530 at the end of March 2026 (Figure 1).[73] Yet there is very little evidence on what this means for their education. In this chapter we set out what our data can tell us about young people who experience homelessness, of which temporary accommodation is one form; then what they cannot; and what would be needed to fill the gap.

What we can measure

Experience of homelessness is rare, which makes it difficult to study in surveys. Neither of our datasets can distinguish living in temporary accommodation from other forms of homelessness, so we refer to homelessness throughout this section for all forms. In COSMO, around 3% of young people reported ever having been homeless, most of them (75%) with their family. In the MCS, around 5% of young people's families reported having been homeless by the time the young person was 14 (285 young people in our sample).

These experiences are concentrated among less advantaged families (Figure 15). In COSMO, around 7% of young people from the lowest socio-economic fifth had ever been homeless, compared with around 1% in the highest. Around 6% of young people whose families did not own their home had done so, compared with around 1% of those whose families did. Black young people (around 8%) were much more likely to report it than White young people (around 2%).

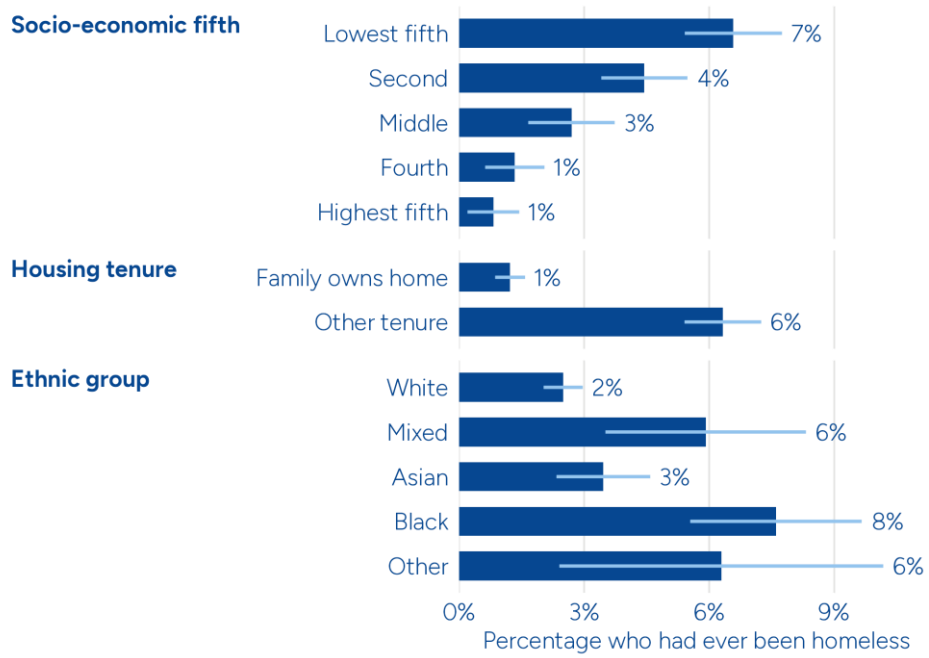
Around 7%

of young people from the lowest socio-economic fifth had ever been homeless, compared with around 1% in the highest.

[72] Ibid.

[73] Ministry of Housing, Communities and Local Government (2026d).

Figure 15: Who experiences homelessness

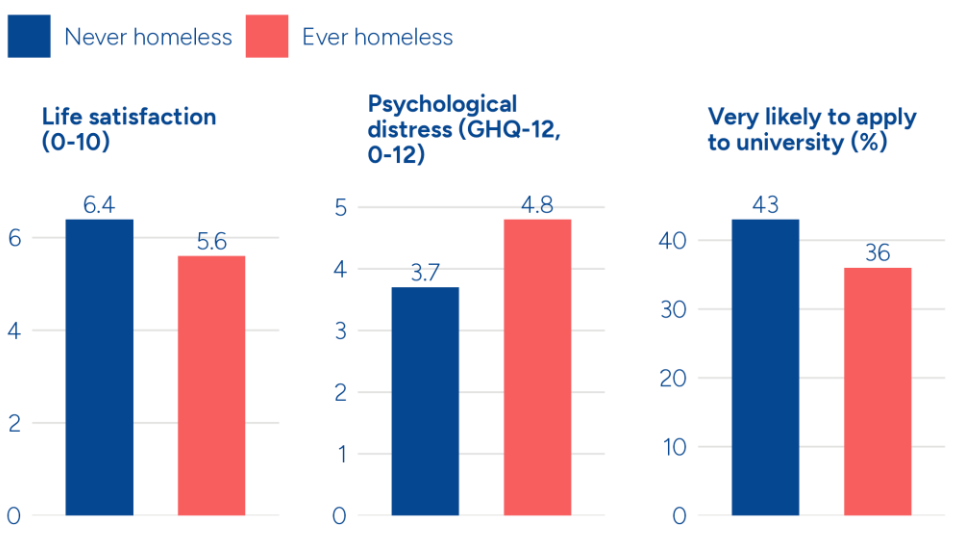


Source: COSMO, Wave 2, England, weighted. Note: the chart shows the percentage of young people who had ever been homeless. Lines show 95% confidence intervals. Socio-economic fifths are based on parents' education, housing tenure and neighbourhood deprivation. Young people whose housing tenure is unknown are not shown.

Most of the homelessness episodes that MCS parents reported lasted less than six months, but not all: 26% lasted six months or more, and 8% more than a year (based on 634 episodes reported by parents).

Young people who had experienced these circumstances have worse outcomes on average. In COSMO, they reported lower life satisfaction (5.6 compared with 6.4 out of 10) and higher psychological distress (4.8 compared with 3.7 on the GHQ-12), and were less likely to say they were very likely to apply to university (36% compared with 43%), as shown in Figure 16.

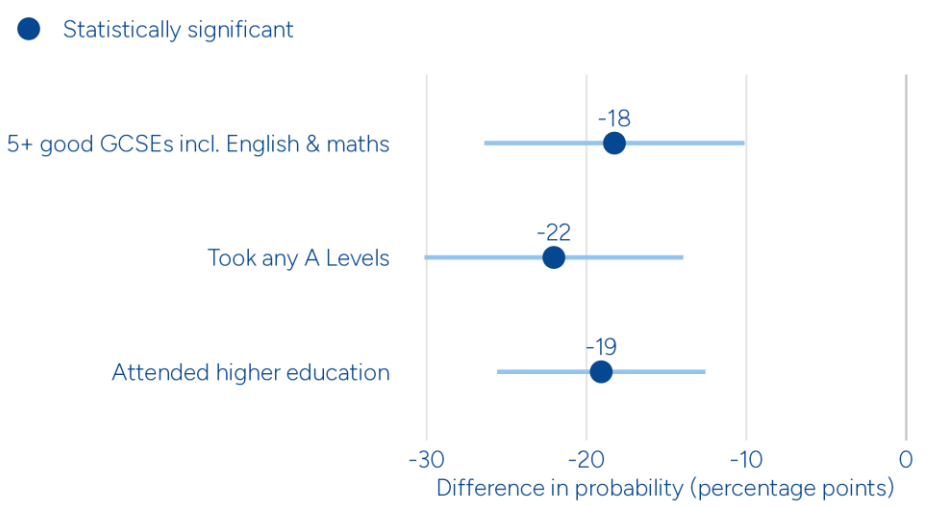
Figure 16: Outcomes by experience of homelessness



Source: COSMO, England, weighted. Note: the chart shows average outcomes. Experience of homelessness is reported at Wave 2 (age 17/18). Life satisfaction and psychological distress are each young person's average across Waves 1 and 2 (ages 16/17 and 17/18); likelihood of applying to university was asked at Wave 1.

The MCS shows extremely large differences in educational outcomes between those who had, and had not, experienced homelessness (Figure 17). Young people whose families had been homeless by age 14 were 18 percentage points less likely to achieve five good GCSEs including English and maths, were 22 percentage points less likely to take any A Levels, and were 19 percentage points less likely to go on to higher education.

Figure 17: Homelessness and educational outcomes in the MCS



Source: Millennium Cohort Study, England, weighted. Note: the chart shows the difference in the probability of each outcome, in percentage points, between young people whose families had and had not experienced homelessness by age 14, without controls. Lines show 95% confidence intervals. Filled points are statistically significant at the 5% level.

These are descriptive gaps (unadjusted for other differences between these individuals). Families who experience homelessness face many other disadvantages, which will account for some of these differences. But because so few young people in our data had experienced homelessness, and almost all of them came from poorer families, there are too few similar young people who had not experienced it to compare them with. Comparisons of otherwise similar young people are therefore too imprecise to tell us how much, so we do not report them. Homelessness in the MCS also covers a range of experiences, many of which happened well before the ages at which we measure outcomes.

