



We are housing Scotland

Dr Bekah Ryder

October 2024

# Scottish Federation of Housing Associations and Wheatley Group Still waiting for a home: Literature review



# **Contents**

1.	Introduction	2
2.	Housing supply and need	4
3.	Housing lists and social housing lets	15
4.	Home and housing aspirations	23
5.	How housing impacts on households	28
6.	Impacts of managing housing on social landlord staff	36
7.	Conclusion and next steps	38
$C_{0}$	intact details	30

## 1. Introduction

## About this report

Scotland is not able to provide a social home to all those who need one. There are around a quarter of a million applicants waiting for a social home, including existing tenants on a transfer list. Yet there is currently very little qualitative evidence of what waiting for social housing means for people's lives, and what the impact is on local authority and housing association staff managing demand for social housing.

To tell the stories of those waiting, and the stories of staff managing this demand for social housing, the Scottish Federation of Housing Associations (SFHA) and Wheatley Group commissioned research from Altair Consultancy and Advisory Services Ltd (Altair). The research explored what it's like waiting, managing demand from those waiting, and what effect this has.

This report sets out the background to this research, outlining the case for the importance of safe, stable, and good quality homes. It sets the scene before publication of the research findings later in 2024.

#### About the research

The research started in April 2024 and has comprised:

- A background literature review to understand more about demand for social housing in Scotland, how housing impacts on households in terms of health, education, community and how a lack of suitable housing affects people, and the impact of managing housing on staff within social housing landlords, as set out in this report.
- Interviews with 20 households from across the country who are waiting for social housing.
- Interviews with 10 households who have been allocated social housing in the last few months.
- Interviews with staff from 20 organisations who are managing applications to housing lists and the allocation of homes to those on lists.
- A survey of local authority and housing association staff managing applications and allocations for social housing.

## About SFHA and Wheatley Group

The SFHA and Wheatley Group believe that housing is fundamental to the needs of Scotland and its people.

SFHA is the voice of Scotland's housing associations and co-operatives and work to strengthen the social housing sector in Scotland by influencing change and supporting members. We do this in a number of ways: by gathering evidence, influencing policy, working with politicians and parliaments, providing guidance and connecting their members.

SFHA believe that everyone has a right to a safe, warm and affordable home and that social homes make lives and places better. They believe that Scotland urgently needs more social homes and that it's important that housing associations and co-operatives are supported and heard.

Wheatley Group is a leading housing, care, and property management group in Scotland and the UK's biggest developer of social rented homes.

#### Report contents

This report discusses research and data on the challenges in terms of social housing supply and demand, how housing impacts on households, including health, education, and feelings of community, and what is known about the impact on social landlord staff. It discusses:

- 1. Housing supply and need, including the 42% fall in the number of social rented dwellings since 1981, stalled delivery of affordable housing and rising housing need from affordability pressures, unsuitable housing and record numbers of households experiencing homelessness.
- 2. Housing lists and social housing lets, setting out different estimates for numbers on housing lists and why people are waiting for social housing. Reasons for wanting to move into social housing differ by current tenure of households, but overall the most common reasons relate to needing a different size home, needing ground floor access or wanting to move to a different area due to anti-social or safety concerns.
- 3. <u>Home and housing aspirations</u>, discussing how households' wants and preferences in terms of housing are shaped by personal, societal and wider structural conditions, the trade-offs made when choosing homes, core attributes that all homes should meet, and the desirability of social renting.
- 4. How housing impacts on households, outlining research on how housing quality and stability, and having choice and control over a home, affects a household's physical health, mental health, social ties, and education, and their ability to create a stable home.
- 5. <u>Impacts of managing housing on social landlord staff</u>, examining the limited amount of research on the impact on local authority and housing association staff of managing demand for social housing.

# 2. Housing supply and need

#### Introduction

The number of homes and number of households in Scotland have risen at approximately the same rate in the last 20 years (between 14 and 16%), and at a faster rate than the population (which has grown 8%). Within this overall picture, however, there is a longer term fall in the number of social rented homes, with nearly half a million lost since 1981. Housing need pressures, such as affordability and rising homelessness, indicate that available dwellings do not adequately meet demand from households.

## Housing supply and demand

The number of households in Scotland is growing. Data from the National Records of Scotland indicates that the number of households grew by 14% from 2003 to 2023 – from 2.23 in 200 to 2.53 million households. Between 2022 and 2023, the number of households increased by 0.8% (just under 20,000), the highest annual growth since 2008. The number of households is growing faster than the population (14% compared to 8%), with more than a third (37%) of households comprising one person living alone.

Housing supply has grown at a similar rate to households, as can be expected because households cannot form without a home to move into. There has been a 16% increase in the last two decades, from 2.35 million dwellings in 2003 to 2.72 million in 2023.

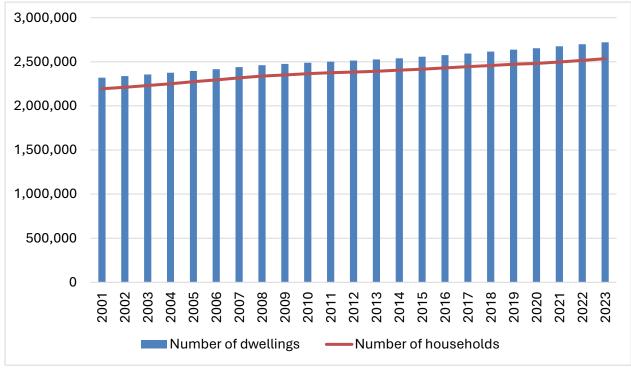


Figure 1 shows estimates for the number of households and the number of dwellings from 2001 to 2023.

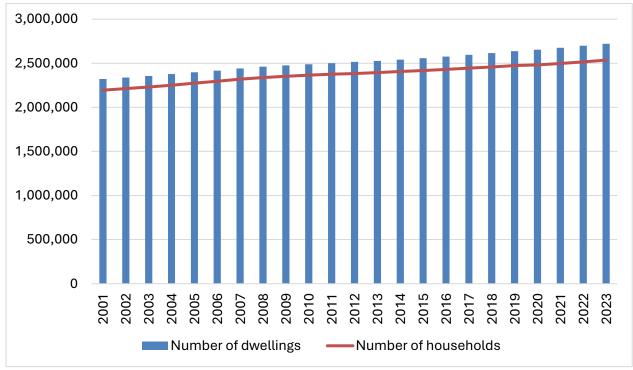


Figure 1 Household estimates and number of dwellings for Scotland, 2001 to 2023. Source: National Records of Scotland (2023) Households and Dwellings in Scotland, 2023.

Not all of these dwellings will be permanently occupied. Of all dwellings in 2023, 92,500 (3.4%) were vacant and 24,000 (0.9%) were second homes, with empty and second homes concentrated in different parts of the country. From 2005 to 2023, the number of long-term empty properties recorded in council tax data has tripled, from 15,313 to 46,217.

Changes in household and dwelling numbers has not been the same across all areas of the country. Midlothian has had the highest percentage increase in number of dwellings from 2003 to 2023 (31.5%), while Inverclyde has had the least (1.2%). For household numbers, East Lothian has seen the largest growth (27.6%) and Inverclyde the least (2.2%). More detail can be found in **Error! Not a valid bookmark self-reference.** Areas with the largest growth in dwellings and households, or where there is mismatch between the 20-year change in estimated number of households and number of dwellings, gives some indication of areas with greatest pressures. Overall, in Scotland, dwelling numbers have increased by 19.9% more than the number of households, but this does not necessarily mean that the housing available meets the needs of the population.

<sup>&</sup>lt;sup>1</sup>National Records of Scotland (2023) Households and Dwellings in Scotland, 2023.

<sup>&</sup>lt;sup>2</sup> Scottish Government (2024) Quarterly Housing Statistics, December 2023.

Table 1 Change in estimated number of households and number of dwellings, by country and area, 2011 to 2022. Source: National Records of Scotland (2023) <u>Households and Dwellings in Scotland, 2023</u>.

Area Name	Estimated number of households 2023	Change in number of household s 2003- 2023	Number of dwellings 2023	Change in number of dwellings 2003-2023	Percentage difference between change in number of dwellings and estimated households, 2003-2023
Scotland	2,535,310	304,462	2,721,225	365,049	19.9
Aberdeen City	111,024	13,157	124,369	18,089	37.5
Aberdeenshire	116,807	23,041	122,524	22,870	-0.7
Angus	54,804	7,031	58,286	7,235	2.9
Argyll and Bute	42,610	2,876	49,144	4,021	39.8
City of Edinburgh	242,021	34,040	263,670	44,431	30.5
Clackmannanshire	24,305	3,359	25,277	3,595	7.0
Dumfries and Galloway	70,696	5,803	76,275	7,778	34.0
<b>Dundee City</b>	70,409	3,300	76,306	4,009	21.5
East Ayrshire	55,811	4,827	59,737	6,238	29.2
East Dunbartonshire	46,610	4,287	48,165	5,197	21.2
East Lothian	49,686	10,759	52,327	11,766	9.4
East Renfrewshire	40,260	4,711	40,849	4,404	-6.5
Falkirk	72,907	8,533	76,689	10,211	19.7
Fife	170,982	18,239	182,775	22,507	23.4
Glasgow City	297,386	22,610	324,431	33,691	49.0
Highland	112,857	21,030	123,568	22,551	7.2
Inverclyde	37,556	823	39,913	460	-44.1
Midlothian	41,958	8,921	44,052	10,552	18.3
Moray	43,891	7,256	47,060	7,644	5.3
Na h-Eileanan Siar	12,806	1,434	15,097	1,467	2.3
North Ayrshire	64,633	4,878	70,223	7,028	44.1
North Lanarkshire	152,653	16,349	160,560	20,954	28.2

Area Name	Estimated number of households 2023	Change in number of household s 2003- 2023	Number of dwellings 2023	Change in number of dwellings 2003-2023	Percentage difference between change in number of dwellings and estimated households, 2003-2023
Orkney Islands	10,811	2,231	11,719	2,296	2.9
Perth and Kinross	70,837	10,968	76,136	11,997	9.4
Renfrewshire	87,576	10,593	91,192	10,612	0.2
Scottish Borders	55,826	7,276	59,974	7,647	5.1
Shetland Islands	10,621	1,410	11,629	1,577	11.8
South Ayrshire	52,851	3,405	56,697	5,055	48.5
South Lanarkshire	149,454	20,820	158,594	24,772	19.0
Stirling	40,810	4,469	42,990	5,424	21.4
West Dunbartonshire	42,822	2,104	46,068	2,374	12.8
West Lothian	81,029	13,920	84,929	16,597	19.2

In terms of the tenure of dwellings, the long-term trend has seen a shrinking of the social rented sector and a growth in owner occupation. From 1981 to 2022, the social rented sector shrunk from 54% of homes to 23%, whilst owner occupation has grown from 36% to 61%. These changes can be tracked in Figure 2. In total, over this period, there has been a 42% fall in the number of social rented homes in Scotland, or 444,552 homes.

