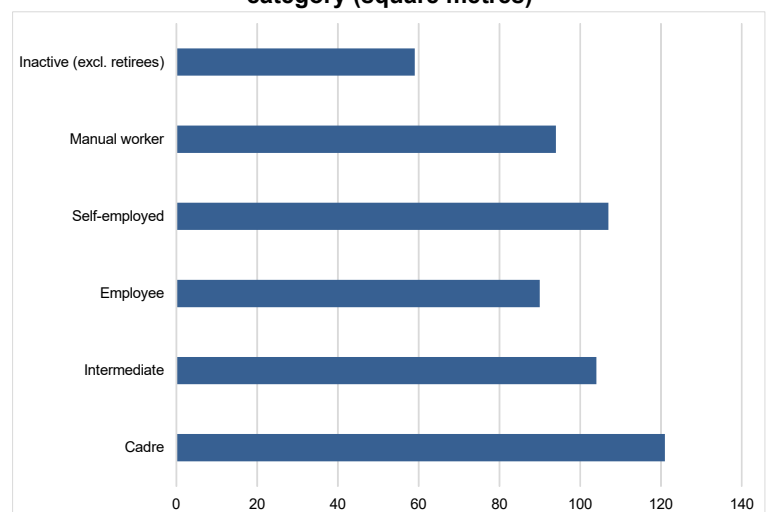


Unequal living conditions under lockdown

Marie-Apolline Barbara

- The unprecedented measures to fight the propagation of the coronavirus (Covid-19), and the lockdown in particular, have highlighted inequalities in individuals' living conditions.
- The starkest illustration of this is housing conditions. This is most acute for people in substandard and overcrowded housing, prison populations and the homeless. But the lockdown also exacerbated ordinary inequalities relating to the size of dwellings, access to outdoor spaces or the quality of the environment. Disparities are many, between urban and rural areas for instance, but social and economic inequalities are the key determinants of contrasting experiences under lockdown.
- The lockdown may also have exacerbated inequalities between women and men. While it could have led to a new balance in the division of domestic tasks, the earliest surveys of the locked down French population suggest that the supplementary burden of housekeeping and childrearing tasks was primarily shouldered by women. In addition, people living on their own have appeared more vulnerable under the lockdown, especially the elderly and the disabled.
- School closures and online learning arrangements may also have exacerbated education inequalities, since they do more harm to the long-term chances of success of underprivileged pupils. One of the main reasons for this is because the poorest households are the least likely to have access to a computer and an internet connection. The consequences of education disruption could also be longer-lasting in the case of socially and economically disadvantaged pupils.

Average floor area of dwellings by households' socio-economic category (square metres)



Source: Insee, *Enquête Logement*, 2013.

The unprecedented measures to fight the propagation of the coronavirus (Covid-19), and the lockdown in particular, have highlighted inequalities in individuals' living conditions. Although these inequalities between individuals predate the lockdown, it may have accentuated some of their consequences. In some more marginal cases, it may on the contrary have

attenuated the impact of inequalities. We shall consider three aspects of inequality: housing, family situations and education. We analyse how these inequalities have been revealed, exacerbated or possibly reduced by the lockdown, primarily through the lens of social and economic inequalities.

1. Housing conditions

1.1 Poor housing

The most extreme and flagrant inequalities concern the homeless, migrants and prison inmates. It is estimated that four million people suffer substandard housing conditions in France, including 150,000 homeless,¹ and

900,000 people live in severely overcrowded housing.² In general, housing problems mainly concern households in the lowest living standards quartile (see Table 1).³

Table 1: Households affected by housing problems and overcrowding

Living standard of the household (%)	Housing problems		Overcrowding	
	For at least one year in 2014 or in 2017	In 2014 and in 2017 (lasting)	For at least one year in 2014 or in 2017	In 2014 and in 2017 (lasting)
1 st quartile (lower income households)	45	20	26	16
2 nd quartile	32	11	11	5
3 rd quartile	20	6	7	2
4 th quartile (affluent households)	16	6	4	ns

Source: Insee, *Enquête sur les ressources et conditions de vie (SRCV)*.

Key: ns = not significant. The housing problems recognised by the French national statistics institute (INSEE) are unsanitary conditions, lack of running hot water, no toilets or bathrooms, lack of heat or a dwelling that is too expensive to heat, or else a dwelling that is too noisy, too small or overcrowded. A household must encounter at least two problems from the nine categories to be counted as having housing problems.