"Young people whose families had been homeless by age 14 were 18 percentage points less likely to achieve five good GCSEs including English and maths."

The COSMO results on exam results at 18 add a related piece of evidence. Young people who had moved home since the pandemic began had lower Level 3 results than otherwise similar young people (see the chapter on housing and education). This fits the evidence that residential instability, which is common among families in temporary accommodation, can disrupt young people's education. Using school census records, the Children's Commissioner found that 65% of pupils who never changed home postcode passed five GCSEs including English and maths, compared with around half of those who moved three times.[74]

[74] Children's Commissioner for England (2025) *No Child Should Be Homeless: How Housing Instability Affects a Child's GCSE Grades*. Available at: https://www.childrenscommissioner.gov.uk/blog/no-

The gap in the data

These findings do not mean that temporary accommodation has no consequences for young people's education. The COSMO cohort was surveyed at a time when numbers in temporary accommodation were lower than today, COSMO does not capture how long young people were homeless or how often they moved, and the most severely affected families may be the least likely to take part in surveys. Answering this question properly would require linking local authority records of temporary accommodation to young people's administrative education records in the National Pupil Database. Given how much lower GCSE attainment and wellbeing are among young people who have experienced homelessness, compared with those who have not, obtaining linked administrative data in this way should be a very high priority.

Young people who experience homelessness do much worse on average, both at school and in how they feel, although we cannot say how much of this is due to homelessness itself. The evidence on moving home in COSMO suggests that instability may matter in its own right. But the most important finding of this chapter is what we cannot see. The new duty on councils to tell schools when a child is placed in temporary accommodation could give schools the chance to record this in their administrative data.[75] That would help national education data shed light on these young people's education, although it would not be a full substitute for linking housing and education records. There are also precedents for flagging vulnerable children to schools. Children in care, for example, attract a higher rate of pupil premium funding, often known as Pupil Premium Plus, and a virtual school head in each local authority oversees their education.[76] A similar approach could be extended to children who are, or have been, in temporary accommodation.

child-should-be-homeless-how-housing-instability-affects-a-childs-gcse-grades/ (Accessed: 22 October 2026).

[75] Ministry of Housing, Communities and Local Government (2026c).

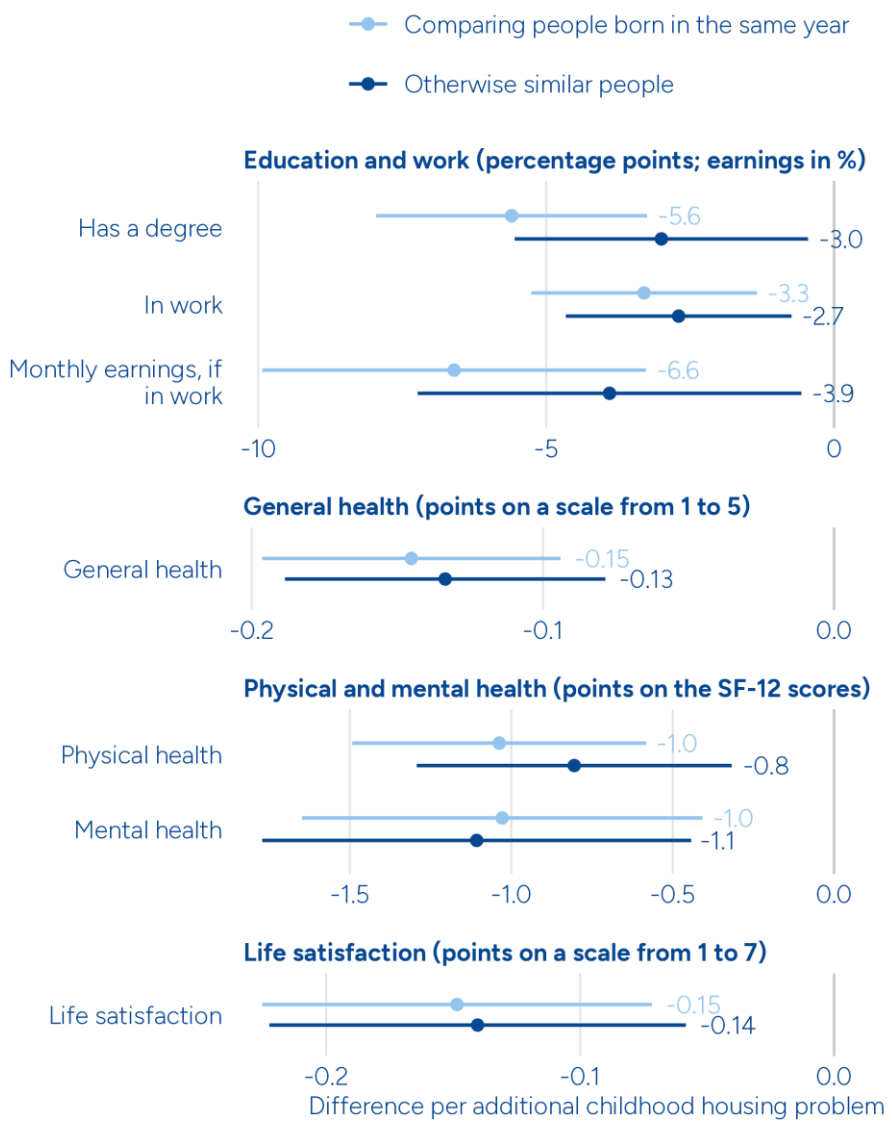
[76] Department for Education (2026b).

Childhood housing and adult life

The BHPS and Understanding Society let us follow young people from the housing they lived in at ages 11 to 15 into adulthood, when they were in their late twenties to early forties. These young people grew up in the 1990s and 2000s, in quite a different economic and policy environment, which is important context for these results.

But does experiencing these problems in adolescence have any bearing on adult outcomes? Our results show that people who experienced more housing problems while growing up have worse outcomes as adults. Comparing people born in the same year, each additional housing problem, on average across adolescence, is associated with a 5.6 percentage point lower chance of having a degree, a 3.3 percentage point lower chance of being in work and, among those in work, around 7% lower monthly earnings. It is also associated with worse general, physical and mental health; a higher chance of a long-standing illness; and lower life satisfaction (Figure 18; Appendix Table A4.11).

Figure 18: Housing problems in adolescence and outcomes in adulthood



Source: British Household Panel Survey and Understanding Society. Note: the chart shows the difference in adult outcomes per additional housing problem at ages 11–15. Having a degree and being in work are in percentage points; monthly earnings, among those in work, are approximate percentage differences (100 times the difference in log earnings); health and wellbeing measures are in points on their original scales: general health from 1 to 5, the SF-12 physical and mental health scores, and life satisfaction from 1 to 7, with higher values indicating better health or wellbeing. 'Otherwise similar people' controls for birth year, gender, ethnicity, childhood household income and size, parents' education and occupation, and region. Lines show 95% confidence intervals.

Figure 18 also shows how these associations change when we compare people who are otherwise similar. The associations with education, work and pay become smaller, but remain. Each additional childhood housing problem is associated with a 3.0 percentage point lower chance of having a degree and a 2.7 percentage point lower chance of being in work.

Looking only at those in work in adulthood, each additional childhood housing problem is associated with around 4% lower monthly earnings. The associations with having a degree and with earnings fall by around 46% and 41% respectively as we add family background and region. This suggests that part, but not all, of these associations reflects the families young people grew up in, at least as far as we can measure them. We find no association with working in a managerial or professional job.

The associations with health and life satisfaction, by contrast, change little. Each additional childhood housing problem is associated with worse general health (0.13 points on a scale from 1 to 5), worse physical and mental health (0.8 and 1.1 points on the 12-Item Short Form Health Survey (SF-12) physical and mental health scores), a four percentage point higher chance of a long-standing illness, and slightly lower life satisfaction (0.14 points on a scale from 1 to 7). These associations hardly change as we compare more similar people.

Tenure and type of home are closely bound up with housing problems, so comparing people who grew up in the same type of tenure and type of home is asking a lot of the data. For this reason, we do not report this in our main model (in Figure 18). We present the results with these additional controls in Appendix Table A4.11. On this basis, the associations with having a degree, being in work and earnings become smaller and are no longer statistically significant (1.9 percentage points for a degree), while those with health and life satisfaction remain.

"Each additional childhood housing problem is associated with a 3.0 percentage point lower chance of having a degree and a 2.7 percentage point lower chance of being in work."