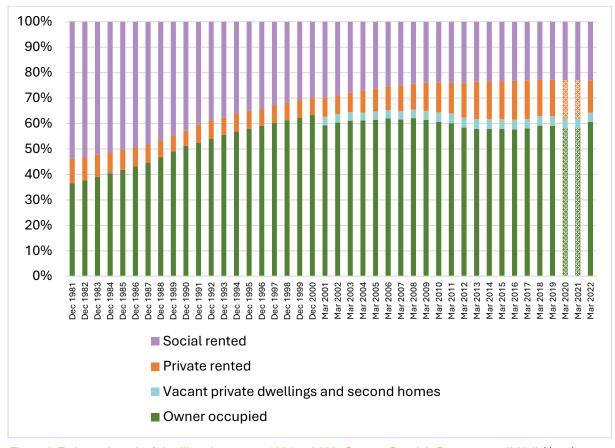


Figure 2 Estimated stock of dwellings by tenure: 1981 to 2022. Source: Scottish Government (2024) Housing Statistics 2022 & 2023: Key Trends Summary. Note that caution is needed when making comparisons with previous years for 2020 and 2021 data points for private rented and owner occupied due to changes in methodology for the Scottish Household Survey due to the pandemic period.

## **Housing need**

The ability of supply to meet demand is indicated by level of housing need. Housing need in Scotland is being felt through increased pressures around affordability, rising homelessness, adaptations required, and suppressed formation of households.

The Scottish Government declared a housing emergency in May 2024, with 12 of 32 local authorities in Scotland declaring housing emergencies in their areas (as at October 2024) due to issues such as rising homelessness, households in temporary accommodation and waiting lists.<sup>3</sup> Housing is now considered by the public to be the third most important issue facing Scotland, behind the NHS and the economy.<sup>4</sup>

Recent research commissioned by Homes for Scotland found that 28% of 13,690 people surveyed had some form of housing need, which equates to 693,000 households in

<sup>&</sup>lt;sup>3</sup> SPICe Spotlight (2024) Scotland's Housing Emergency.

<sup>&</sup>lt;sup>4</sup> Scottish Federation of Housing Associations (2024) Public perceptions: headline findings (unpublished).

Scotland.<sup>5</sup> This need is most commonly due to concealed households or affordability issues. After adjusting for households for whom repairs to their property would address their housing need, then the research estimates that 550,000 households are in need, with 330,000 households requiring affordable housing and 220,000 market housing solutions.

#### Affordability of owning and private renting

Affordability pressures are being felt through rising housing costs compared to income. We estimate the average household in 2023 needed 5.9 times their income to afford to buy an average priced house, an increase from 5.29 in 2022 (and 4.34 since the time series started in 2004), as shown in Figure 3.

Higher interest rates in response to rising inflation has meant there has been a significant increase in mortgage payments as a share of household income. This is most acutely felt by first time buyers. Average mortgage payments (capital and interest) to income ratios have risen for home movers from a low of 15.7% in Q3 2020 to 18.2% in Q1 2024. For first-time buyers, the ratio has increased from a low of 15.3% in Q2 2020 to 19.5% in Q1 2024.

For private rental house prices, Scottish Government statistics show average two-bedroom rents advertised for new tenants in the year to September 2023 increased across all 18 Broad Rental Market Areas of Scotland compared with the previous year. The increases ranged from 1.5% in Dumfries and Galloway up to 22.3% in Greater Glasgow.<sup>7</sup>

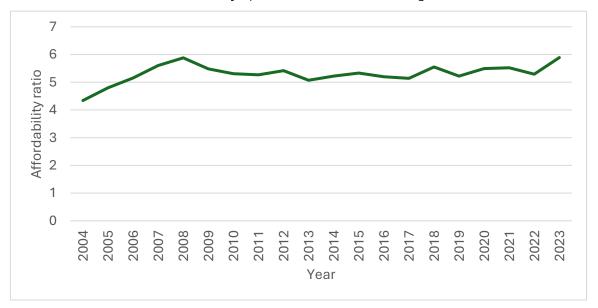


Figure 3 Housing affordability ratio for average household income and average house prices, Scotland, 2004 to 2023. Source: Office of National Statistics, Housing Affordability, UK: 2022, with 2022/23 Altair estimate based on

<sup>&</sup>lt;sup>5</sup> Homes for Scotland (2024) <u>Existing housing need in Scotland: A survey commissioned by Homes for Scotland. Report by The Diffley Partnership and Rettie & Co.</u>

<sup>&</sup>lt;sup>6</sup> Scottish Government (2024) Scottish Housing Market Review Q2 2024.

<sup>&</sup>lt;sup>7</sup> Scottish Government (2024) <u>Private Sector Rent Statistics</u>, <u>Scotland</u>, <u>2010 to 2023</u>. This is the advertised rents for new tenants, with cap restrictions on rents for existing tenants through the Cost of Living (Tenants Protection) (Scotland) Act 2022.

Registers of Scotland median residential property sale and equivalised income for Scotland in year ending 2023 based on change in average UK median equivalised household disposable income.

Social housing tenants are more likely than any other tenure to report difficulties in paying their housing costs; 7% of social renters report difficulties in paying their rent in the last 12 months, compared to 4% of private renters and 2% of owner occupiers buying with a loan.<sup>8</sup> This is likely due to the income distribution by tenure, with 53% of social renter households earning a net income of up to £20,000 a year compared to 31% of private renters and 24% of owner occupiers. This income distribution is explored in Figure 4. When it comes to whether households may have to move due to affordability issues, private renters are most likely to indicate they may have to move (7%, compared to 5% of social renters and 4% of owner occupiers buying with a loan) – see Figure 5.

Recent qualitative research on housing affordability, conducted on behalf of the Scottish Government, found concerns around affordability, with some people who were interviewed reporting sacrifices in order to afford core housing costs.<sup>9</sup>

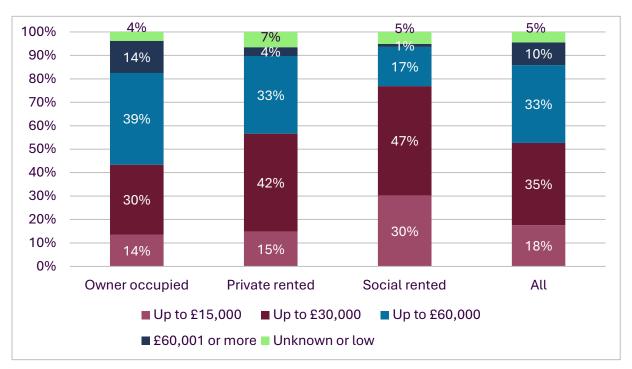


Figure 4 Net annual household income by tenure, 2022. Source: Scottish Government (2023) Scottish Household Survey 2022, Table 1.15

<sup>&</sup>lt;sup>8</sup> Scottish Government (2023) Scottish House Condition Survey, 2022.

<sup>9</sup> Scottish Government (2024) Housing affordability study: Findings report.

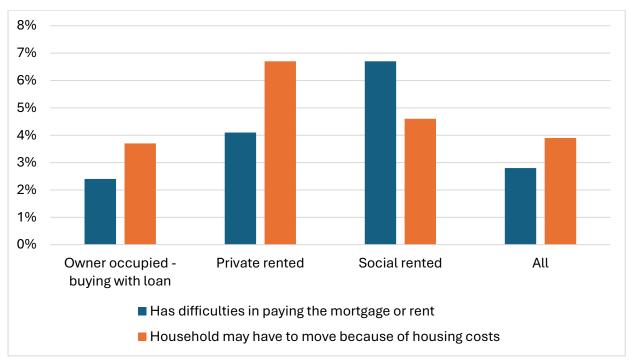


Figure 5 Affordability issues of households by tenure, 2022. Source: Scottish Government (2023) Scottish Household Survey 2022, Tables 1.16 and 1.21.

#### **Homelessness**

Homelessness is rising in Scotland, across all measures. National homelessness statistics show there has been a 3% increase in number of households assessed as homeless from 2023 to 2024 (from 32,531 households to 33,619). The number of applications and households assessed as homeless are the highest since 2011–12. There are more households (16,330) and children (10,110) than ever in temporary accommodation in 2024, a respective 9% and 5% increase compared to the previous year, the highest recorded since 2002. The average time households spent in temporary accommodation was 226 days for cases that closed in 2023–24.

#### Overcrowding and concealed households

<sup>&</sup>lt;sup>10</sup> Scottish Government (2024) Homelessness in Scotland: 2023-24.

In 2022, around 70,000 households in Scotland lived in overcrowded accommodation (3%), under the bedroom standard (see Figure 6). Social renters in Scotland are more likely than any other tenure to be overcrowded, likely reflecting the lack of social housing to move to. The rate of overcrowding has been unchanged since 2016, at 5% of social rented households and 4% of private rented. Around 1% of owner occupiers are overcrowded.

There is limited information on concealed households, that is households who would form a separate household were suitable housing available. Census 2022 data indicates there are 48,810 multi-person households in Scotland (excluding students), 2% of all households. Multi-person households are where two or more people not in a family unit or relationship live together. The number of multi-person households has increased by 6% increase since the 2011 Census (where there were 46,029 multi-person households), indicating slower growth than overall number of households. There has been a 3.8% increase in the number of households containing one family with only non-dependent children (253,800 households, an increase of 9,400 since 2011). Non-dependent children are those living with their parent(s) and aged 19 or over, or aged 16 to 18 and not in full-time education. Children who have a spouse, partner or child living in the household are non-dependent. This indicates more young people are living at their family home with their parents.

<sup>&</sup>lt;sup>11</sup> Scottish Government (2023) <u>Scottish House Condition Survey, 2022</u>. A household is considered to be overcrowded if there are insufficient bedrooms to meet the occupants' requirements under the bedroom standard definition - the bedroom standard is defined in the Housing (Overcrowding) Bill 2003 based on the number of bedrooms in a dwelling and the people in a household who can share a bedroom

<sup>12</sup> https://www.scotlandscensus.gov.uk/webapi/jsf/tableView/tableView.xhtml

<sup>&</sup>lt;sup>13</sup> National Records Scotland (2024) Scotland's Census 2022 - Demography and migration.

<sup>&</sup>lt;sup>14</sup> National Records Scotland (2024) Scotland's Census 2022 - Demography and migration.

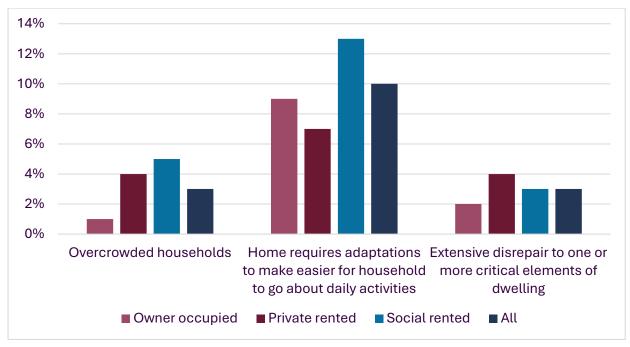


Figure 6 Overcrowding, homes requiring adaptation and extensive disrepair by tenure, 2022. Source: Scottish Government (2023) Scottish Household Survey and Scottish Housing Conditions Survey 2022.