1.2 Inequalities between ordinary dwellings

The lockdown amplified the consequences of many inequalities between ordinary dwellings, starting with differences in size. These inequalities are inextricably linked to social and economic inequalities. Households headed by managers have dwellings that are 1.5 to 2 times larger than households headed by inactive persons (excluding retirees), manual workers or employees. When compared to the number of occupants, these figures result in a difference of 10 square meters of housing per individual between the wealthiest and poorest socio-economic categories.

However, self-employed workers and manual workers are more likely to live in detached houses than managers and individuals in intermediate occupations, who are more likely to live in urban flats. This means that households in the lower income categories are more likely to have access to outdoor spaces than more affluent households. However, 67% of the professional households living in flats have a terrace or a balcony, vs. 36% of the households headed by inactive individuals.

The immediate surroundings of a dwelling are also a factor in inequalities under lockdown. In large cities, households headed by manual workers or employees

(1) Meaning living on the street, or housed by a third party or in a hotel room.

(2) Fondation Abbé Pierre (2020), *25^{ème} rapport sur l'état du mal-logement en France*. Severe overcrowding is defined as occurring when a dwelling is two rooms short of the "normal occupancy conditions", i.e. a room for the household, a room for each couple, one room per single person 19 years or older, and one room per child, unless they are of the same gender or under 7 years old.

(3) Insee, *Enquête sur les ressources et conditions de vie*, 2017.

are disproportionately exposed to tightly-packed urban views (city buildings, housing projects, etc.) Nearly 40% of households headed by managers and individuals in intermediate occupations live in dwellings that are not overlooked, and those that are overlooked are more often overlooked by a detached house than by a building and are generally more distant. Finally, lower socio-economic categories are more likely to complain about noise from neighbours or the street.⁴

Students are another vulnerable population group with regard to housing. In 2016, of the half of French students living in shared accommodation (shared flats, university dormitories, rented rooms in private homes) only 11% had a private space other than their bedroom.⁵

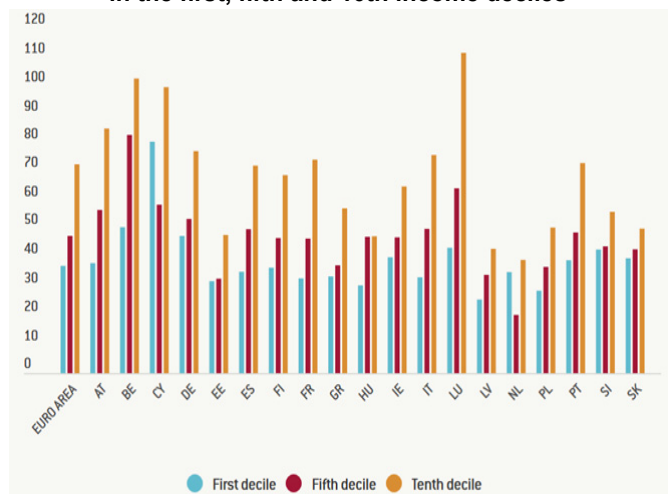
1.3 Contrasting situations across Europe

Housing conditions vary greatly from one European country to the next. More than 40% of Europeans live in flats, but this figure is greater than 60% in Spain, Switzerland and the Baltic countries. In contrast, more than three quarters of the Belgian, Dutch and British populations live in detached or semi-detached houses. Overcrowding is four times more common in Central and Eastern Europe than in the rest of the EU. Eighteen percent of Europeans found noise from neighbours and the street to be a problem (ranging from 8% in Ireland to more than 25% in Germany and Malta), particularly in urban areas, and more frequently in the case of households living on less than 60% of the median income.⁶

Inequalities in dwelling size mirror income inequalities: individuals in the top income decile have 72 square metres per person, vs. 38 square metres in the bottom income decile (see Figure 1).⁷ Generally speaking, the most affluent households are always more satisfied with their living environment and the outdoor spaces

available to them than the poorest households.⁸

Chart 1: Average square metres per capita for households in the first, fifth and 10th income deciles



Source: Bruegel (2020).

Key: Income deciles are calculated on the basis of the number of people in the household, not by the number of consumption units (as is usually the case), in order to make comparisons of square metres per occupant consistent.