One concern is that young people who were already less happy as adolescents might both live in worse-quality housing and be less satisfied with their lives as adults – in other words, the relationship we observe between housing and later life satisfaction may be driven by earlier life satisfaction. To test this, we compare people who reported the same level of life satisfaction as adolescents (Appendix Table A4.12), which is possible for a smaller sample of 621 people for whom earlier reports of life satisfaction exist. In this sample, the association between childhood housing problems and adult life satisfaction barely changes once adolescent life satisfaction is taken into account. This suggests that the association is not explained by differences in adolescent wellbeing.

Taken together, these findings suggest that the quality of the housing young people grow up in is linked to their outcomes well into adulthood. This is consistent with the pathways through education and health identified in previous research, although our analysis does not test these pathways directly.

We do not take account of the housing these young people live in as adults, which could be one of the routes between childhood housing and adult outcomes. This is a potential avenue for further work.

Discussion

This report set out to understand how the quality of the housing young people grow up in is linked to their education, wellbeing and future prospects. Analysing data from three longitudinal studies, we find that different aspects of housing quality are linked to these outcomes. Our findings should inform policy and further research that considers the physical home learning environment alongside the school learning environment. This is a prime example of how policies and investment outside of education can impact the attainment gap between the most and least advantaged young people.

The clearest finding concerns the physical home learning environment. Young people who lack their own bedroom or a quiet place to work, and who live in crowded or noisy homes, do less well at GCSE, are less likely to take A Levels, and are less likely to go on to higher education, compared with otherwise similar young people. These associations persist after accounting for household income, measured ability in early childhood, region and housing tenure. This is consistent with evidence from the wider literature, which identifies overcrowding and noise as the most direct way in which housing quality may affect learning, and that a quiet place to study matters more as young people get older. For those whose education was at a critical stage during the pandemic, not having a suitable or quiet place to study was associated with lower life satisfaction and more psychological distress, suggesting that the physical home learning environment is linked to how young people feel, as well as to how they do.

Damp and parents' self-reported rating of the local area are both linked to young people's physical health, which is consistent with evidence on the links between damp, mould and respiratory illness. Damp is also associated with lower qualification levels by age 23, although this association is not statistically significant in our main model. How parents rate their local area is most closely linked to young people's wellbeing and mental health. This may reflect the wider environment young people grow up in, including their friends, safety and local opportunities.

These cross-cutting problems demand a closer working relationship between the MHCLG and DfE. This will help to unify efforts, including through the Office for Equality of Opportunity and the newly established Class Unit. Also relevant to this is the socio-economic duty in the Equality Act 2010, which is not yet in force in England. This would require public bodies, when making strategic decisions, to consider how they could reduce the inequalities of outcome that result from socio-economic

disadvantage, and could influence housing policy at both a national and local level. Such an approach would also align with the Youth Test for public policy proposed in the 2026 Milburn Review.[77]

It is crucial that government recognises that the impact of poor housing can reach far beyond school outcomes. Our research finds that those who grew up with more housing problems were less likely to have a degree and to be in work as adults, earned less, and had worse health and lower life satisfaction in their late twenties to early forties. The associations with health and life satisfaction were the least sensitive to adding controls for family background. These findings are consistent with the pathways through education and health identified in previous research.

"Reducing educational attainment gaps is not just a job for school policy: ensuring that every child has a decent home in which to grow up and learn must be part of the solution."

With the introduction of a new budgetary category of 'preventative spend' (preventative DEL) announced by the Chancellor in the 2026 Autumn Budget,[78] here is an opportunity to recognise the long-term impact and spillover effects on life chances that investment in housing for families could realise. The impact of housing reforms on education and wider outcomes should be a key part of cross-departmental decision making. Recent changes, such as Awaab's Law on damp and mould, as well as improved private renter's rights, are all the more important in light of this report's findings,[79] as are longer-term targets on the building of social housing and affordable homes.

It is vital that the government also meet their housebuilding ambitions to relieve the pressure on rents and overcrowding. They should redouble efforts on their manifesto commitment of 1.5 million new homes over this Parliament, as well as delivering the aims of the Social and Affordable Homes Programme.

The need for study space at home could also be accounted for in minimum standards for housing, including within the Decent Homes Standard (the minimum standard for rented homes in England). The same considerations are needed when allocating social housing and setting social housing

[77] Milburn, A. (2026) *From a Welfare State to a Working State: a new settlement for the next generation.* Department for Work and Pensions. Available at: https://www.gov.uk/government/publications/from-a-welfare-state-to-a-working-state-a-new-settlement-for-the-next-generation.

[78] HM Treasury. (2026) *Budget 2026 document*. GOV.UK. Available at: https://www.gov.uk/government/publications/budget-2026-document

[79] Ministry of Housing, Communities and Local Government (2026a)

standards. The needs of children of different ages, including space to study, should be a part of how suitability is judged.

In the immediate term, funding should be available for schools and local authority settings, like libraries, to offer suitable study space for those who do not have it at home. These could come through extended school opening hours, homework and study clubs, and local authority provision such as libraries. This is particularly important for those approaching GCSEs and A Levels who often need to complete more work and revision outside of school hours.

If schools are to adequately support their pupils living in poor housing, they need to have the data to identify them. Official housing and education data should be administratively linked to improve identification of individual needs. This would help schools and local authorities identify need and those whose learning is most at risk.

Since September 2026, local authorities have had to notify schools, GP practices and health visiting services when a child is placed in temporary accommodation.[80] Schools should be conscious of the negative association between living in temporary accommodation and educational attainment. Children in care, and those who have left care, already attract a higher rate of pupil premium funding, often known as Pupil Premium Plus: £2,690 per pupil in 2026–27, compared with £1,550 for a disadvantaged primary pupil and £1,100 for a disadvantaged secondary pupil.[81] A similar flag, with additional support, should be considered for children placed in temporary accommodation.

"Policymakers concerned with educational inequality should look beyond traditional explanations and recognise the role that children's housing conditions can play in their ability to learn and progress."

And from a research perspective, our findings on homelessness particularly highlight how survey data is insufficient to help us understand how the growing number of children in temporary accommodation perform at school, and the evidence will remain weak until housing and education records are joined up and made available to the research community.

This report argues that housing policy should be at the heart of education and the social mobility agenda. Policymakers concerned with educational inequality should look beyond traditional explanations and recognise the role that children's housing conditions can play in their ability to learn and progress. This means reducing overcrowding, ensuring children have adequate space to study, tackling poor-quality housing and homelessness,

[80] Ministry of Housing, Communities and Local Government (2026c)

[81] Department for Education (2026b)

and improving the data needed to identify which children are most affected. It also requires policymakers to work together rather than in silos.

Reducing educational attainment gaps is not just a job for school policy: ensuring that every child has a decent home in which to grow up and learn must be part of the solution.

Appendices

Appendix 1: Extended methods

The covariates used in our regression models are outlined below, categorised by dataset.

Millennium Cohort Study (MCS)

The MCS is our main dataset for education, wellbeing and health in adolescence, and for homelessness. It follows around 19,000 young people born across the UK in 2000–02, with rich detail on housing conditions, educational attainment and cognitive ability. Because of differences in education systems and policy environments, and for consistency with COSMO, which covers England only, we restrict our attention to its cohort members living in England. We use the study-provided weights, so that our results represent this generation of young people in England.

Housing conditions

As part of the study, parents were asked about various aspects of their housing conditions. These include presence of damp in the home; whether the local area is a good place to raise children; access to parks and to a garden; the type of home; whether the young person has their own bedroom; whether there is a quiet place for them to work; whether the parent can 'hear themselves think' at home; and the number of people and rooms, from which we derive a measure of overcrowding. These variables are measured at age 11 and 14.

As we have a rich set of measures of housing quality from the MCS, we need a way to combine these into a small number of measures meaningfully. Many of the measures are related to each other. For example, a young person in an overcrowded home is also less likely to have their own bedroom. We use a statistical method called principal components analysis, which looks for patterns in how different measures tend to co-occur and, effectively, combines those that tend to be reported together into a single score. This appendix provides further detail of the method and illustration that it has produced meaningful results.

Ultimately, based on this work, we decided on three measures of housing quality, all measured at age 11. The first, our primary measure, uses the output of the principal components analysis to capture the physical home learning environment through conditions inside the home: whether the

young person has their own bedroom, whether there is a quiet place to work, whether the home is overcrowded, and whether it is noisy. We scale it so that it has an average of zero and a standard deviation of one, which is a standard approach to aiding interpretation of our results. In the report, we express results for this measure as the difference between the average young person in the poorest and the richest fifths of families, a gap of about 1.16 standard deviations. The other two measures selected are simple indicators, because we assessed that they capture different things from the primary measure: whether the parent reports some or many problems with damp, and whether they rate the area as average, poor or very poor (compared with good or excellent) as a place to raise children.