#### **Unsuitable housing**

A significant proportion of households in Scotland are living in unsuitable housing, either those requiring adaptations or repairs.

Around 251,000 households (10%) in the Scottish Household Survey 2022 say that their home requires adaptations to make it easier to go about their daily activities. When looked at by tenure (see Figure 6), social rented households are more likely to report requiring adaptations to their home (13%) than private rented (7%) or owner occupied (9%). This is likely due to the allocation of social housing based on housing need leading to more social renters who have a long-term physical or mental health condition or illness (58% of social rented households have someone with a long-term physical or mental health condition or illness, compared to 31% of private renters and 36% of owner occupiers). In their home (10%) in the Scottish Household Survey 2022 say that their home requires when looked at by tenure (see Figure 6), social rented households are more likely to report requiring adaptations to their home (13%) than private rented (7%) or owner occupied (9%). This is likely due to the allocation of social housing based on housing need leading to more social renters who have a long-term physical or mental health condition or illness, compared to 31% of private renters and 36% of owner occupiers).

When it comes elements of a home that are central to weather-tightness, structural stability and preventing deterioration of a property, an estimated 270,000 dwellings (18% of all dwellings) in Scotland in 2022 required immediate repair to one or more critical elements to prevent further deterioration and 81,000 (3%) had extensive disrepair (defined as damage covering at least a fifth of the element area e.g. roof coverings, external walls) to one or more critical elements (see Figure 6).<sup>17</sup> Housing association dwellings tend to have amongst the

<sup>&</sup>lt;sup>15</sup> Scottish Government (2023) Scottish Household Survey, 2022.

<sup>&</sup>lt;sup>16</sup> Scottish Government (2024) Housing Statistics 2022 & 2023: Key Trends Summary.

<sup>&</sup>lt;sup>17</sup> Scottish Government (2023) Scottish House Condition Survey, 2022.

lowest levels (around 41%) of any disrepair to critical elements, with private rented sector the highest (at 66% of dwellings).<sup>18</sup>

## Social housing supply

Social housing represents nearly a quarter (23%) of all dwellings in Scotland, a proportion that has remained stable from 2014 to 2022. The number of dwellings within the sector, which has increased from 593,395 in 2014 to 618,448 in 2022, has grown at about the same rate as total dwelling stock.<sup>19</sup>

Scotland needs 53,000 affordable homes over the current Parliament (2021–2026), at a total cost of £3.4 billion, to meet affordable housing need in the country.<sup>20</sup> Research commissioned by the National Housing Federation and Crisis in 2018, which accounted for the backlog of unmet housing need, showed that Scotland needed 26,000 new homes per year to meet demand for housing.<sup>21</sup> This includes 5,500 social homes and an additional 2,500 shared ownership homes.

The Scottish Government's latest statistics show the government is not on track to meet its goals on affordable house building, with 29,737 Affordable Housing Supply completions in financial years 2021/22-2023/24.<sup>22</sup> Latest quarterly statistics on social housing supply indicate that starts and completions by housing associations and local authorities are falling. Figure 7 provides more detail on starts and completions in the social sector since 2009. Longer term trends indicate the collapse of local authority led supply from 1981 to 1982, where completions fell 47%, from 7,062 dwellings to 3,733.<sup>23</sup>

This record on housing supply is set against rising build costs and high rates of insolvency in the construction industry, though the level of insolvencies is beginning to show signs of levelling off at pre-pandemic levels.<sup>24</sup>

<sup>18</sup> Scottish Government (2023) Scottish House Condition Survey, 2022.

<sup>&</sup>lt;sup>19</sup> Scottish Government (2023) Scottish Household Survey, 2022.

<sup>&</sup>lt;sup>20</sup> Dunning, R., Ferrari, E., Hoolachan, J., Keskin, B. Moore, T., O'Brien, P. and Powell, R. (2020) <u>Affordable Housing Need in Scotland Post-2021</u>. Published by Scottish Federation of Housing Associations (SFHA), Shelter Scotland and the Chartered Institute of Housing (CIH) Scotland. <sup>21</sup> Bramley, G. (2018) <u>Housing Supply Requirements across Great Britain</u>. Crisis and the National Housing Federation.

<sup>&</sup>lt;sup>22</sup> Scottish Government (2024) Affordable Housing Supply Programme Summary Tables.

<sup>&</sup>lt;sup>23</sup> Scottish Government (2024) Housing Statistics For Scotland Quarterly Update to end December 2023. Chart 3.

<sup>&</sup>lt;sup>24</sup> Scottish Government (2024) Scottish Housing Market Review Q2 2024.

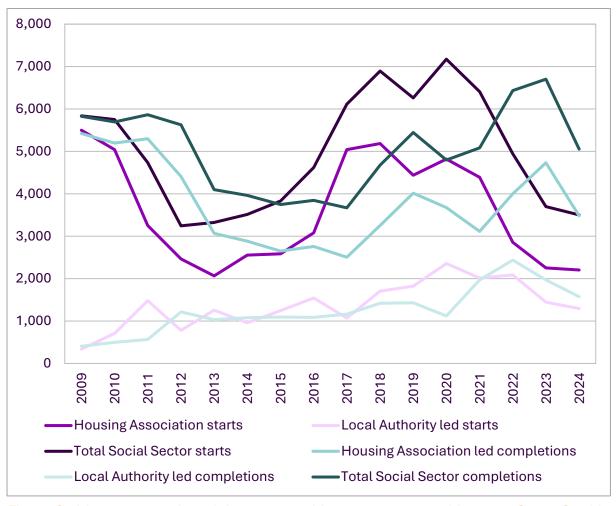


Figure 7 Social sector starts and completions, year to end June 2009 to year to end June 2024. Source: Scottish Government (2024) <u>Housing Statistics for Scotland Quarterly Update: New Housebuilding and Affordable Housing Supply to end June 2024</u>. Note that figures for housing association starts prior to April 2018 are based on approvals rather than starts.

# 3. Housing lists and social housing lets

#### Introduction

The estimated number of households on housing lists in Scotland varies depending on the data source, though estimates all suggest the number of households are growing. The main reasons for joining housing lists relate to wanting a bigger or smaller property, needing ground floor access or to escape anti-social behaviour or address safety concerns in the current area. Reasons for joining lists varied by tenure, with private renters more likely to want to move due to affordability.

## How many are on housing lists in Scotland?

It is difficult to accurately identify the number of households on housing lists for social housing. This is mainly because households may be on more than one list, leading to double counting in national statistics.

The latest Scottish Government's data (see Figure 8) shows that, for stock owning local authorities in 2023, there were 175,092 applications on local authority or common housing registers. The majority of applicants are on the waiting list, at 129,900 applicants, with just under 30,000 applicants on the transfer list.<sup>25</sup> Numbers were falling from 2008 to 2018 (from 202,235 to 157,806), before rising, peaking at 178,722 in 2021. While number of applicants have since fallen, they remain above pre-pandemic levels.

There may be over and under estimation within these statistics, however, as seven out of 26 local authorities with housing stock do not have separate waiting and transfer lists. In such cases, households are counted on waiting lists only. This means that the waiting list figure is over-estimated, and the transfer list figure is under-estimated.<sup>26</sup> It also doesn't account for people who may have found a house but have not yet been removed, or removed themselves, from the housing list. Data is also missing for the six local authorities who have transferred their stock to a registered social landlord.<sup>27</sup>

Recent research by Solace Scotland puts the waiting list higher. While Scottish Government statistics collect data for local authorities, Solace Scotland collected data from housing associations within non-stock owning local authorities and found 243,603 people waiting for social housing in Scotland (including on transfer lists).<sup>28</sup>

<sup>&</sup>lt;sup>25</sup> https://statistics.gov.scot/data/housing-lists

<sup>&</sup>lt;sup>26</sup> Scottish Government (2024) Housing Statistics 2022-2023.

<sup>&</sup>lt;sup>27</sup> Glasgow City, Argyll and Bute, Inverciyde, Dumfries and Galloway, Comhairle nan Eilean Siar and the Scottish Borders Council

<sup>&</sup>lt;sup>28</sup> Solace Scotland (2023) <u>Housing in Scotland: Current Context and Preparing for the Future.</u>

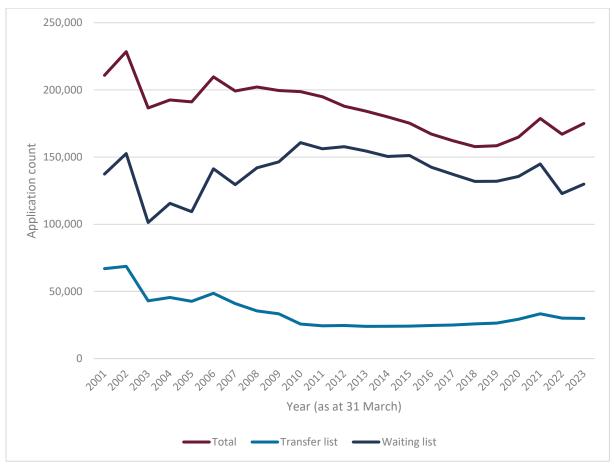


Figure 8 Housing list application numbers by whether waiting list or transfer list, Scotland, 2001-2023. Source: Scottish Government Statistics, <u>Housing Lists</u> – note that following housing stock transfers, figures for Glasgow are excluded from 2003, Dumfries & Galloway, and Scottish Borders from 2004, Eilean Siar and Argyll & Bute from 2007, and Inverclyde from 2008. Note that at the time of writing there was a discrepancy between transfer list figures in the <u>Housing statistics: Management of local authority housing</u> and the <u>Housing Lists webtool</u>. The Scottish Government advised using the Housing Lists webtool data, which is lower than the Housing Lists download on the Housing statistics: Management of local authority housing webpage and means the waiting list and transfer list figures do not equal the total number of applicants.

Alternatively, the Scottish Household Survey, uses survey data to estimate national figures. The SHS estimated 100,000 households (4% of all households) were on a housing list in 2022.<sup>29</sup> Those living in social rented housing were most likely of all tenures to be on a housing waiting list – 11% of households compared to 7% of private renters and 1% of owner occupiers.<sup>30</sup>

In terms of what SHS says on number of lists households are on, of all households on a housing list, 65% are on one housing list, 10% on two and 9% on three or more.<sup>31</sup> Again, there are some issues with this data, which may mean this underrepresents the true picture. The

<sup>&</sup>lt;sup>29</sup> https://www.gov.scot/publications/scottish-household-survey-2022-key-findings/pages/3/

<sup>&</sup>lt;sup>30</sup> Scottish Government (2023) Scottish Household Survey 2022, Table 1.50 Whether household is on a housing list by tenure, 2022.

<sup>&</sup>lt;sup>31</sup> Scottish Government (2023) Scottish Household Survey 2022, Table 1.55, The number of housing lists that households are on, 2016-2022.

2022 survey sample may underrepresent households renting. In addition, it does not capture people living in communal establishments or in temporary accommodation.