1.4 Controversies related to vacation homes

When the lockdown was announced there was an exodus of residents of the Paris area to other regions. According to INSEE, the movements seen in March 2020 concerned a wide range of population groups (students returning home, foreign tourists leaving France, etc.) In Paris proper, 40% of the departures (out of a total of 30,000 individuals) concerned visitors staying in the city temporarily and returning to their homes elsewhere in France, and only 33% concerned "rural flight" of Parisians to their vacation homes.⁹ Furthermore, the 3.3 million vacation homes in France are not the sole prerogative of Parisians,¹⁰ but that of high-income households: 65% of the French who own a vacation home belong to households in the top income quartile, vs. barely 15% in the bottom two income quartiles.¹¹

(4) Cited by Bugeja-Bloch F. & A. Lambert (2013), "Le logement, vecteur des inégalités", *La Vie des idées*, Insee, Enquête Logement, 27 April 2020. ISSN : 2105-3030. URL: <http://www.laviedesidees.fr/Le-logement-vecteur-des-inegalites.html>

(5) J. C. Driant (2019), "Les conditions de logement des étudiants dans la diversité des territoires. Le poids des inégalités sociales", ACADEMIA, *Regards croisés sur les expériences étudiantes*, pp. 321-335.

(6) E. Di Meglio (2018), "Living conditions in Europe" 2018 edition, Eurostat.

(7) E. Bergamini (2020), "How Covid-19 is laying bare inequality", Bruegel, 31 March, <https://www.bruegel.org/2020/03/how-covid-19-is-laying-bare-inequality/>.

(8) Council of Europe Development Bank, "Housing inequality in Europe. Tackling inequalities in Europe: the role of social investment", December 2017.

(9) Insee, "Population présente sur le territoire avant et après le début du confinement". <https://www.insee.fr/fr/information/4477356>.

(10) Alternatives Économiques, "Tous égaux face à la pandémie ? La France du Covid-19 en 10 cartes", 06 April 2020. According to Berroir S., Cattani N., Dobruszkes F., Guérois M., Paulus F. and C. Vacchiani-Marcuzzo, "Les systèmes urbains français : une approche relationnelle", Cybergeog: *European Journal of Geography*.

(11) Insee, *Enquête Logement*, 2013.

2. Family situation

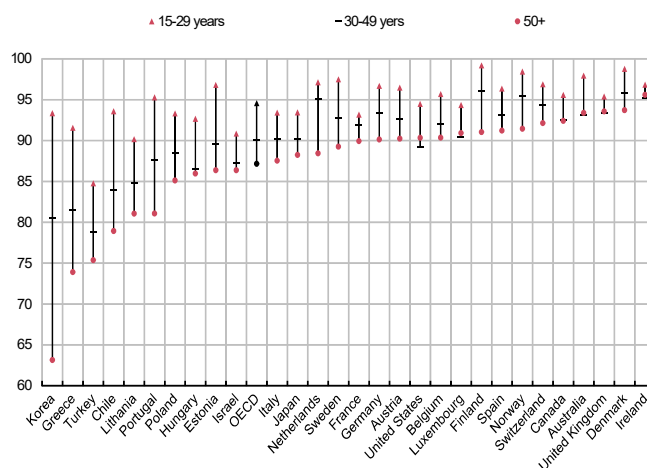
2.1 Greater vulnerability for people living alone

People living alone are the most vulnerable to isolation under lockdown, both in terms of psychological suffering and practical hardships (shopping, seeking care, etc.) In France, 16% of the population (or 10.5 million people) live alone, and a quarter of this group are over the age of 75.¹² The poverty rate (threshold of 50% of median income) stands at 9.6% for people living alone, vs. 8% in the general population¹³ and, all else being equal, people living alone are three times more likely to live in extreme income poverty than couples with children.¹⁴ In Europe, it is estimated that people living alone account for one third of all households, with large variations between countries. The figure ranges from less than a quarter in Poland, Portugal or Malta, to more than 40% in Germany, Denmark and the Scandinavian countries.¹⁵

Living alone does not necessarily mean being lonely, but the living conditions of objectively isolated people¹⁶ have been undermined by the lockdown. Indeed, 10% of the French living alone also make less use of virtual communication to stay in contact with their relatives and friends. This is often the case of elderly men with less educational attainment and small incomes.¹⁷ In the OECD countries, one out of eleven individuals on average report that they have no one to rely on in a time of need (see Figure 2).¹⁸

The disabled are a particularly vulnerable group among the population of adults living alone. In addition to low income, 70% of disabled adults living alone in France struggled to deal with the physical and psychological hardship of their daily lives under lockdown. More than half of disabled adults living alone are men, and 45% are over the age of 50.¹⁹

Chart 2: Social isolation in the OECD countries



Source: OECD (2020).