Homelessness

At each sweep, the MCS asks parents whether the family has been homeless since the previous interview. We use this to identify young people whose families experienced homelessness at any point up to age 14, which we use in the chapter on homelessness and temporary accommodation. Families who missed a sweep are asked about the whole period since their last interview when they next take part, so an episode during a missed sweep is still captured if the family returns to the study. Around 5% of young people in England (285 of the 5,940 in our sample) had experienced homelessness by age 14.

Outcomes

We focus on three sets of outcomes. For education, we use young person self-reported measures of educational attainment: their Key Stage 4 point score (the sum of the grades, on the 1 to 9 scale, of their best eight GCSEs, so that one point is equivalent to one grade in one GCSE), whether they achieved five or more good GCSEs including English and maths, whether they took any A Levels, and A Level points per qualification. All of these are widely used educational outcome measures (the first two at age 16, the latter two at age 18) that are important facilitators of further educational transitions and labour market entry in the English education system. We also capture some post-school outcomes: whether the young person had attended higher education by age 23 (holding or studying for a higher education qualification), the level of their highest qualification by age 23, and whether they had ever left a university or further education course before completing it. This last question is asked of all young people, including those who never started such a course. For physical and mental health, we have measures of wellbeing (the short Warwick-Edinburgh Mental Wellbeing Scale), psychological distress (the Kessler scale), and self-rated general health (on a scale from 1, poor, to 5, excellent), all self-reported in the young person's age 17 interview.

How we analyse the MCS

The three measures of housing quality are always included in our regression models together, so each shows the association with that aspect of housing quality among young people who are similar on the other two. This also applies to the raw differences we report from the model with no controls. After that model, we add the young person's age, gender and ethnic group, household size and household income. Next, we add measures of cognitive ability at age seven (reading, maths and pattern construction; strong predictors of later educational attainment), measured four years before housing conditions, so that we effectively compare how our outcome measures differ by housing conditions among young people of similar measured ability in early childhood. We then add the region of England and, finally, housing tenure: whether the family owns outright, owns with a mortgage, rents privately, rents social housing, or has another arrangement.

Our main estimates come from this final model, which includes tenure, so that the association with each aspect of housing quality is not simply picking up differences between owners and renters. It therefore compares young people of the same age, gender and ethnic group, with similar household income and size, similar measured ability at age seven, and living in the same region and the same type of housing tenure.

For some outcomes we add further controls to understand how the associations arise. For A Levels and higher education, we add GCSE and A Level results, to see how much of the association runs through earlier attainment. For wellbeing and distress at 17, we add young people's reports at age seven of how often they felt happy, sad or worried; for physical health, we add their general health at age seven. These are not the same measures as the outcomes at 17, but they allow us to compare change across adolescence among young people who started from a broadly similar position in these domains. For these three outcomes, our main estimates come from these models.

We also examine whether housing conditions help to explain the relationship between family income and later educational attainment. We first estimate the association between equivalised household income and the Key Stage 4 point score, accounting for demographic characteristics, household size, measured ability at age seven and region. We then examine whether higher-income families had a better physical home learning environment, less damp and better-rated local areas. Finally, we estimate the association between income and attainment after accounting for these three measures of housing quality together. This allows us to split

the overall association between income and attainment into an indirect part, which is accounted for by differences in housing quality between higher- and lower-income families, and a direct part, which is not. Like our other results, this describes how the association is made up; it does not show how much of the income gap in attainment would close if housing improved.

COVID Social Mobility and Opportunities study (COSMO)

COSMO follows a representative sample of young people in England who were in Year 10 at the onset of the COVID-19 pandemic in March 2020. We use its first two waves, carried out in October 2021 to March 2022 (when the young people were 16–17) and October 2022 to March 2023 (17–18).[82] COSMO over-samples young people from less advantaged backgrounds, so all our analyses use the study-provided weights that seek to ensure the results represent all young people in England, allowing for the way the sample was selected and subsequent attrition.[83]

Housing conditions and homelessness

COSMO provides a particularly recent snapshot of young people's physical home learning environment and experience of homelessness. Measures of housing conditions come from parental reports in the second wave, asking whether the home had each of the following problems: damp, mould or condensation; heating or ventilation; hygiene, pests or refuse; faulty appliances; or other problems. We count the number of problems reported. In our descriptive comparisons, we split young people by whether or not their parent reports two or more problems; in our regression models, we use the number of problems. Young people themselves reported whether, during the 2021–22 school year, they had not had a suitable or quiet place to study or work. We also measure the number of people per bedroom and whether the family had moved home since the pandemic began. Young people also reported whether they had ever been homeless and, if so, whether this was with their family. COSMO asks about this as homelessness, so we cannot distinguish living in temporary accommodation from other experiences of homelessness.

[82] Anders et al (2024a); Anders et al (2024b).

[83] Adali, T. et al (2022) *COVID Social Mobility & Opportunities Study (COSMO): Wave 1 User Guide (Version 1)*. User Guide. London, UK: UCL Centre for Education Policy and Equalising Opportunities; Adali, T. et al (2023) *COVID Social Mobility & Opportunities Study (COSMO): Wave 2 User Guide (Version 1)*. User Guide. London, UK: UCL Centre for Education Policy and Equalising Opportunities.

Outcomes

Our survey outcomes from COSMO are life satisfaction (on a scale from 0 to 10), psychological distress (the GHQ-12, a widely used 12-item questionnaire on recent symptoms such as losing sleep over worry or feeling under strain; higher scores mean more distress), and how likely young people thought they were to apply to university.

COSMO has also been linked to the National Pupil Database (NPD), the administrative record of pupils' attainment in England. The linked analysis was carried out in the Office for National Statistics' Secure Research Service, and the results were checked for disclosure risk before release. From the NPD we use two outcomes from summer 2023: A Level points, and Level 3 points across all Level 3 qualifications, both in UCAS points and standardised to have an average of zero and a standard deviation of one. We also use young people's Key Stage 2 results, from the end of primary school, as a measure of prior attainment. These analyses use the study's linkage weight, which allows for which young people could be linked. We do not use the GCSE results in the NPD, because these young people took their GCSEs in summer 2021, before we measure their housing, and their grades were assessed by teachers that year.

How we analyse COSMO

We estimate a separate model for each aspect of housing conditions. After the model with no controls, we sequentially add socio-economic background (an index combining parents' education, tenure and neighbourhood deprivation) and demographic characteristics; then region; then social support and experience of adverse life events, as in our earlier analysis of young people's wellbeing in COSMO.[84] Our main estimates come from the model including region. Because social support and adverse life events were measured at the same time as wellbeing, and may partly be consequences of it, we treat the final model as a check on how the associations arise rather than as our main estimate. For the NPD outcomes, we again estimate a separate model for each aspect of housing. After the model with no controls (E1), we add socio-demographic characteristics (E2), then Key Stage 2 results (E3), then region (E4), then social support (E5) and finally adverse life events (E6). Our main estimates come from E4, in line with the 'including region' model we use for wellbeing. Tables A4.12 and A4.13 show all six models.

[84] Anders, J. and Holt-White, E. (2026) 'Young People's Subjective Wellbeing in the Wake of the COVID-19 Pandemic: Evidence from a Representative Cohort Study in England', *Social Indicators Research*, 181(2). Available at: https://doi.org/10.1007/s11205-025-03776-7.

For wellbeing and distress, we also run models of wellbeing at Wave 2 including wellbeing at Wave 1 as a covariate, so that we can compare relatively short-run evolution in wellbeing associated with housing conditions.

British Household Panel Survey (BHPS) and Understanding Society

For research question 3 we are interested in the longer-term outcomes of young people growing up with different housing conditions. This requires particularly long-running data that follows people from childhood into adulthood. We use the British Household Panel Survey (BHPS), which began in 1991 and was later absorbed into Understanding Society, for this purpose. We use the sample of young people interviewed while aged 11–15 in BHPS waves 6 to 18 (carried out each year from 1996 to 2008) who were later interviewed as adults in Wave 15 of Understanding Society (carried out between January 2023 and May 2025). We note that it is an inherent limitation of exploring long-run outcomes that these young people's exposure to variations in housing conditions happened quite some time ago and in quite a different economic and policy environment. This is important context to bear in mind when interpreting the results. Unlike our MCS and COSMO analyses, we do not restrict the BHPS sample to England. Doing so would roughly halve an already small sample, from around 800 young people to around 400. Differences between the UK's education systems also matter less here, because our BHPS analysis focuses on adult outcomes rather than on educational attainment, where those differences bite hardest.