## Why are people on housing lists and how long have they been waiting?

The Scottish Household Survey gives details on the main reasons for being on a housing list. For latest available data, the most common primary reason identified was wanting a bigger or smaller property, followed by needing ground floor access and anti-social behaviour or safety concerns in current area. A further breakdown over time can be seen in Table 2, showing that increasingly households are on lists due to desiring a different size property.

Table 2 The main reason for households being on a housing list, 2016 - 2022, Scotland. Source: Scottish Government (2023) Scottish Household Survey, Table 1.59

Reason	2016	2017	2018	2019	2022
To move to a different property - bigger/smaller	17%	15%	25%	25%	27%
To move to a different area - anti- social/safety concerns in current area	5%	6%	5%	5%	9%
To move to a different property - need ground floor access	8%	8%	7%	7%	9%
To move to a different area - to a better area	6%	9%	11%	6%	8%
Can't afford current housing/would like cheaper housing	13%	10%	8%	9%	7%
Threatened with homelessness	12%	15%	11%	9%	6%
To move to my own property away from parents/partner etc.	8%	12%	10%	12%	6%
To move to a different area - to be nearer family and friends	8%	6%	5%	5%	6%
To move to a different property - need adaptations	4%	6%	3%	4%	3%
To move to a different property - other reason (specify)	7%	6%	2%	8%	3%
To move to a different area - other reason (specify)	2%	2%	2%	3%	2%
To move to a different area - for work opportunities	2%	2%	2%	1%	1%
To move to a different area - school catchment area	0%	0%	0%	0%	0%
Other (specify)	5%	2%	5%	6%	6%
Don't know	2%	1%	5%	2%	8%
Refused	0%	1%	0%	0%	0%

The reasons for being on a housing list differed by tenure. For nearly a third of social renters (32% of households), they were on a housing list to move to a larger or smaller property, the most common reason for this tenure. It is highly likely that many of these households need to move to a larger property due to overcrowding, with overcrowding more prevalent in the social rented sector. Overcrowding was also identified as the main reason for moving into

social housing in recent research from Shelter Scotland.<sup>32</sup> For private renters, the main driver was not being able to afford their current home, or that they would like cheaper housing (24% of households).<sup>33</sup> The extent to which underrepresentation of renters in the 2022 sample affected these results is unclear.

Private renters were also more likely than social renters to be on a housing list due to being threatened with homelessness (12% private rented households compared to 5% of social renters). Social renters were more likely than private renters to be on housing lists due to wanting ground floor access (10% vs 5%) or having anti-social behaviour/safety concerns (11% vs 4%).<sup>34</sup>

Most households in 2022 had been waiting 1-3 years, though this differed by tenure. Private renters were most likely, at 34%, to say they had been waiting less than a year, which may reflect their reason for waiting. Of all households, 11% reported waiting more than 10 years. Table 3 provides a breakdown for all households and by rented tenure.

Table 3 Length of time household ha	s been on housing list, Scotland, 2022 - all households and rented tenure.
Source: Scottish Government (2023)	Scottish Household Survey, 2022. Tables 1.57 and 1.58

Length of time on the housing list	All households	Private rented	Social rented
Less than a year	25%	34%	21%
1-3 years	28%	19%	31%
3-5 years	17%	16%	18%
6-10 years	12%	18%	10%
More than 10 years	11%	9%	10%
Don't know	8%	3%	10%

## How many social housing lets are to housing list applicants?

Lettings data from the Scottish Housing Regulator shows there were 51,342 lets to social housing in 2023/24, excluding mutual exchanges.<sup>35</sup> Of these, 50% were by stock-owning local authorities and 50% by registered social landlords (generally housing associations). Housing list applicants made up 33% of lets. The majority of lets (44%) were to households experiencing homelessness. The remaining 18% were to existing tenants and 5% other sources (such as nominations from local authorities to housing associations). Figure 9 Lets to social housing (excluding mutual exchange) by source of let and landlordFigure 9 gives more detail on the source of social housing let by landlord.

<sup>&</sup>lt;sup>32</sup> Shelter Scotland and HACT (2024) The social value of moving into social housing in Scotland: Year 2 interim research report.

<sup>&</sup>lt;sup>33</sup> Scottish Government (2023) Scottish Household Survey 2022, Table 1.60. The main reason for household being on a housing list by tenure, 2022.

<sup>&</sup>lt;sup>34</sup> Scottish Government (2023) <u>Scottish Household Survey 2022, Table 1.60, The main reason for household being on a housing list by tenure, 2022.</u>

<sup>&</sup>lt;sup>35</sup> Scottish Housing Regulator (2024) Charter data – all social landlords dataset, 2023-24.

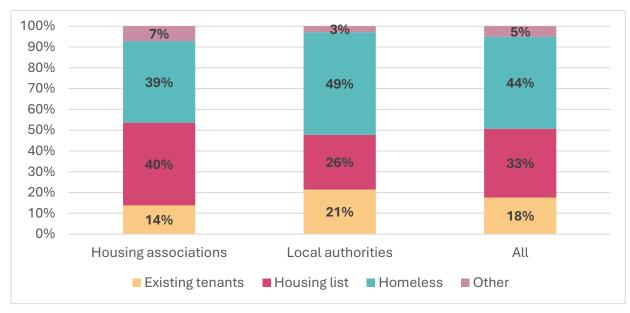


Figure 9 Lets to social housing (excluding mutual exchange) by source of let and landlord. Source: Scottish Housing Regulator Charter Data for 2023/24, C2.1-C2.7 (RSL) and C2.1-C2.6 (LA)

Registered social landlords made more lets to housing list applicants, at 40% of all lets excluding mutual exchanges, compared to local authorities who let 26% of available homes to housing list households.

In addition to these, there were 2,946 lettings for mutual exchanges across local authority and registered social landlord stock.<sup>36</sup>

Compared to housing associations, local authorities let proportionately more of their available homes to households experiencing homelessness – 49% of lets in 2023/24 compared to 39% for registered social landlords. There are several routes through which households experiencing homelessness may be offered a home by a housing association, including Section 5 referrals by local authorities (for statutorily homeless households) and nominations by local authorities (if there is no Section 5 agreement in place). Some of the other nominations by local authorities to housing associations may include households assessed as homeless for whom the local authority does not have a duty to secure permanent accommodation. Households who are experiencing homelessness may also approach a housing association directly, before presenting to a local authority as homeless. An SFHA survey completed by 44 housing associations found that, of all lets going to households experiencing homelessness in 2022/23, 60% were via Section 5 referrals and 40% were via direct applications to the housing association.<sup>37</sup>

Social lets are increasingly going to households experiencing homelessness. In 2001/02, 17% of permanent local authority lets were to homeless households (9,138 households), compared

<sup>&</sup>lt;sup>36</sup> Altair analysis of Charter Data for 2023/24, C2.1-C2.7 (RSL) and C2.1-C2.6 (LA)

<sup>&</sup>lt;sup>37</sup> Scottish Federation of Housing Associations (2023) Lets to Homeless Households Survey 2023.

to 49% for 2023/24.<sup>38</sup> Housing association data also indicates that an increasing proportion of lets are going to homeless applicants compared to housing list applicants – in 2019/20 50% of lets were to housing list and 28% to homeless households compared to 40% and 39% in 2023/24.<sup>39</sup> The SFHA member survey results also indicated that housing associations have different capacity to increase allocations to households who are homeless, depending on the specialism of the provider, turnover of homes, and location or type of homes available.<sup>40</sup>

## Who can access social housing and how is it allocated?

Social housing is allocated according to need, with different routes to access or move between social rented homes:<sup>41</sup>

- Applicants making a direct application to the landlord.
  - Some areas may operate a Common Housing Register in an area, where applicants fill in one application form and join one common housing list that a number of social landlords use to allocate their housing (though the allocation policy may not be shared across all landlords).
- Transfer between properties owned by the same landlord.
- Nominations of a household from one landlord to another, or a local authority to a landlord.
- Section 5 referrals (statutorily homeless households).
- Mutual exchange, where two social rented households swap homes.
- Referral schemes, where households are referred by a supporting agency.
- Exceptional circumstances to allow a household's critical housing need to be met.
- Management transfer, where landlords have a critical need to move a household, such as repairs or demolition.

Available homes will be allocated to households in need through either a needs-based approach or choice-based letting. Under a needs-based approach, landlords offer suitable homes to the household with the greatest need. For choice-based lettings, applicants bid for suitable homes before the landlord makes an offer to a household who has made a bid and has the greatest need. 42 Both systems are based on prioritising housing need, as set out in allocations policies. If more than one applicant has equivalent priority, landlords usually consider waiting time when deciding who is to be offered a home.

Allocations policies must give a reasonable level of priority to applicants who fall within one of three reasonable preference groups, as set out in The Housing (Scotland) Act 2014:

<sup>&</sup>lt;sup>38</sup> Scottish Government (2024) Housing statistics: Management of local authority housing.

<sup>&</sup>lt;sup>39</sup> Scottish Housing Regulator (2024) Charter data – all social landlords dataset, 2023-24.

<sup>&</sup>lt;sup>40</sup> Scottish Federation of Housing Associations (2023) Lets to Homeless Households Survey 2023.

<sup>&</sup>lt;sup>41</sup> Scottish Government (2019) Social housing allocations in Scotland: practice guide.

<sup>&</sup>lt;sup>42</sup> See a more detailed description of both approaches in Scottish Government (2019) <u>Social housing allocations in Scotland: practice guide</u>.

- homeless persons and persons threatened with homelessness<sup>43</sup> and who have unmet housing needs;
- people who are living under unsatisfactory housing conditions and who have unmet housing needs; and
- tenants of houses which are held by a social landlord, which the social landlord selecting its tenants considers to be under-occupied.

The 2014 Act states that landlords can take the needs of other groups into account as well as the reasonable preference groups, but such groups must not dominate at the expense of reasonable preference groups.

Allocation policies will also need to comply with homelessness rules set out in relevant legislation (Part II of the Housing (Scotland) Act 1987, as amended by the 2001 Act and the Homelessness etc. (Scotland) Act 2003). The focus should be on prevention of homelessness, through social housing allocation, rather than homelessness being the main way in which people access a social rented home. These include rules on Section 5 referrals of statutorily homeless households by local authorities to housing associations.

Anyone aged 16 or over has a right to be admitted to a housing list. This ensures lists are fully inclusive of housing need and aspirations and give an accurate understanding of housing demand in an area. Being admitted to a list does not, however, mean that a household is eligible for housing. Eligibility is limited by specific factors, including immigration status and entitlement to public funds, though housing associations are not subject to immigration exclusions.<sup>45</sup>

When it comes to managing a housing list, social landlords must treat applications fairly, consistently and within suitable timescales. They must make it as easy as possible to join their housing list. Good practice guidance from the Scottish Government also states that landlords should review their housing list regularly to make sure that they have up-to-date information about their applicants. This might include annual rolling reviews, contacting applicants on the anniversary of their application, to check whether their housing needs have changed along with their desired property type/area.