Key: The numbers represent the share of people reporting that they have relatives or friends that they count on to help them in times of need, by age and on average over the period from 2010 to 2018.

2.2 The lockdown with or without children

Household composition also affects living conditions. Eight percent of couples with children and 18% of single-parent families live in an overcrowded dwelling,²⁰ but the percentage for families with one or more children under the age of 10 is significantly higher.²¹ Childcare constraints were also exacerbated under the lockdown for blended families (12% of families, of which one quarter share custody of children).²² The burden of care also varies depending on children's ages, particularly with regard to supervising schoolwork, and the number of adults available (working from home, single-parent families, etc.) In this respect, childcare support for "essential" workers helped to reduce the burden of the lockdown for certain families. The lockdown also undermined the emancipation of young people aged 18 to 24, more

(12) Insee Focus No. 189, "Logements suroccupés, personnes âgées isolées... : des conditions de confinement diverses selon les territoires", April 2020.

(13) Insee, *Niveaux de vie et pauvreté*, 2015.

(14) Extreme income poverty is defined as income that is less than 40% of the median income. DREES, "Quelles sont les personnes vivant avec moins de 660 € par mois ?", 2015.

(15) France is in line with the EU average, with 36% of French households consisting of one person. Eurostat, 2017.

(16) Meaning people with very episodic contacts (a few times a year) with their family, friends, colleagues and other members of their social circle (neighbours, associations, etc.). If we only count people who are isolated and live alone, their share of the population is only 3%. Fondation de France, "Les solitudes en France", 2016.

(17) Insee Première, "3 % des individus isolés de leur famille et de leur entourage : un cumul de difficultés socioéconomiques et de mal-être", September 2019.

(18) OECD (2020), *How's Life? 2020: Measuring Well-being*, OECD, Paris, <https://doi.org/10.1787/7e13cb12-en>.

(19) Insee Focus No. 189, *ibid.*

(20) 5% of households in France live in overcrowded dwellings.

(21) In this case, the percentages rise to 10% for couples and to 25% for single-parent families. Insee Focus No. 189, *ibid.*

(22) *Insee Première* No. 1470, "Un enfant sur dix vit dans une famille recomposée", October 2013.

than half of whom are still living with their parents.²³

Ultimately, INSEE's monthly household survey shows that, on the whole, the aggregate population took the lockdown in its stride, but people living alone, single parents or those with the lowest incomes were more likely to report that it was a hardship.²⁴

2.3 Gender inequality under lockdown

The lockdown may exacerbate pre-existing inequalities within households. Under ordinary circumstances, women already shoulder 64% of housework and 71% of childrearing tasks.²⁵ A survey of the French under lockdown shows that women reported spending much more time than before on housework and caring for others. More specifically, 70% of the women supervised their children's schoolwork daily during the lockdown, vs. 32% of the men.²⁶ Another survey showed that tension and disagreements about the division of

housework arose between one third of couples during the first month of the lockdown. Men were also more likely to perceive that the division of labour was fair, particularly with regard to supervising their children's schoolwork. The vast majority of respondents reported that they were satisfied, on the whole, with their lockdown experience, but women, especially women living in a couple with children, were the least enthusiastic about the experience (see Table 2).²⁷ In addition, the unequal division of unpaid housework also has an impact on inequalities in men's and women's pay.²⁸ And yet, the lockdown could lead to a new balance being struck in some cases. For example, among the 35% of British women with essential jobs, slightly more than 40% had a spouse who stayed home, which could mean that there was a temporary reversal of traditional roles, if not a permanent redistribution of the burden of housework in these households.²⁹ Furthermore, the lockdown may have contributed to an exacerbation of domestic violence.³⁰

Table 2: Satisfaction with the division of housework and schoolwork supervision within the household under lockdown

(%)	Couples with children		Couples without children	
	Women	Men	Women	Men
Very or fairly satisfied	76	93	81	96
Not or not very satisfied	24	7	19	4

Source: Harris Interactive (2020). Survey conducted on 8 and 9 April 2020.

(23) Insee, *Enquête Logement*, 2013.