Housing conditions

In every wave from Wave 6 onwards (all the waves in which these questions were asked), the household is asked to report whether their home has each of 11 housing issues: shortage of space, noise from neighbours, noise from the street, not enough light, lack of adequate heating, condensation, a leaking roof, damp walls or floors, rot in windows or floors, pollution, and vandalism or crime in the area. Two of the items, pollution and vandalism or crime, describe the area rather than the home itself. For our measure of exposure to housing conditions in childhood we calculate the average number of these problems the young person experiences across all the years of data collected about their household between ages 11 and 15. We average over these years because the number of young people observed at any single age is small, and we stop at 15 so that we measure housing conditions before GCSEs.

Outcomes

By linking young people's data to their parents' interviews, we also obtain measures of parents' highest educational qualification and occupational class, as well as household income and size, factors which may also be important for young people's outcomes. Our young people's outcomes in adulthood span educational outcomes (having a degree), labour market outcomes (being employed, labour income, and having a managerial or professional job), health (general health, physical and mental health, psychological wellbeing and long-standing illness), and life satisfaction.

How we analyse the BHPS and Understanding Society

All models compare young people born in the same year. We then add in turn: gender and ethnicity; household income and size in childhood; parents' education and occupation; region; and, finally, tenure and type of home. We regard the model including covariates up to and including region as our main estimate, because our measure of housing problems is an average over adolescence, and tenure and type of home are closely tied up with it. This makes estimates conditional on these less clear-cut to interpret. Our main estimates therefore compare people born in the same year, of the same gender and ethnicity, with similar household income and size in childhood, whose parents had similar education and occupations, and who grew up in the same region. Unlike our MCS and COSMO analyses, our BHPS analyses are unweighted. This is a deliberate choice. The standard BHPS weights are designed to make the whole BHPS sample representative, but our sample is a selective subset of it: young people observed at ages 11 to 15 and then followed into Understanding Society as adults. The standard weights are not designed for a sample selected in this way, so for simplicity we do not use them.

To check whether the association with adult life satisfaction reflects differences in wellbeing that were already present in adolescence, we re-estimate it for the 621 people who reported their life satisfaction as adolescents (Table A4.12). In this sample the association is 0.12 points on the 1 to 7 scale per additional housing problem, and 0.11 once adolescent life satisfaction is controlled for, compared with 0.14 in the full sample.

Project limitations

As we set out in the chapter on our data and approach, our findings are statistical associations, not proof that housing quality causes the differences we observe. Some of the controls we use, such as housing tenure and household size, may themselves be part of how housing affects young people, which could lead us to understate its role; equally, there

may be differences between families that we cannot observe, which could lead us to overstate it.

Our measures of housing quality are also limited. The MCS measures housing quality at a single point, at age 11, and does not tell us how long young people lived in these conditions. Our measure of crowding in COSMO is crude, because the survey does not collect the information needed to apply the official bedroom standard. The BHPS sample is relatively small (around 800 young people) and unweighted, so it does not adjust for people dropping out of the study between adolescence and adulthood. It also describes young people growing up in the 1990s and 2000s, whose housing may differ from that of young people today. Most importantly, homelessness is rare in survey data, and surveys cannot distinguish temporary accommodation from other forms of homelessness, so we cannot say with confidence how temporary accommodation affects children's education. For example, while both are forms of homelessness, living with relatives is likely to be a very different experience from living in a B&B or hostel.

Appendix 2: Housing quality and the home learning environment

Measuring the physical home learning environment

Parents in the MCS answer many questions about their home when the young person is aged 11, and many of the answers are related to each other. For example, a young person in an overcrowded home is also less likely to have their own bedroom. Rather than pick out individual answers, or simply add them up, we use a statistical technique called principal components analysis. This looks for patterns in how the answers go together, and combines answers that tend to go together into a single score, giving more weight to the answers that contribute most to each pattern.

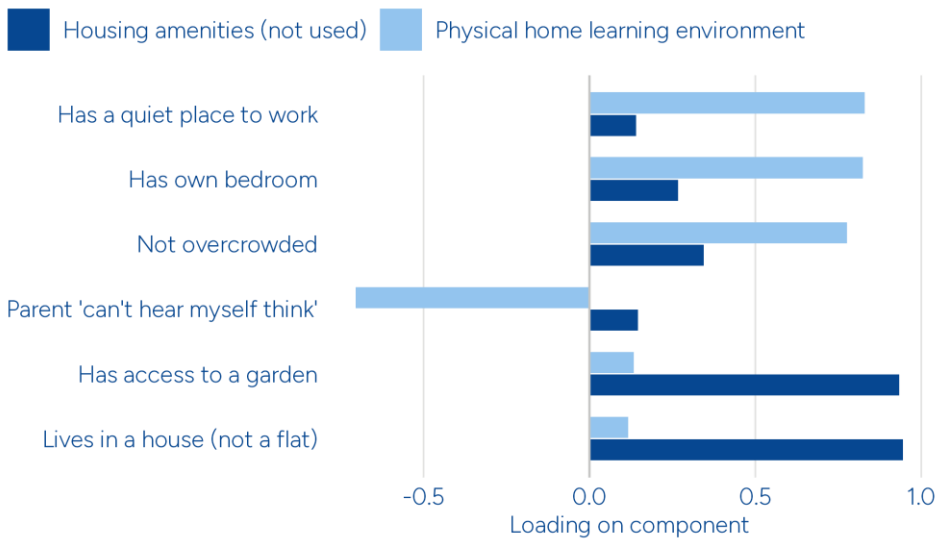
We initially included all of the parent reports on housing: damp in the home; whether the local area is a good place to raise children; access to parks; access to a garden; the type of home; whether the young person has their own bedroom; whether there is a quiet place for them to work; whether the parent can 'hear themselves think' at home; and overcrowding, measured from the number of people and rooms.

This first analysis shows clearly that two of the parent reports, damp in the home and whether the local area is a good place to raise children, are distinct from the others: they capture different things. We therefore keep them as separate measures. We use a simple indicator of whether the parent reports some or many problems with damp, and of whether they rate the area as average, poor or very poor (compared with good or excellent) as a place to raise children. We do not use access to parks, which overlaps heavily with the rating of the area and varies little between families.

We feed the remaining answers into a second principal components analysis, from which two key components emerge (Figure A2.1).

- The first captures conditions inside the home: whether the young person has their own bedroom, whether there is a quiet place to work, whether the home is overcrowded, and whether it is noisy. We call this the 'physical home learning environment'. It is our main measure, and we scale it so that it has an average of zero and a standard deviation of one.
- The second captures housing amenities, mainly whether the family lives in a house rather than a flat and has access to a garden. We do not take this forward in our analysis, because there is very little variation in it: almost all families in the sample live in a house with a garden.

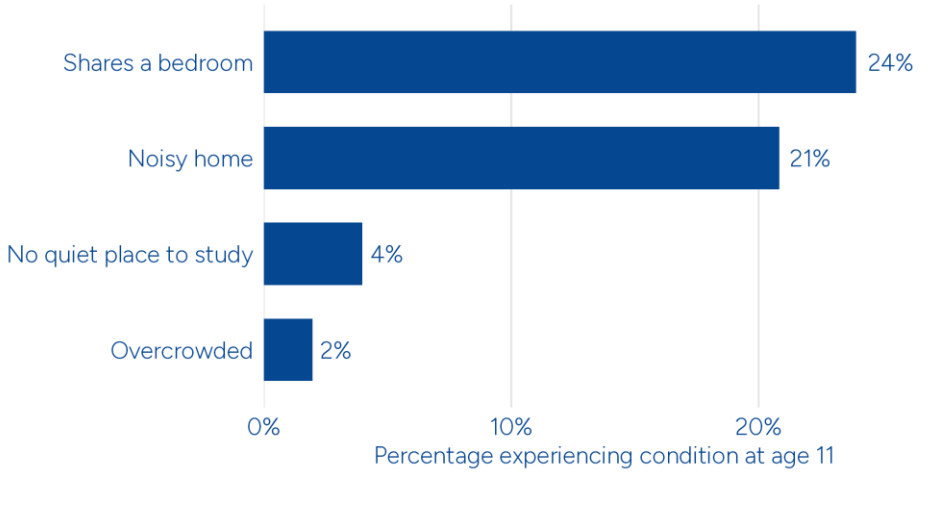
Figure A2.1: How parents' answers combine into the physical home learning environment measure



Source: Millennium Cohort Study, sweep 5, England. Note: the chart shows loadings from principal components analysis of parent reports at age 11. A loading shows how strongly each answer is associated with each component. Together the two components explain 75% of the variation in the six answers.

Figure A2.2 shows how common each of the conditions that make up the physical home learning environment was at age 11.