Given that social housing is allocated according to need, social renters are amongst the most at risk in society. Scottish Household Survey 2022 found that around six in 10 adults in social housing were not in employment (56% for housing association households).<sup>47</sup> The proportion of adults in social rented properties who were permanently sick or disabled was higher than those in all other tenure types (15% of social rented properties compared to 1% of owner occupiers and 4% of private renters), and a further 7% were unemployed and seeking work (compared to 1% of owner occupiers and 4% of private renters).

<sup>&</sup>lt;sup>43</sup> With homelessness defined by the Housing (Scotland) Act 1987 as including those with accommodation that it is not reasonable for them to continue to occupy – see <u>Shelter Scotland</u>

<sup>&</sup>lt;sup>44</sup> Scottish Government (2019) Social housing allocations in Scotland: practice guide.

<sup>&</sup>lt;sup>45</sup> Scottish Government (2019) Social housing allocations in Scotland: practice guide.

<sup>&</sup>lt;sup>46</sup> Scottish Government (2019) Social housing allocations in Scotland: practice guide.

<sup>&</sup>lt;sup>47</sup> Scottish Government (2023) Scottish Household Survey, 2022.

Compared to other tenures, 2022 data estimates that social renters are much more likely to be one person households (half of all households, compared to 30% of owner occupiers and 37% of private renters) and live in the 20% most deprived areas of Scotland (47% compared to 11% owner occupiers and 20% private renters). Reflecting the long-term security of social renting, 18% of adults in social housing had lived at their current address for more than 20 years, compared to just 3% of private renters (and 25% across all tenures). In terms of ethnicity, social housing is broadly representative, though has a higher proportion of households who report to be White: Scottish compared to all households (82% compared to 74%). Private rented households reported greater ethnic diversity than any other tenure.<sup>48</sup>

<sup>&</sup>lt;sup>48</sup> Scottish Government (2023) Scottish Household Survey, 2022.

# 4. Home and housing aspirations

#### Introduction

Home is important for privacy, security, a sense of control, family, community, and a springboard for the valued things in life. Aspirations around home may not always be realistic, meaning trade-offs may be required, while people affected by deprivation may feel they have no control or choice when it comes to housing.

Research commissioned by the Scottish Government, and discussed in this section, indicates social housing is an aspirational tenure for certain groups of people due to its stability. It is also seen as more affordable and less stressful than owning or renting privately. While stigma can affect the desirability of social renting, housing experiences of social renters has been found to be more positive than private renters in relation to affordability, security, and relationships with landlords.

## Home and its importance

Home can be considered, first and foremost, a physical place of shelter but also where socialising and privacy can be found and has been linked to self-identify and social status.<sup>49</sup> It is widely felt to be important to the formation of community, social ties, employment, education and family life. Clapham (2010) states it is "a setting for family and community life, an element of and a springboard for a desired and valued lifestyle, a key constituent of self-esteem and status, and an important arena for autonomy and control".<sup>50</sup>

There is no right to a home in UK or (currently) Scottish law,<sup>51</sup> even if the right to adequate and safe housing is recognised in international law and through treaties signed by the UK government.<sup>52</sup>

While some academic discussions on the concept of home are highly theoretical, they are important for demonstrating the complexity of home-making and how home is not just a set of physical characteristics. Even research with children has shown that children see a home as beyond the physical house to something that you make.<sup>53</sup>

Homes can be conceptualised and made differently. When women are made homeless following domestic abuse, for example, the more familiar home environment can be seen as a

<sup>&</sup>lt;sup>49</sup> Després C. (1991) The meaning of home: literature review and directions for future research and theoretical development. J Architectural Plan Res. 8(2):96–115.

<sup>&</sup>lt;sup>50</sup> Clapham, D. (2010) <u>Happiness, well-being and housing policy</u>. Policy & Politics 38.2 (2010): 253-267. p.258

<sup>&</sup>lt;sup>51</sup> Though the Scottish Government consulted on the Human Rights Bill in 2023, which could include a right to adequate housing.

<sup>&</sup>lt;sup>52</sup> Equality and Human Rights Commission (2018) <u>Following Grenfell: the right to adequate and safe housing.</u>

Maine, F., et al., (2021) <u>Children's Exploration of the Concepts of Home and Belonging: Capturing Views from Five European Countries</u>. International Journal of Educational Research, 110, 101876.

place of threat and a sense of home can be found in hostels.<sup>54</sup> Tenure has been found to be less important to the concept of home than the neighbourhood context and incidence of problems with the home.<sup>55</sup>

Research has found that tenants within the private rented sector will attempt to make a home "in even the most challenging circumstances".<sup>56</sup> Private landlords can help tenants with home-making through investment in the condition of the property, giving tenants more autonomy and control (such as in keeping pets or personalising a property), and through their interactions with tenants, such as engagement, communication, inspections and rent collection.<sup>57</sup> One study on short-term rental accommodation showed the importance of good or natural light, storage, and the display of personal possessions to developing a sense of home.<sup>58</sup> It is highly likely these findings would also apply to social landlords.

As well as what creates a sense of home, there are factors that threaten it. These include unaffordability, which has been found to undermine a sense of home in terms of security, stability and connection, which threaten a households' wellbeing. <sup>59</sup> Another factor is 'unneighbourliness,' with disputes between neighbours undermining home as a haven, place of control and source of status. <sup>60</sup>

## Housing aspirations and expectations

Home-making and housing aspirations change over the life course.<sup>61</sup> Depending on the stage of a person's life, house moves may be driven by access to employment, relationships, or a desire to live independently.<sup>62</sup> Households' wants and preferences in terms of housing are shaped by personal, societal and wider structural conditions. These dimensions define housing aspirations, that is the desire to achieve housing-related ambitions in the future.<sup>63</sup>

<sup>&</sup>lt;sup>54</sup> Tomas, A., & Dittmar, H. (1995) <u>The experience of homeless women: An exploration of housing histories and the meaning of home.</u> Housing Studies, 10(4), 493–515. McCarthy, L. (2018) (Re)conceptualising the boundaries between home and homelessness: the unheimlich. Housing Studies, 33(6), 960–985.

Kearns, A., Hiscock, R., Ellaway, A., & Macintyre, S. (2000) <u>Beyond four walls'. The psycho-social benefits of home: Evidence from West Central Scotland</u>. Housing Studies, 15(3), 387–410.
 See studies in Rolfe, S., McKee, K., Feather, J., Simcock, T. and Hoolachan, J. (2022) <u>The role of private landlords in making a rented house a home</u>. International Journal of Housing Policy.
 Rolfe, S., McKee, K., Feather, J., Simcock, T. and Hoolachan, J. (2022) <u>The role of private landlords in making a rented house a home</u>. International Journal of Housing Policy.

<sup>&</sup>lt;sup>58</sup> Overtoom, M.E., Elsinga, M.G. & Bluyssen, P.M. (2023)<u>Towards better home design for people in temporary accommodation</u>: exploring relationships between meanings of home, activities, and indoor environmental quality. J Hous and the Built Environ 38, 371–397.

<sup>&</sup>lt;sup>59</sup> Barrett, P. (2023) Intersections between housing affordability and meanings of home: a review. Kōtuitui: New Zealand. Journal of Social Sciences Online, 18(1), 27–44.

<sup>&</sup>lt;sup>60</sup> Cheshire, L., Easthope, H., & ten Have, C. (2021). <u>Unneighbourliness and the Unmaking of Home</u>. Housing, Theory and Society, 38(2), 133–151.

<sup>&</sup>lt;sup>61</sup>McKee, K., Moore, T. and Crawford, J. (2015) <u>Understanding the Housing Aspirations of People in Scotland</u>. Scotlish Government.

<sup>&</sup>lt;sup>62</sup> Coulter, R. and Scott, J. (2015) What motivates residential mobility? Re-examining self-reported reasons for desiring and making residential moves. Population Space Place, 21 (4) (2015), pp. 354-371. <sup>63</sup> Preece, J., Crawford, J., McKee, K., Flint, J. & Robinson, D. (2020) <u>Understanding changing housing aspirations: A review of the evidence</u>, Housing Studies, 35, pp. 87–106.

Housing expectations – that is, what people see as their likely housing outcome (which might not be what they desire)<sup>64</sup> – may be different to aspirations. They may change over time in response to external issues, even if (longer-term) aspirations are unchanged.<sup>65</sup> Housing emergencies affect expectations in terms of space or security of tenure. Households may accept a smaller home in order to own, escape sharing or leave the private rented sector,<sup>66</sup> or a fixed term tenancy because they are grateful to have a "roof over their head".<sup>67</sup>

Trade-offs of housing expectations are thought to be accepted by individuals, perhaps as part of achieving housing aspirations (however limited).<sup>68</sup> People facing material or other deprivation may accept a housing outcome because their expectations are "stymied by powerful interests".<sup>69</sup> Social housing tenants, in recent government research on housing affordability, talked about how high demand for social housing meant they "lacked choice and felt obliged to accept whatever property they were offered".<sup>70</sup>

The crisis in housing supply and affordability mean that aspirations may not be realistic, leading to an aspirational gap from individuals aspiring to the same housing outcomes as previous generations.<sup>71</sup> A survey of private renters in Scotland found that renters who aspired to access social housing were less likely to think they would achieve this than those aspiring to own their own home.<sup>72</sup> For the 14% of respondents wanting to live in social housing, 67% thought they wouldn't achieve this goal, compared to 56% who wanted to own their own home with 54% of these thinking this goal unlikely.

In terms of a consensus on what a home should provide, Shelter's Living Home Standard (designed to be an equivalent to JRF's work on the living wage) was developed in consultation with the public.<sup>73</sup> It sets out the attributes that all homes should meet. There are 39 attributes across the following five dimensions:

- Affordability.
- Decent conditions.
- Space.
- Stability.
- Neighbourhood.

<sup>&</sup>lt;sup>64</sup> See Preece et al. (2020)

<sup>&</sup>lt;sup>65</sup> Preece, J., Crawford, J., McKee, K., Flint, J. & Robinson, D. (2020) <u>Understanding changing housing aspirations: A review of the evidence</u>, Housing Studies, 35, pp. 87–106.

<sup>&</sup>lt;sup>66</sup> Preece, J., McKee, K., Flint, J., & Robinson, D. (2021) <u>Living in a small home: Expectations, impression management, and compensatory practices</u>. Housing Studies, 1–21.

<sup>&</sup>lt;sup>67</sup> Foye, C. (2021) <u>Ethically-speaking</u>, what is the most reasonable way of evaluating housing outcomes? Housing, Theory and Society, 38(1), 115–131.

<sup>&</sup>lt;sup>68</sup> Preece et al. (2020) and Preece et al. (2021)

<sup>&</sup>lt;sup>69</sup> Foye, C. (2021). <u>Ethically-speaking</u>, what is the most reasonable way of evaluating housing <u>outcomes?</u> Housing, Theory and Society, 38(1), 115–131.

<sup>&</sup>lt;sup>70</sup> Scottish Government (2024) Housing affordability study: Findings report.

<sup>&</sup>lt;sup>71</sup> Crawford, J. & McKee, K. (2018b) Privileging the 'Objective': Understanding the state's role in shaping housing aspirations housing, Theory and Society, 35(1), pp. 94–112.