(24) Insee Focus No. 197 "Conditions de vie pendant le confinement : des écarts selon le niveau de vie et la catégorie socioprofessionnelle", June 2020.

(25) Insee, *Enquête Emploi du temps*, 2010-2011.

(26) Recchi E., Ferragina E., Helmeid E., Pauly S., Safi M., Sauger N. and J. Schradie (2020), "Confinement pour tous, épreuve pour certains : Les résultats de la première vague d'enquête du projet CoCo", April.

(27) Lévy J.-D., Potéreau J., and A. Prunier (2020), "L'impact du confinement sur les inégalités femmes/hommes", Harris Interactive, April.

(28) A. Châteauneuf-Malclès (2011), "Les ressorts invisibles des inégalités femme-homme sur le marché du travail", summary of the proceedings of the conference "Les ressorts invisibles des inégalités femme-homme" held in Lyons on 10 November 2010 as part of the Journées de l'économie. *Idées économiques et sociales*, 164(2), 24-37.

(29) Hupkau C. and B. Petrongolo (2020), "COVID-19 and gender gaps: Latest evidence and lessons from the UK", VoxEU.

(30) OECD (2020), Women at the core of the fight against COVID-19.

3. Education

The online learning arrangements under the lockdown could exacerbate existing education inequalities.

3.1 Poor learning conditions for some

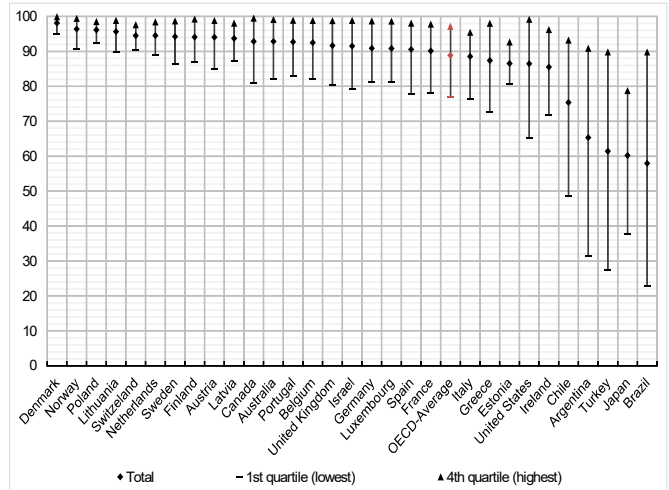
The housing inequalities mentioned above determine whether children have a suitable place to study. One quarter of children under the age of 15 in the OECD countries do not have a quiet place to study at home.³¹ Yet, the study environment is a decisive factor for learning. Nearly one third of the children in the lowest performing quartile in France share their bedroom with another member of their family, compared to only 15% of the children in the highest performing quartile.³²

Internet access is also crucial for online learning. In France, only 2% of children under the age of 17 do not have Internet service or the hardware they need to connect to the Internet. But the percentage stands at 3.5% for the children of single parents,³³ and 5% for the pupils with the greatest learning difficulties.³⁴ Children in the lowest income households are 3.5 times more likely to be without an internet connection than children in households in the highest income quintile.³⁵ The disparities can also depend on where children live. Average Internet bandwidth in rural areas is between two and five times smaller than in large cities and the quality of mobile telephone service in rural areas is still half that in densely populated areas.³⁶

Children from underprivileged backgrounds are also at a disadvantage when it comes to computer hardware. In France, only 64% of low-income households have a computer (compared to 92% of high-income households), and 9% of all adolescents do not have any access to a computer. In any case, ownership of multiple computers seems to be rare (42% of high-

income households, but only 13% of the poorest households), and the family computer must be shared with parents, who may be working from home, or one or more other children learning online.³⁷ In the OECD countries, one pupil out of ten is not able to do their schoolwork online for lack of a computer, particularly in the poorest countries (see Figure 3).³⁸

Chart 3: Pupils with a computer at home in the OECD countries in 2018



Source: OECD (2020)³⁹.

Key: The figure shows the share of 15-year-old students who have a computer and an Internet connection at home that they can use for school work, according to their social, economic and cultural background (by quartile).

Supervision of learning could also be unequal because of the parents' or teachers' lack of resources. There are many sources of disparities in families' capacities to supervise schoolwork: time available, education level, computer skills, etc.⁴⁰ The resources made available are not always suited for pupils with special education needs (attention deficits, visual and hearing impairments, disabilities).⁴¹

(31) OECD, PISA Survey, 2015.