Figure A2.2: Conditions that make up the physical home learning environment

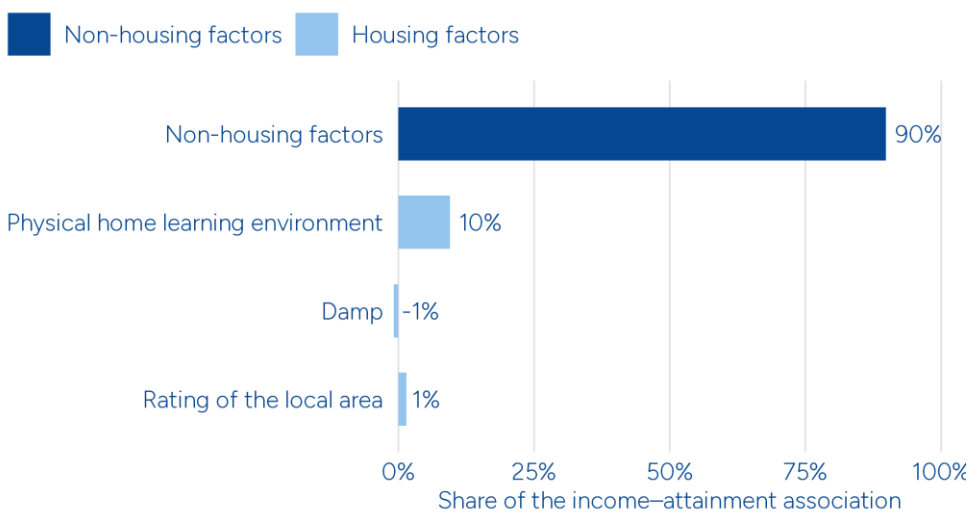


Source: Millennium Cohort Study, sweep 5, England, weighted. Note: the chart shows the percentage of young people experiencing each condition at age 11.

Housing and the income gap in GCSE results

Figure A2.3 breaks down the association between household income and the Key Stage 4 point score by housing measure. Almost all of the part accounted for by housing runs through the physical home learning environment (10%), with a small contribution from the rating of the local area (1%) and almost none from damp (-1%).

Figure A2.3: How housing accounts for the income gap in GCSE results, by housing measure

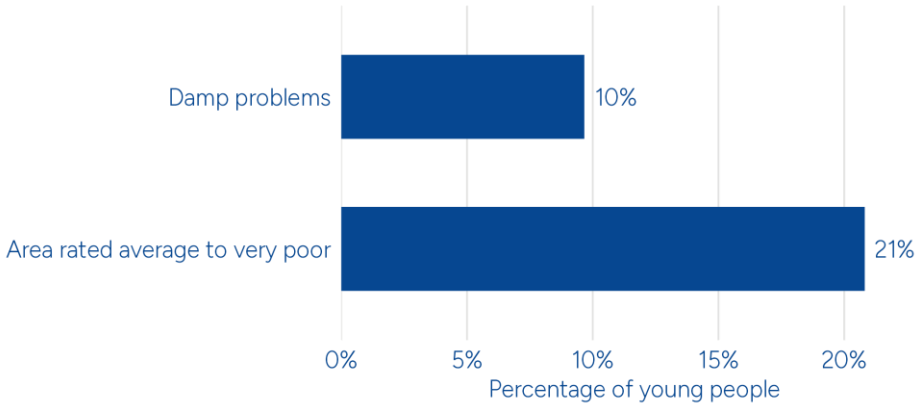


Source: Millennium Cohort Study, England, weighted. Note: the chart shows the share of the association between household income and Key Stage 4 point score that is accounted for by each housing measure and by everything else (non-housing factors). All models control for demographic characteristics, household size, cognitive ability at age seven and region. Household income is equivalised.

Appendix 3: Additional housing charts

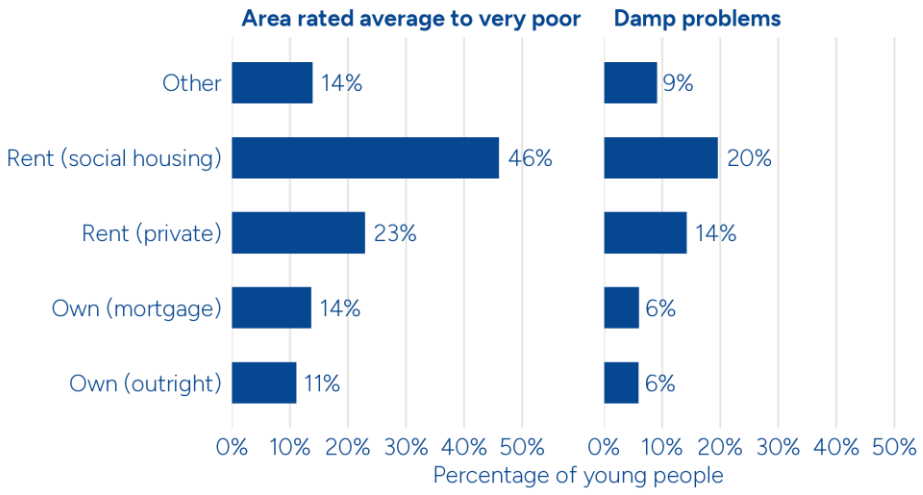
These charts support the chapter on who grows up in poor housing.

Figure A3.4: Damp and the rating of the local area



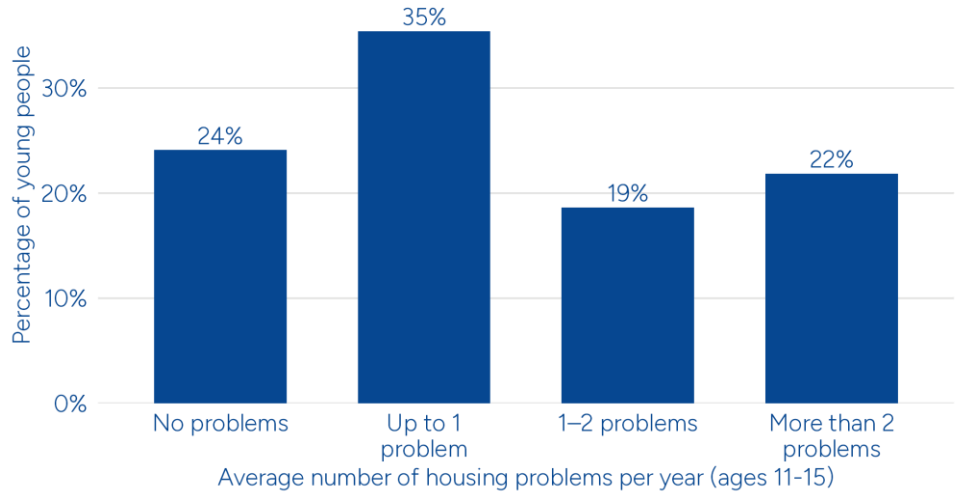
Source: Millennium Cohort Study, sweep 5, England, weighted. Note: the chart shows the percentage of young people with damp problems and living in an area rated average to very poor at age 11.

Figure A3.5: Housing problems by tenure



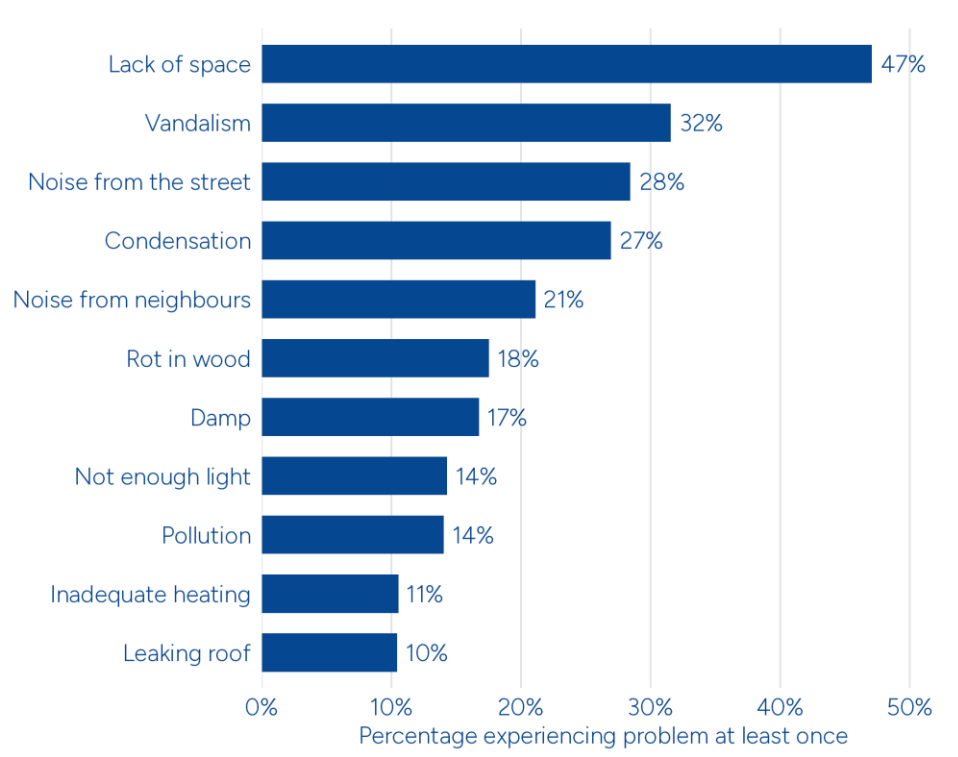
Source: Millennium Cohort Study, sweep 5, England, weighted. Note: the chart shows the percentage of young people with damp problems and living in an area rated average to very poor at age 11, by housing tenure.