<sup>&</sup>lt;sup>72</sup> Simcock, T. (2022) <u>Living in Scotland's private rented sector.</u>

<sup>&</sup>lt;sup>73</sup> Shelter (2016) <u>Living Home Standard</u>.

There are core attributes within each of these dimensions alongside some that are 'tradable' – features that were important to some people but not universally applicable or desirable. For example, under affordability, an essential attribute is being able to afford rent without cutting back on household essentials (such as food and heating), whereas a tradable attribute is being able to meet rent payments without regularly preventing participation in social activities. Affordability was consistently rated as amongst the most important aspects of an acceptable home.

If social housing were allocated justly and ethically, through sufficient supply, then people may have the capabilities, through real opportunities or abilities, to choose options that matter to them and achieve and enjoy things in their life that they value.<sup>74</sup> Achieving the Living Homes Standard may be one way to measure the success of outcomes from the allocation of social housing.<sup>75</sup>

## Why do people want to live in social housing?

There is limited understanding of housing aspirations amongst more marginalised groups.<sup>76</sup> The last national review of people's housing aspirations in Scotland discussed some households' preference to rent social housing due to low and predictable costs, better affordability, tenure security and reduced tenant responsibility for maintenance and repair.<sup>77</sup> These are reflected in the reasons for joining housing lists, outlined in the previous chapter.

Similarly, social tenants in another study were content to rent indefinitely, with a few describing renting as less stressful than owning a property. This was because the tenant is not responsible for property maintenance or at risk of bankruptcy through defaulting on the mortgage.<sup>78</sup>

Polling from 2007 and 2010, completed for the national review of housing aspirations, found people increasingly viewed social renting as a more stable tenure choice than owning. Certain demographic groups, such as young people and vulnerable households, particularly regarded it as a "positive and aspirational tenure of choice, particularly if they have at some stage lived in the sector". The benefits of stability from secure social housing can mediate the "precariousness of life on low incomes".

<sup>&</sup>lt;sup>74</sup> Kimhur, B. (2020). How to Apply the Capability Approach to Housing Policy? Concepts, Theories and Challenges. Housing, Theory and Society, 37(3), 257–277. https://doi.org/10.1080/14036096.2019.1706630

<sup>&</sup>lt;sup>75</sup> Foye, C. (2021). Ethically-speaking, what is the most reasonable way of evaluating housing outcomes? Housing, Theory and Society, 38(1), 115–131.

<sup>&</sup>lt;sup>76</sup> Preece, J., Crawford, J., McKee, K., Flint, J. & Robinson, D. (2020) <u>Understanding changing housing aspirations: A review of the evidence</u>, Housing Studies, 35, pp. 87–106.

<sup>&</sup>lt;sup>77</sup> McKee, K., Moore, T. and Crawford, J. (2015) <u>Understanding the Housing Aspirations of People in Scotland</u>. Scotlish Government.

<sup>78</sup> Scottish Government (2024) Housing affordability study: Findings report.

<sup>&</sup>lt;sup>79</sup> McKee et al. (2015), p.10.

<sup>&</sup>lt;sup>80</sup> Robinson, D. and Walshaw, A. (2014) <u>Security of Tenure in Social Housing in England</u>. Social Policy and Society, 13(1), pp. 1–12.

For social renters wanting to move, the desire to move was driven by a wish for a better location or a different property type to meet their needs. Other research on residential mobility suggests that drivers for housing moves depend on the stage of a person's life. Drivers may include access to employment, relationships, or a desire to live independently, though the reason for desiring a move may not match the actual reason for moving. For example, people have been found to be more likely to relocate if they desire to move for targeted reasons, like employment opportunities, than more general reasons relating to property or neighbourhood characteristics.

Despite this, social housing stigma has been found to dissuade a small number of households from considering the tenure as an option, whereas others felt it was for people in need and so not for them. Stigma has also been recorded in more recent qualitative research for the Scottish Government, where renters wanted less stigma around lifelong renting. This same research found that, overall, the housing experiences of social renters interviewed were more positive than those of private renters in relation to affordability, security, and relationships with landlords.

<sup>&</sup>lt;sup>81</sup> McKee et al. (2015)

Coulter, R. and Scott, J. (2015) What motivates residential mobility? Re-examining self-reported reasons for desiring and making residential moves. Population Space Place, 21 (4) (2015), pp. 354-371.
 Coulter, R. and Scott, J. (2015) What motivates residential mobility? Re-examining self-reported reasons for desiring and making residential moves. Population Space Place, 21 (4) (2015), pp. 354-371.
 McKee et al. (2015)

<sup>85</sup> Scottish Government (2024) Housing affordability study: Findings report.

<sup>&</sup>lt;sup>86</sup> Scottish Government (2024) Housing affordability study: Findings report.

# 5. How housing impacts on households

#### Introduction

While research with households often focuses on what happens when people are living in unsuitable housing, there is very little research on the impact and experiences from waiting for social housing. What research that is available suggests households face mental health, health, wellbeing and other pressures caused by the scarcity of social housing.

When it comes to the impact of housing on people's lives, research clearly shows that housing quality and stability, and having choice and control over a home, affects a household's physical health, mental health, social ties, and education, and their ability to create a stable home. It stands to reason, therefore, that having choice in a good quality, secure social home with a responsive landlord will have a positive impact on a tenant's wellbeing and social ties, which has been drawn out in research on the impact of moving to social housing.

## Impacts from living in unsuitable accommodation

The most notable impact from a lack of social housing is that it leads to people living in unsuitable accommodation, which also link to the reasons that households joined housing lists. This includes:

- Living in unaffordable or insecure private rented housing instead of social.
- Prolonged stays in temporary accommodation, and/or
- Overcrowded living conditions or homes unsuitable for other reasons, such as health.

A recent House of Commons Library briefing on housing supply in England neatly summarised the issues when people are unable to access suitable housing:

"it can result in overcrowding, more young people living with their parents for longer, impaired labour mobility, which makes it harder for businesses to recruit staff, and increased levels of homelessness".<sup>87</sup>

The previously mentioned survey of private renters in Scotland found that living in private rented accommodation created issues of affordability for low-income renters. It also affected wellbeing; over a quarter of respondents said that their current housing situation left them feeling stressed and anxious, and nearly a third said it made them feel they had no control over their life.<sup>72</sup> Affordability may also affect children's outcomes due to material deprivation.<sup>88</sup>

<sup>&</sup>lt;sup>87</sup> Wilson, W. and Barton, C. (2023) <u>Tackling the under-supply of housing in England</u>. House of Commons Library.

<sup>&</sup>lt;sup>88</sup> Clair, A. (2019) <u>Housing: an Under-Explored Influence on Children's Well-Being and Becoming</u>. Child Ind Res 12, 609–626.

For households who are homeless and in temporary accommodation, housing can be of poor quality, under-furnished, in need of repair, too small for a household's needs, and lead to residents feeling unsafe.<sup>89</sup>

Living in temporary accommodation may affect physical and mental health. For children, it can disrupt their education, routine healthcare (such as immunisations), play and development, which may lead to behavioural issues. Children who have been in temporary accommodation for more than a year are over three times more likely to demonstrate problems such as anxiety and depression than non-homeless children are.

Research by Crisis on experiences of unsuitable temporary accommodation in Scotland found 84% of people in unsuitable temporary accommodation experienced isolation due to their living situation and 9 out of 10 felt their future was uncertain. For some, it negatively impacted their drug and alcohol use and ability to look for work.<sup>93</sup>

Overcrowding has been shown to impact mental health, 94 the spread of infectious diseases, 95 physical health, social connections, and ability of children to do homework. 96

Homes may also become unsuitable due to experiences of anti-social behaviour, with 11% of households on housing lists wishing to move due to anti-social behaviour or safety concerns. While recorded anti-social offences in Scotland are falling (from 102 per 10,000 population in 2021–22 to 91 per 10,000 population in 2022–23<sup>97</sup>), studies have shown that long-term anti-social behaviour can impact mental health (leading to fear, stress and anxiety) and behavioural routines and quality of life. 98 It can also impact on people financially through loss of employment or investing in measures to reduce the impact or incidence of anti-social behaviour. 99

<sup>&</sup>lt;sup>89</sup> Procter, A., Pratt, S. and Wise-Martin, I. (2023) <u>APPG for Households in Temporary Accommodation:</u> <u>Call for evidence findings: summary, analysis of themes and call to action.</u> Just Life and Shared Health Foundation.

<sup>&</sup>lt;sup>90</sup> Procter, A., Pratt, S. and Wise-Martin, I. (2023) <u>APPG for Households in Temporary Accommodation:</u>
<u>Call for evidence findings: summary, analysis of themes and call to action.</u> Just Life and Shared Health
<u>Foundation</u>.

<sup>&</sup>lt;sup>91</sup> Clair, A. (2019) <u>Housing: an Under-Explored Influence on Children's Well-Being and Becoming</u>. Child Ind Res 12, 609–626.; Dall'Omo, L., Pearl Johnson, A., Yaseen, S., Lakhanpaul, M. and Lewis, C. (2023) <u>A Place to Play: Children's Play Needs in England's Temporary Housing</u>. The Reach Alliance.

<sup>92</sup> Harker L. (2006) Chance of a lifetime: the impact of bad housing on children's lives. Shelter.

<sup>&</sup>lt;sup>93</sup> Crisis (2018) <u>I won't last long in here': Experiences of unsuitable temporary accommodation in</u>

<sup>94</sup> Health Foundation (2023) Relationship between overcrowding and mental health.

<sup>&</sup>lt;sup>95</sup> Capasso L. and D'Alessandro D. (2021) <u>Housing and Health: Here We Go Again</u>. Int J Environ Res Public Health. 2021 Nov 17;18(22):12060.

<sup>96</sup> National Housing Federation (2023) Overcrowding in England.

<sup>97</sup> https://www.gov.scot/publications/recorded-crime-scotland-2022-23/pages/11/

<sup>&</sup>lt;sup>98</sup> Heap, V. (2021) <u>Exploring the effects of long-term anti-social behaviour victimisation</u>. International Review of Victimology, 27(2), 227-242.

https://www.gov.uk/government/publications/impacts-of-anti-social-behaviour-on-individuals-and-communities/anti-social-behaviour-impacts-on-individuals-and-local-communities

#### Impacts on health

A 2024 survey of 1,008 UK adults waiting for social housing found almost three quarters (73%) experienced problems with their accommodation that was harmful to their health and nearly two thirds (62%) said the condition of their current property had negatively impacted their mental health.<sup>100</sup>

Housing has long been seen as a public health issue, with physical conditions of homes, as well as a lack of or insecure housing, impacting on health and wellbeing. The main housing issues that impact on health are space, indoor air quality, safety, accessibility, structures or designs, and presence of coldness, dampness, mould, and/or toxic substances.<sup>101</sup> A recent editorial in *The Lancet* commented that, despite such evidence, improved housing is rarely prioritised in public health, or global health, narratives, and inaction on the issue is partly due to financial constraints and partly a lack of political will.<sup>102</sup>

Dampness and mould have been linked to respiratory disease, infections, and eczema. Amongst children, the odds of asthma and asthmatic symptoms, such as wheezing and cough, are two or more times greater in damp houses compared to non-damp ones. Odd homes are linked with mental ill health, physical discomfort, heightened risk of heart attacks, impairment in children's lung and brain development and respiratory problems, which can be exacerbated by damp and mould. For children, these health issues will likely stay with them for life. For example, one study found that a respiratory infection in early children was associated with almost a two times increased risk of premature adult death from respiratory disease, and accounted for one-fifth of these deaths.