(32) Y. Souidi (scolaires, conditions de vie et ressources 2020), "Inégalités parentales : quels obstacles sur le chemin de l'école à la maison ?", IPP Blog.

(33) Insee Focus No. 189, ibid.

(34) Y. Souidi, ibid.

(35) Insee Première No. 1780, "Une personne sur six n'utilise pas Internet, plus d'un usager sur trois manque de compétences numériques de base", October 2019.

(36) ARCEP, Press release on mobile telephone service quality, October 2019.

(37) ARCEP, *Baromètre du Numérique 2019*.

(38) OECD, PISA Survey, 2015.

(39) OECD (2020), *Combatting COVID-19's effect on children*.

(40) Oreopoulos P., Page M. and A. Stevens (2006), "Does human capital transfer from parent to child? The intergenerational effects of compulsory schooling", *Journal of Labor Economics* 24(4): 729-760.

(41) L. Cerna (2020), "Coronavirus school closures: what do they mean for student equity and inclusion?" OECD Education and Skills Today.

3.2 Risk of exacerbated education inequalities

These differences in learning conditions may accentuate existing education inequalities. Several studies have already highlighted the impact of school closures on the education of pupils from low-income families,⁴² where the parents can muster fewer resources that are helpful for developing human capital.⁴³ The summer learning loss could account for up to two-thirds of the average differences in skills observed between school-leavers from affluent and low-income backgrounds.⁴⁴ Even though some research suggests that it could be possible to close the gaps between the youngest pupils,⁴⁵ school strikes and closures in Belgium in 1990 increased the risk of repeating a year for the pupils concerned, who proved later more likely to turn away from university studies to undertake vocational training instead.⁴⁶

The cancellation of certain examinations could also have a harmful impact. The use of average predictive

marks⁴⁷ or teachers' assessments is often inexact and could reinforce existing prejudices against women and minorities.⁴⁸ Underestimation of these pupils would be particularly regrettable, since they already tend to choose universities of lesser "quality" than the ones where their marks make them eligible for admission.⁴⁹ On the other hand, a cohort study of France's class of 1968 shows that the cancellation of the Baccalaureate examination that year enabled more lycée pupils to undertake university studies, which had a positive impact on their careers.⁵⁰

Ultimately, more pupils could drop out during the lockdown, suffering from greater stress, lack of contact with teachers and peers and a loss of motivation.⁵¹ Ten percent of young people aged 15 to 24 years in the OECD have already dropped out, with no job or training.⁵² Long periods out of work and out of school could have a lasting impact on the career and earnings prospects of young adults.⁵³

(42) Quinn D. and M. Polikoff (2017), "Summer learning loss: What is it, and what can we do about it", *Brookings Institution*.

(43) Stewart H., Watson N. and M. Campbell (2018), "The cost of school holidays for children from low income families", *Childhood*, Vol. 25/4, pp. 516-529.

(44) Alexander K., Entwisle D. and L. Olson (2007), "Lasting Consequences of the Summer Learning Gap", *American Sociological Review*, Vol. 72/2, pp. 167-180. C. Blazer (2011), "Summer learning loss: Why its effect is strongest among low-income students and how it can be combated: Information capsule", Volume 1011.

(45) OECD (2020), *Early Learning and Child Well-being: A Study of Five-year-Olds in England, Estonia, and the United States*.

(46) Belot, M. and D. Webbink (2010), "Do teacher strikes harm educational attainment of students?", *Labour*, 24(4), 391-406.

(47) Meaning the marks that teachers assume pupils could have attained if they had written the exam.

(48) Burgess, S. and H. H. Sivertsen (2020), "Schools, skills, and learning: The impact of COVID-19 on education", *VoxEU*.

(49) Campbell S., Macmillan L., Murphy R. and G. Wyness (2019), "Inequalities in student to course match: evidence from linked administrative data", *CEP Discussion Papers*.

(50) Maurin E. and S. McNally (2008), "Vive la revolution! Long-term educational returns of 1968 to the angry students", *Journal of Labor Economics* 26(1): 1-33.

(51) Aarkrog V. *et al.* (2018), "Decision-making processes among potential dropouts in vocational education and training and adult learning", *IJR/VET*, Vol 5, N° 2.

(52) OECD (2020), *How's Life? 2020: Measuring Well-being*.

(53) OECD (2020), *Covid-19: Protecting people and societies*.

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