Figure A3.6: Housing problems in adolescence



Source: British Household Panel Survey and Understanding Society: young people observed at ages 11–15 and later interviewed as adults (805 young people). Note: the chart shows the percentage of young people by their average number of housing problems a year at ages 11–15. Unweighted. The 11 problems are listed in the text.

Figure A3.7: How common each housing problem was in adolescence



Source: British Household Panel Survey. Note: the chart shows the percentage of young people experiencing each problem at least once at ages 11–15. Unweighted.

Appendix 4: Detailed regression results

This section reports the estimates behind the figures in the main report, read directly from the saved model output. Each table follows the same pattern. The first column has no controls, so it shows the raw difference, and each column to the right adds a further set of controls to those before it. In the MCS, these are demographic characteristics, household income and size, then measured ability at age seven, then region and finally housing tenure. In the BHPS, they are birth year, gender and ethnicity, then childhood household income and size, then parents' education and occupation, then region and finally tenure and type of home. In COSMO, they are socio-economic background and demographic characteristics, then (for the NPD outcomes) Key Stage 2 results, then region, social support and adverse life events. Our main estimate in each case compares otherwise similar young people, as described above for each dataset, but it remains an association rather than proof that housing causes the difference. Each cell shows the estimate, with its standard error in brackets on the line below. * $p < 0.05$, ** $p < 0.01$. Values without a * or ** are not statistically significant.

Table A4.1: KS4 point score (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure
Physical home learning environment (poorest vs richest fifth)	-4.703**	-3.021**	-1.648**	-1.520**	-1.336**
	(0.396)	(0.475)	(0.419)	(0.423)	(0.424)
Damp problems	-1.801*	-0.239	0.596	0.660	0.854
	(0.887)	(0.871)	(0.839)	(0.837)	(0.830)
Area rated average to very poor	-4.017**	-1.204	-0.784	-0.572	-0.268
	(0.729)	(0.701)	(0.597)	(0.606)	(0.615)
Sample size	5,317	5,315	4,871	4,871	4,870

Table A4.2: 5+ good GCSEs incl. English and maths (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure
Physical home learning environment (poorest vs richest fifth)	-0.098**	-0.070**	-0.035**	-0.031*	-0.027*
	(0.012)	(0.013)	(0.013)	(0.013)	(0.013)
Damp problems	-0.073**	-0.044	-0.024	-0.017	-0.011
	(0.025)	(0.025)	(0.026)	(0.025)	(0.025)
Area rated average to very poor	-0.087**	-0.035	-0.020	-0.017	-0.008
	(0.020)	(0.022)	(0.021)	(0.021)	(0.021)
Sample size	5,317	5,315	4,871	4,871	4,870

Table A4.3: Took any A Levels (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure	+ GCSE results
Physical home learning environment (poorest vs richest fifth)	-0.122**	-0.085**	-0.049**	-0.050**	-0.046**	-0.030**
	(0.010)	(0.010)	(0.010)	(0.010)	(0.010)	(0.009)
Damp problems	-0.062*	-0.017	-0.015	-0.016	-0.013	-0.019
	(0.025)	(0.023)	(0.025)	(0.025)	(0.025)	(0.023)
Area rated average to very poor	-0.105**	-0.024	-0.020	-0.018	-0.015	-0.012
	(0.020)	(0.019)	(0.018)	(0.019)	(0.019)	(0.017)
Sample size	5,578	5,575	5,096	5,096	5,095	4,870

Table A4.4: A Level points per qualification (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure
Physical home learning environment (poorest vs richest fifth)	-1.028*	-0.285	-0.108	-0.227	-0.123
	(0.444)	(0.485)	(0.524)	(0.523)	(0.527)
Damp problems	1.264	1.738	1.364	1.451	1.541
	(1.011)	(0.995)	(1.054)	(1.048)	(1.036)
Area rated average to very poor	-2.300**	-1.410	-1.495	-1.550	-1.414
	(0.813)	(0.790)	(0.912)	(0.922)	(0.942)
Sample size	3,017	3,015	2,808	2,808	2,807

Table A4.5: Attended higher education (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure	+ GCSE and A Level results
Physical home learning environment (poorest vs richest fifth)	-0.096**	-0.059**	-0.035**	-0.031**	-0.028*	-0.003
	(0.009)	(0.010)	(0.010)	(0.010)	(0.010)	(0.010)
Damp problems	-0.081**	-0.046	-0.041	-0.039	-0.037	-0.058*
	(0.026)	(0.026)	(0.029)	(0.030)	(0.029)	(0.026)
Area rated average to very poor	-0.132**	-0.054*	-0.045*	-0.044*	-0.039*	-0.025
	(0.019)	(0.021)	(0.019)	(0.019)	(0.019)	(0.019)
Sample size	5,772	5,767	5,240	5,240	5,239	4,845

Table A4.6: Highest qualification level by 23 (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure
Physical home learning environment (poorest vs richest fifth)	-0.416**	-0.278**	-0.162**	-0.152**	-0.137**
	(0.037)	(0.039)	(0.038)	(0.038)	(0.037)
Damp problems	-0.388**	-0.227*	-0.201*	-0.197*	-0.187
	(0.094)	(0.088)	(0.098)	(0.099)	(0.098)
Area rated average to very poor	-0.459**	-0.171*	-0.148*	-0.141	-0.124
	(0.079)	(0.081)	(0.073)	(0.072)	(0.073)
Sample size	5,599	5,596	5,113	5,113	5,112

Table A4.7: Dropped out of an FE/HE course (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure
Physical home learning environment (poorest vs richest fifth)	0.002	-0.001	0.006	0.006	0.005
	(0.007)	(0.009)	(0.009)	(0.009)	(0.009)
Damp problems	0.025	0.021	0.002	0.002	0.001
	(0.018)	(0.017)	(0.021)	(0.021)	(0.021)
Area rated average to very poor	0.033*	0.024	0.036*	0.038*	0.039*
	(0.014)	(0.014)	(0.016)	(0.016)	(0.016)
Sample size	5,474	5,469	4,972	4,972	4,971

Table A4.8: Mental wellbeing (SD) (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure	+ Wellbeing at 7
Physical home learning environment (poorest vs richest fifth)	-0.051*	-0.051*	-0.035	-0.034	-0.031	-0.013
	(0.021)	(0.025)	(0.023)	(0.023)	(0.023)	(0.025)
Damp problems	-0.043	-0.018	-0.031	-0.021	-0.018	-0.001
	(0.056)	(0.057)	(0.055)	(0.055)	(0.055)	(0.056)
Area rated average to very poor	-0.093*	-0.042	-0.075	-0.085	-0.084	-0.086*
	(0.042)	(0.043)	(0.043)	(0.043)	(0.043)	(0.043)
Sample size	5,076	5,073	4,681	4,681	4,680	4,390

Table A4.9: Psychological distress (SD) (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ Tenure	+ Wellbeing at 7
Physical home learning environment (poorest vs richest fifth)	0.023	0.044	0.051	0.051*	0.048	0.039
	(0.022)	(0.027)	(0.027)	(0.025)	(0.025)	(0.025)
Damp problems	0.131*	0.109*	0.094	0.085	0.081	0.050
	(0.057)	(0.055)	(0.055)	(0.054)	(0.054)	(0.055)
Area rated average to very poor	0.104*	0.062	0.093*	0.106**	0.104**	0.105*
	(0.042)	(0.042)	(0.040)	(0.039)	(0.039)	(0.041)
Sample size	5,109	5,106	4,708	4,708	4,707	4,415

Table A4.10: Self-rated physical health (1-5) (Millennium Cohort Study)