The minimum standard for rented housing in Scotland is the tolerable standard. Some of the criteria include homes having satisfactory thermal insulation and be free from rising/penetrating damp. These are important interventions for preventing poor health outcomes. Households in poor quality private rented accommodation, however, may not pursue the condition of their home with their landlord, for fear of having their landlord end

<sup>&</sup>lt;sup>100</sup> Crisis (2024) Chronic shortage of social housing leaves families stuck in accommodation that is harmful to their health, new research reveals.

<sup>&</sup>lt;sup>101</sup> Capasso L. and D'Alessandro D. (2021) <u>Housing and Health: Here We Go Again</u>. Int J Environ Res Public Health. 2021 Nov 17;18(22):12060. 1.

Richards G, Carpenter J, Okpalugo E, Howard D, Heneghan C. (2023) <u>Assessing housing exposures and interventions that impact healthy cities: a systematic overview of reviews.</u> Perspectives in Public Health. Aug 5. E pub.

<sup>&</sup>lt;sup>102</sup> The Lancet, editorial (2024) Housing: an overlooked social determinant of health.

<sup>&</sup>lt;sup>103</sup> Capasso L. and D'Alessandro D. (2021) <u>Housing and Health: Here We Go Again</u>. Int J Environ Res Public Health. 2021 Nov 17;18(22):12060. 1.

<sup>&</sup>lt;sup>104</sup> Richards G, Carpenter J, Okpalugo E, Howard D, Heneghan C. (2023) <u>Assessing housing exposures</u> and interventions that impact healthy cities: a systematic overview of reviews. Perspectives in Public Health. Aug 5. E pub.

<sup>&</sup>lt;sup>105</sup> UCL Institute of Health Equity (2024) <u>Left Out in the Cold: The Hidden Impact of Cold Homes.</u> Friends of the Earth.

<sup>&</sup>lt;sup>106</sup> Allinson JP, Chaturvedi N, Wong A, Shah I, Donaldson GC, Wedzicha JA, Hardy R. (2023) <u>Early childhood lower respiratory tract infection and premature adult death from respiratory disease in Great Britain: a national birth cohort study.</u> <u>Lancet.</u> 2023 Apr 8;401(10383):1183-1193.

their tenancy,<sup>107</sup> so-called 'revenge evictions'.<sup>108</sup> Despite changes to private renting to strengthen protections for tenants, there is still evidence that landlords are able to abuse grounds for possession.<sup>109</sup>

The Health Foundation has explored several ways in which unstable housing links to poor health outcomes, including the association between frequently moving home and poorer health (with greater movement within the private rented sector, particularly non-voluntary moves)<sup>110</sup> and multiple housing problems being associated with worse health than just one housing problem.<sup>111</sup> Other studies have shown that multiple moves have a negative impact on children's behaviour and cognitive ability, but this may be better explained by the stressors driving the move.<sup>112</sup>

Studies have shown the link between mental health and the physical home. For example, a study in Mexico found that adults in homes where dirt flooring was replaced by cement floors had lower scores on depression and perceived stress scales compared to those in a similar community that did not receive replacement floors. Area and home factors have been found to negatively affect mental health, particularly control over the internal environment (damp), design and maintenance, noise, and overcrowding within the home. Having a sense of control over the home environment has been found to be positively associated with mental wellbeing and homemaking. Adequate natural light and good window views may also have a positive impact on mental health.

Parental stress from housing situations can also be transmitted to children, which may affect development. High maternal stress has been associated with distress in their six-month-old

<sup>&</sup>lt;sup>107</sup> Chisholm, E., Howden-Chapman, P. & Fougere, G. (2020) Tenants' responses to substandard housing: Hidden and invisible power and the failure of rental housing regulation, Housing, Theory and Society, 37, pp. 139–161.

<sup>&</sup>lt;sup>108</sup> Hoolachan, J., McKee, K., Moore, T. & Soaita, A. M. (2017) 'Generation rent' and the Ability to Settle down: Economic and Geographical Variation in Young People's Housing Transitions, Journal of Youth Studies, 20, pp. 63–78.

<sup>&</sup>lt;sup>109</sup> Evans, A., Littlewood, M., Graham, E., Nugent, B., Serpa, R. and Robertson, D. (2024) <u>RentBetter:</u> <u>Wave 3 final report</u>, Nationwide Foundation.

https://www.health.org.uk/evidence-hub/housing/housing-stability-and-security/trends-in-duration-of-housing-occupancy

<sup>\*\*\*</sup> https://www.health.org.uk/evidence-hub/housing/multiple-housing-problems/relationship-between-health-and-number-of-housing-problems

<sup>&</sup>lt;sup>112</sup> Clair, A. (2019) <u>Housing: an Under-Explored Influence on Children's Well-Being and Becoming</u>. Child Ind Res 12, 609–626.

<sup>&</sup>lt;sup>113</sup> Cattaneo, M.D., Galiani, S., Gertler, P.J., Martinez, S. and Rocio, T. (2009) <u>Housing, Health, and Happiness</u>. American Economic Journal: Economic Policy, 1 (1): 75-105.

<sup>&</sup>lt;sup>114</sup> Guite HF, Clark C, Ackrill G. <u>The impact of the physical and urban environment on mental well-being.</u> <u>Public Health.</u> 2006 Dec;120(12):1117-26. Epub 2006 Nov 9. PMID: 17097120.

Mental Wellbeing in Deprived Areas. International Journal of Housing Policy, 12(4), 413–438. WHO Europe (2007) Large Analysis and Review of European Housing and Health Status (LARES)

WHO Regional Office for Europe; Copenhagen, Denmark.

<sup>&</sup>lt;sup>117</sup> Perkins SC, Finegood ED, Swain JE. (2013) Poverty and language development: roles of parenting and stress. Innov Clin Neurosci. Apr;10(4):10-9. PMID: 23696954; PMCID: PMC3659033.

infants, as well as anger and deficits in attention at five years old. 118 Stress is associated with poor immunity, but it may also indirectly affect children's health due to less attendance to children's health needs. 119

The design of housing may also influence mental health and societal ties. One study found more evidence of psychological distance between those living alone in high-rise apartment blocks than among those living alone in lower-rise construction.<sup>120</sup> Aesthetic qualities of a home may also be important for mental wellbeing.<sup>121</sup>

Housing insecurity affects life satisfaction. One study, accounting for data across multiple countries, found that social housing can reduce and even mitigate this impact. There is also an apparent link between deprivation and loneliness, affecting wellbeing. The Scottish Household Survey 2022 found those living in the 20% most deprived areas were almost twice as likely to experience feelings of loneliness (30%) as those living in the 20% least deprived areas (16%). 123

Poor quality or insecure housing might also affect the diets of households. There may be less space to store food or kitchen equipment, while frequent moves may mean households possess less equipment. Rented or temporary accommodation may also have no or limited kitchen space for preparing meals. This leads to greater reliance on convenience food, which is often of poorer nutritional value.<sup>124</sup>

There is little evidence on the impact that tenure may have on wellbeing and so what difference a move to social housing might make. Many studies confound tenure with stability, quality, or income. Tenure may be less important for child outcomes, for example, than number of residential moves or home quality. One study on change in housing tenure status (through Right to Buy) and psychological distress found that housing status change did not have an impact on mental health a year after the change.

<sup>&</sup>lt;sup>118</sup> Pesonen A, Raikkonen K, Heinonen K, et al. (2008) A transactional model of temperamental development: evidence of a relationship between child temperament and maternal stress over five years. Soc Dev. 2008;17:326.

<sup>&</sup>lt;sup>119</sup> Clair, A. (2019) <u>Housing: an Under-Explored Influence on Children's Well-Being and Becoming</u>. Child Ind Res 12, 609–626.

https://assets.publishing.service.gov.uk/media/619b67c98fa8f503764ed391/Loneliness\_research\_
Those\_little\_connections\_.pdf

121 Kearns, A., Whitley, E., Bond, L., & Tannahill, C. (2012). The Residential Psychosocial Environment and

Mental Wellbeing in Deprived Areas. International Journal of Housing Policy, 12(4), 413–438.

122 Park, G. R., Seo, B. K., & Baker, E. (2024) Housing systems, housing insecurity, and life satisfaction: a multilevel analysis of 158,765 individuals in 32 countries. International Journal of Housing Policy, 1–16.

123 https://www.gov.scot/publications/scottish-household-survey-2022-key-findings/pages/4/

124 The Food Foundation (2023) From purse to plate: implications of the cost of living crisis on health.

125 Clair, A. (2019) Housing: an Under-Explored Influence on Children's Well-Being and Becoming. Child Ind Res 12, 609–626.

<sup>&</sup>lt;sup>126</sup> Popham, F., Williamson, L., and Whitley, E. (2014) <u>Is changing status through housing tenure</u> <u>associated with changes in mental health? Results from the British Household Panel Survey</u>. Journal of Epidemiology and Community Health.

English Housing Survey data shows social renters have lower levels of wellbeing and higher rates of anxiety compared to owner occupiers and private renters. An exploration of the relationship between housing tenure and subjective wellbeing from English Housing Survey 2014 data found personal characteristics accounted for 18% of variation in individuals' life satisfaction, whilst housing factors accounted for 3%. The top property-related predictors of life satisfaction were being in arrears (which was also associated with higher rates of anxiety), tenure, type of dwelling and repair costs. Family structure, deprivation and perception of neighbourhoods were also found to impact on wellbeing and loneliness. That is to say it is not tenure per se that leads to lower levels of wellbeing; rather it is household circumstances along with property and neighbourhood characteristics that are more important influencers.

#### Impacts on education

Housing has multiple impacts on children's ability to receive an education. Families living in temporary or otherwise insecure housing may experience multiple house moves, which may increase school absence rates. Lack of space within overcrowded homes can also lead to less space for homework. Poorer health outcomes from low quality housing can also drive higher rates of absence.<sup>130</sup>

The worsening housing crisis in England has been linked to issues with school attendance – one charity that supports school attendance found 19% of pupils they supported in 2023 cited housing as an obstacle to attendance, a 73% increase compared to the same data the year before. A survey of teachers in England by the housing charity Shelter in 2018 found more than 9 in 10 (91%) teachers have seen the impact of homelessness and bad housing on children's ability to arrive to school or classes on time in the last 3 years. A similar proportion said that it contributes to children missing classes or days of school, arriving in unwashed or dirty clothing, and also causing behavioural issues in class. 132

Experimental research for the Welsh Government found that education outcomes for children living in homeless households are behind that of their peers (and similar to those eligible for Free School Meals), though the study did not control for other factors.<sup>133</sup> A similar study in Minnesota looked at educational outcomes for housing insecure high school

<sup>127</sup> DLUHC (2023) EHS 2022-23, Chapter 6: Well-being and loneliness

<sup>128</sup> DLUHC (2016) English Housing Survey 2014: Housing and Well-being report.