	None	+ Family	+ Ability	+ Region	+ enure	+ Health at 7
Physical home learning environment (poorest vs richest fifth)	-0.086**	-0.070**	-0.050*	-0.045	-0.037	-0.031
	(0.019)	(0.024)	(0.024)	(0.024)	(0.024)	(0.024)
Damp problems	-0.148**	-0.102	-0.134*	-0.128*	-0.122*	-0.119*
	(0.052)	(0.053)	(0.059)	(0.059)	(0.060)	(0.060)
Area rated average to very poor	-0.167**	-0.101*	-0.123**	-0.125**	-0.111*	-0.105*
	(0.044)	(0.045)	(0.045)	(0.046)	(0.046)	(0.046)
Sample size	5,085	5,081	4,682	4,682	4,681	4,675

Note: estimates for the physical home learning environment show the difference associated with having a physical home learning environment like that of the average young person in the poorest fifth of families rather than the richest fifth (a gap of about 1.16 standard deviations). Controls are added cumulatively from left to right. Where shown, the final column adds GCSE and A Level results, or a measure of wellbeing or health at age seven, to the fullest model; this column may be estimated on a smaller sample. Mental wellbeing and psychological distress are in standard deviations: one standard deviation is 4.06 points on the 7 to 35 wellbeing scale and 4.91 points on the 0 to 24 distress scale.

Table A4.11: Average housing problems at ages 11–15 and adult outcomes (British Household Panel Survey)

	Birth year	+ Gender, ethnicity	+ Income, size	+ Parents	+ Region	+ Tenure
Has a degree	-0.056**	-0.057**	-0.043**	-0.032*	-0.030*	-0.019
	(0.012)	(0.012)	(0.012)	(0.013)	(0.013)	(0.013)
Sample size	803	803	802	786	783	782
In employment	-0.033**	-0.034**	-0.027**	-0.026*	-0.027*	-0.021
	(0.010)	(0.010)	(0.010)	(0.010)	(0.010)	(0.011)
Sample size	803	803	802	786	783	782
Labour income (log)	-0.066**	-0.065**	-0.047**	-0.041*	-0.039*	-0.031
	(0.017)	(0.017)	(0.017)	(0.017)	(0.017)	(0.017)
Sample size	659	659	659	649	647	646
Managerial/professional job	-0.009	-0.008	-0.003	-0.001	0.000	0.005
	(0.011)	(0.011)	(0.011)	(0.012)	(0.012)	(0.012)

Sample size	598	598	598	589	588	587
General health	-0.150**	-0.150**	-0.130**	-0.129**	-0.138**	-0.129**
	(0.027)	(0.027)	(0.027)	(0.028)	(0.029)	(0.030)
Sample size	796	796	795	779	776	775
Physical health (SF-12)	-0.125**	-0.123**	-0.108**	-0.092**	-0.097**	-0.082**
	(0.028)	(0.028)	(0.029)	(0.030)	(0.030)	(0.031)
Sample size	786	786	785	770	767	766
Mental health (SF-12)	-0.091**	-0.089**	-0.087**	-0.100**	-0.098**	-0.106**
	(0.028)	(0.028)	(0.029)	(0.030)	(0.030)	(0.032)
Sample size	786	786	785	770	767	766
GHQ (psychological wellbeing)	-0.069**	-0.064*	-0.063*	-0.066*	-0.065*	-0.073*
	(0.026)	(0.026)	(0.027)	(0.027)	(0.028)	(0.029)
Sample size	787	787	786	770	767	766

Long-standing illness	0.040**	0.040**	0.038**	0.040**	0.042**	0.040**
	(0.012)	(0.012)	(0.012)	(0.012)	(0.012)	(0.013)
Sample size	802	802	801	785	782	781
Life satisfaction	-0.110**	-0.113**	-0.107**	-0.102**	-0.104**	-0.100**
	(0.029)	(0.029)	(0.030)	(0.031)	(0.031)	(0.032)
Sample size	793	793	792	776	773	772
Satisfaction with health	-0.123**	-0.125**	-0.111**	-0.109**	-0.110**	-0.111**
	(0.028)	(0.028)	(0.029)	(0.029)	(0.030)	(0.031)
Sample size	793	793	792	776	773	772
Satisfaction with income	-0.129**	-0.129**	-0.109**	-0.106**	-0.095**	-0.085**
	(0.027)	(0.028)	(0.029)	(0.030)	(0.030)	(0.031)
Sample size	793	793	792	776	773	772

Satisfaction with housing	-0.110**	-0.108**	-0.097**	-0.092**	-0.083**	-0.087**
	(0.027)	(0.027)	(0.028)	(0.029)	(0.029)	(0.031)
Sample size	793	793	792	776	773	772

Note: estimates per additional housing problem. Having a degree, being in work, a managerial or professional job and long-standing illness are proportions; earnings are in log points; the health and satisfaction measures are in standard deviations, with higher values indicating better health or more satisfaction. One standard deviation is 0.97 points on the 1 to 5 general health scale, 8.3 and 11.3 points on the SF-12 physical and mental health scores, and 1.35 points on the 1 to 7 life satisfaction scale. Controls are added cumulatively from left to right: birth year; gender and ethnicity; childhood household income and size; parents' education and occupation; region; childhood tenure and type of home.

Table A4.12: Average housing problems at ages 11–15 and adult life satisfaction, taking account of adolescent life satisfaction (British Household Panel Survey)

	Full sample	Restricted sample	+ Adolescent life satisfaction
Average housing problems	-0.104**	-0.088*	-0.084*
	(0.031)	(0.035)	(0.035)
Adolescent life satisfaction			0.095*
			(0.040)
Sample size	773	621	621

Note: estimates in standard deviations of adult life satisfaction (one standard deviation is 1.35 points on the 1 to 7 scale) per additional housing problem; adolescent life satisfaction is also in standard deviations. All three models are our main model: they compare people born in the same year, of the same gender and ethnicity, with similar household income and size in childhood, whose parents had similar education and occupations, and who grew up in the same region. The restricted sample is the people who reported their life satisfaction as adolescents. Comparing the first two columns shows how much the estimate changes because of the smaller sample alone; comparing the last two shows how much it changes once adolescent life satisfaction is taken into account.

Table A4.13: Housing and A Level points at 18 (COSMO linked to the National Pupil Database)

	No controls	+ Background	+ KS2	+ Region	+ Support	+ Adverse events
Number of current housing problems	-0.03	-0.01	-0.02	-0.02	-0.01	-0.01
	(0.024)	(0.023)	(0.019)	(0.019)	(0.019)	(0.019)
People per bedroom	-0.29***	-0.16***	-0.07	-0.08*	-0.08*	-0.08*
	(0.043)	(0.043)	(0.034)	(0.034)	(0.034)	(0.034)
No suitable or quiet space to study	-0.11	-0.08	-0.08	-0.07	-0.07	-0.05
	(0.055)	(0.053)	(0.044)	(0.043)	(0.044)	(0.045)
Moved home since the pandemic began	-0.06	-0.04	-0.09	-0.09	-0.09	-0.08
	(0.065)	(0.067)	(0.054)	(0.052)	(0.052)	(0.053)

Table A4.14: Housing and Level 3 points at 18 (COSMO linked to the National Pupil Database)

	No controls	+ Background	+ KS2	+ Region	+ Support	+ Adverse events
Number of current housing problems	-0.05*	-0.02	-0.03	-0.03	-0.03	-0.02
	(0.025)	(0.023)	(0.021)	(0.020)	(0.020)	(0.020)
People per bedroom	-0.20***	-0.09*	-0.02	-0.03	-0.03	-0.03
	(0.044)	(0.046)	(0.039)	(0.037)	(0.037)	(0.037)
No suitable or quiet space to study	-0.13*	-0.11*	-0.10*	-0.09*	-0.08	-0.06
	(0.053)	(0.054)	(0.047)	(0.044)	(0.046)	(0.047)
Moved home since the pandemic began	-0.10	-0.08	-0.13*	-0.11*	-0.11*	-0.09
	(0.071)	(0.072)	(0.058)	(0.054)	(0.055)	(0.054)

Note: estimates in standard deviations of UCAS points, with standard errors in brackets. Each aspect of housing is estimated in a separate model. Controls are added cumulatively from left to right: socio-demographic characteristics; Key Stage 2 results; region; social support; adverse life events. The '+ region' column is our main estimate. Weighted with the NPD linkage weight. Sample sizes, which are the same in each column and in both tables: 4,558 (number of current housing problems); 4,765 (people per bedroom); 3,940 (no suitable or quiet space to study); 5,086 (moved home since the pandemic began). * p < 0.05, ** p < 0.01, *** p < 0.001.

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