<sup>129</sup> DLUHC (2021) EHS 2020, Well-being and neighbourhoods

<sup>&</sup>lt;sup>130</sup> Harker L. (2006) Chance of a lifetime: the impact of bad housing on children's lives. Shelter.

Weale, S. (2023) <u>Poor housing a growing barrier to school attendance in England, charity reveals.</u> The Guardian, 14 May 2023.

<sup>&</sup>lt;sup>132</sup> McCallum, A. and Rich, H. (2018) The impact of homelessness and bad housing on children's education: A view from the classroom. Shelter.

<sup>&</sup>lt;sup>133</sup> Thomas, I. and Mackie, P. (2020) <u>Exploratory analysis of education outcomes of children and young people living in homeless households.</u> Welsh Government.

students. It found that housing insecure students had lower educational attainment and graduation rates compared to housing-secure students eligible for free school meals.<sup>134</sup>

Another study in the United States found overcrowding in childhood negatively affects educational attainment, defined as graduating from high school at 19 and maximum education at 25. This is even after controlling for other factors, including socioeconomic status and housing-cost burden. The authors concluded that, given the importance of educational attainment, overcrowding can act as an "engine of cumulative inequality" over the course of life. 135

## Impacts on community

Interviews with young people living in the private rented sector in Scotland highlighted that some are frustrated at being unable to settle down due to the precarious nature of renting privately, affordability of housing, and access to secure employment. This housing precarity can create additional challenges if wanting to start a family or make a home in a community. It has implications for formation of community ties, with social connections being lost through multiple moves or the risk of 'residential alienation' (where, due to precarity, insecurity, and disempowerment. a house may not feel a home and households cannot shape their domestic sphere as they wish). <sup>137</sup>

## The impact of moving to social housing

There is limited primary research on the impact social housing has on people's lives. A survey of 3,687 social housing tenants and those on waiting lists in southwest England by the University of Birmingham found that living in social housing had a positive impact on the wellbeing of social tenants (compared to those waiting).<sup>138</sup> It reduced levels of anxiety, particularly for those facing mental health challenges. Satisfaction with the local area was also found to be associated with higher levels of happiness and life satisfaction, and with lower levels of anxiety. Financial wellbeing was also a key influence on overall wellbeing, with those who were struggling financially were more likely to report being anxious and less likely to report being happy or satisfied with life compared to those who were coping financially.

<sup>&</sup>lt;sup>134</sup> Fergus, M., Sorenson, N., Cheatham, A., and Rogness, S. (2018) <u>The Impact of Housing Insecurity on Educational Outcomes</u>. Minnesota Office of Higher Education.

Lopoo, L.M. and London, A.S. (2016) <u>Household Crowding During Childhood and Long-Term Education Outcomes</u>. Demography. 2016 Jun;53(3):699-721.

<sup>&</sup>lt;sup>136</sup> Hoolachan, J., McKee, K., Moore, T. & Soaita, A. M. (2017) 'Generation rent' and the Ability to Settle down: Economic and Geographical Variation in Young People's Housing Transitions, Journal of Youth Studies, 20, pp. 63–78.

<sup>&</sup>lt;sup>137</sup> McKee, K., Soaita, A. M., & Hoolachan, J. (2020) <u>'Generation rent' and the emotions of private renting: self-worth, status and insecurity amongst low-income renters</u>. Housing Studies, 35(8), 1468–1487. With residential alienation defined in Madden, D. & Marcuse, P. (2016) In Defense of Housing: The Politics of Crisis. London: Verso Books.

<sup>&</sup>lt;sup>138</sup> Gregory, J., Tian, L., Lymer, A., Espenlaub, S. (2021) <u>'Tenant's Journey' – Social Housing and Subjective Wellbeing Research work with EDDC and LiveWest – Final Report.</u> University of Birmingham, Centre on Household Assets and Savings Management.

Research on social housing allocations to homeless families in England found that being granted a social housing tenancy was a "happy ending" and, for families, "completely changed our lives". A relatively small-scale longitudinal study found that a positive tenancy experience, particularly compared to a previous rental experience, is an important determinant of health and wellbeing. 140

Shelter Scotland is undertaking longitudinal research on the social value from the impact of moving to social housing. The social value was calculated from the wellbeing value attributed to the impact of a move to social housing, gathered from pre- and post-occupancy surveys, and the indirect, secondary impact of these outcomes to the exchequer. People who responded to pre- and post-occupancy surveys reported positive changes on moving to social housing from being better able to pay for essentials after paying rent, being able to heat their house in winter, feeling a part of a community, not being worried about crime, less pollution, and good neighbourhoods. Initial findings show that moving to social housing generates an overall average of £11,027 of social value per respondent. This includes an average saving to the public purse of £554 per person, from higher tax receipts, lower benefit payments, and other cost reductions.

Longitudinal studies, such as the British Cohort Study and Millennium Cohort Study, have been used to understand the impact of housing on life chances. One study suggested that outcomes in adulthood are worse for those who grew up in social housing compared to those who have never lived in social housing. The authors concluded that this may not be due to living in social housing, but because living in social housing is not enough to overcome disadvantage.

Research also shows that this is not inevitable; earlier cohorts who lived in social housing (born in 1946) had better outcomes than later cohorts (born in 1958 and after). This suggests social housing would be more effective in terms of outcomes if there were more of it, broadening its appeal and allowing it to be less tightly allocated on priority need.<sup>143</sup>

<sup>139</sup> National Housing Federation (2022) Housing Homeless Families.

<sup>&</sup>lt;sup>140</sup> Rolfe, S., Garnham, L., Godwin, J, Anderson, I., Seaman, P. and Donaldson, C. (2020). <u>Housing as a social determinant of health and wellbeing: developing an empirically-informed realist theoretical framework.</u> <u>BMC Public Health 20, 1138.</u>

<sup>&</sup>lt;sup>141</sup> Shelter Scotland and HACT (2024) The social value of moving into social housing in Scotland: Year 2 interim research report.

<sup>&</sup>lt;sup>142</sup> Lupton, R., Tunstall, R., Sigle-Rushton, W., Obolenskaya, P., Sabates, R., Meschi, E. Kneale, D. and Salter, E. (2009) <u>Growing up in social housing in Britain A profile of four generations, 1946 to the present day.</u>

<sup>&</sup>lt;sup>143</sup> Feinstein, L., Lupton, R., Hammond, C., Mujtaba, T., Salter, E. and Sorhaindo, A. (2008) <u>The Public Value of Social Housing: a longitudinal analysis of the relationship between housing and life chances.</u>

# 6. Impacts of managing housing on social landlord staff

#### Introduction

While most research on the impact of issues with housing has focused on its occupants, there is very little research on the impact on, and experiences of, staff working in housing. While housing providers may undertake staff surveys, little information is collated or published.

The limited research available suggests that staff, like households wanting to move to social housing, face mental health, wellbeing and other pressures caused by the scarcity of social housing.

#### Impact on staff

A recent survey of frontline staff and chief executives of social housing providers and homelessness organisations found feelings of anxiety, isolation and depression throughout organisations. One of the key challenges identified was insufficient supply of social housing to prevent or remedy homelessness.<sup>144</sup>

Inside Housing recently published a comment piece on housing officers' perspectives of their jobs, based on social media discussions and a freedom of information request. They reported high levels of stress, being overwhelmed by the size of their patches, and lack of training in how to care for vulnerable tenants in the absence of other support services. A survey of 1,050 frontline homelessness support workers saw two-thirds (64%) report that their job was having a negative impact on their own well-being. Around half (51%) reported that they always or often feel at risk of burnout. The lack of housing options for clients affected this frontline worker's wellbeing and their desire to stay in their current career:

With increasing lack of affordable housing and a significant increase in no fault section 21 evictions we have reached a housing emergency. Due to lack of housing options, I feel I am not able to properly help clients, and this has worsened every year. It is extremely disheartening and takes its toll on my wellbeing. This is why I want to leave this line of work.<sup>147</sup>

One media interview with a housing officer during the coronavirus pandemic indicated the stress of their job. They discussed the difficulty of having to cope with the demands of the job while working from home, including covering for other posts due to staff sickness and turnover:

<sup>&</sup>lt;sup>144</sup> Richardson, J. and Mitchell, A. (2021) Wellbeing at Work in Housing. Chartered Institute of Housing.

<sup>&</sup>lt;sup>145</sup> Cuffe, G. (2023) Housing officers under pressure. Inside Housing. 18 July 2023.

<sup>&</sup>lt;sup>146</sup> St Martin-in-the-Fields Charity (2024) Annual Frontline Worker Survey 2024.

<sup>&</sup>lt;sup>147</sup> St Martin-in-the-Fields Charity (2024) Annual Frontline Worker Survey 2024.

My work normally is very stressful and I now realise how having a work environment defused that a bit but working at home is awful...There was a high turnover of staff because of the stress or people off on long term sickness and I was being asked to cover several people work loads, five people's work at one point.<sup>148</sup>

A Guardian survey of housing professionals in 2015 found respondents cited the "emotional toll of working with tenants struggling to cope with benefit cuts as a cause of stress". A more recent survey by CIH Cymru found three-quarters of Council housing staff in Welsh local authority housing departments said their mental health was in decline. 150

148 https://freedomnews.org.uk/2020/08/22/interview-the-manchester-housing-officer/

Kelly, L. (2015) Social housing staff endure long hours and high stress levels, survey finds. The Guardian. 10 June 2015.

<sup>&</sup>lt;sup>150</sup> <u>CIH Cymru (2022) Joining the Dots part 3: Local Government Housing Professionals Survey Report.</u>

## 7. Conclusion and next steps

This review has set out the challenges around supply and demand of housing in Scotland, which has led to rising housing need and the declaration of a housing emergency by the Scotlish Government and several local authorities in 2024.

While the numbers of social rented homes have fallen in the long-term, numbers of households waiting for social housing is growing. We have explored why people want social housing and the routes to accessing it.

Home is often a springboard for life, important for privacy, security, a sense of control, family, and community. A home influences physical health, social ties, family, education, and mental health and wellbeing. As a result, issues can occur when people's housing needs cannot be met. This can lead to people living in unsuitable or unstable housing and have homes that act as an engine of inequality, driving worse outcomes, for example, around physical and mental health and education. The security of social housing is appealing and a move to social housing can improve wellbeing, anxiety and, potentially, financial wellbeing.

There is limited research on the impacts of housing demand on staff at local authorities and housing associations. What is available suggests staff face mental health, wellbeing and other pressures in their role because of the scarcity of social housing.

Our next reports will focus on the stories of households waiting for social housing and the impact that managing demand for social housing, through applications and allocations, has on local authority and housing association staff.

# **Contact details**

Bekah Ryder

Research and Insights Manager

07443 107 596

bekah.ryder@altairltd.co.uk