

# *Health Inequalities in Scotland*

*Trends in the socio-economic determinants of health in Scotland*

## *Chapter 5: Housing*

*November 2022*



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## 5. Housing

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*The housing in which people live can have an impact on health via a variety of channels. This chapter explores three key themes: cost; quality; and the immediate neighbourhood.*

### Key points

- Experience of housing relates strongly to tenure, with owner-occupiers facing lower costs and better quality and security than tenants. Those in the social rented sector appear to face fewer issues with regard to cost and quality than those in the private rented sector.
- Over the past fifty years there have been significant changes in the proportion of people living in different tenures in Scotland. In more recent years, the private rented sector has become a larger part of the housing mix in Scotland.
- Housing costs, both in absolute terms and as proportion of income, for those in the social and private rented sector have increased since devolution. The impact of this has fallen most on those in lowest income groups. Indeed, as a proportion of income, housing costs have fallen for all except the lowest income quintile.
- Older age groups typically face lower housing costs on average than younger age groups. Minority ethnic households have much higher costs than the population average and mainly live in the private rented sector. Disabled people face slightly lower than average housing costs and are most likely to live in owner occupied or social housing.
- Housing quality is generally worse in the private rented sector although by some measures, local authority owned social housing performs poorly. Housing association owned housing does better than the private rented sector on measures of quality.
- Housing insecurity is difficult to evidence in the data that is available. There are no clear trends with regards to social sector evictions, and no robust data for private sector evictions. New regulation is likely to improve security of tenure in the private rented sector, but this may be hard to monitor.
- Issues in the immediate neighbourhood around antisocial behaviour, noise and safety at night have not improved in the last ten years, and levels of antisocial behaviour have risen over time.
- Government policy aims to improve housing conditions across a variety of dimensions which should have a longer-term impact on health. However, there are embedded inequalities in the housing system that could take decades to shift.

## Housing and health

Studies have found that housing affordability can impact mental health, and this relationship is bi-directional: financial stress due to difficulties in meeting housing costs can affect mental health but prior poor mental health can lead to people living in less affordable types of housing (e.g. Preece & Bimpson 2019).

High housing costs can also limit the amount of money available for other essentials such as food, as well as contribute to overcrowding as households seek to share rental costs (Tinson & Clair 2020). As seen during the recent Covid pandemic, there are concerns over links between overcrowding and the spread of illnesses (e.g. Nielson et al. 2020).

Housing affordability is part market-driven, but the state also plays a role in terms of welfare protection through housing benefits and support payments. The Scottish Government and local government policies around planning and housing supply are also part of the longer term drivers of housing affordability.

Housing quality has clear and direct links to both physical and mental health. For example, studies have linked damp to a wide range of health-related issues, particularly affecting children. The main health issue linked to housing is respiratory health issues such as asthma (e.g. Shaw 2004). Difficulties in keeping a home adequately heated during cold periods can also link directly to poorer health, and whilst difficult to link conclusively to socioeconomic status, studies have found that the absence of central heating is associated with higher excess mortality (Aylin et al. 2001). Other factors that impact on both physical and mental health include noise, overcrowding and the immediate neighbourhood (Bonnefoy, 2007).

Security of an individual's housing situation is understood to be important for health and wellbeing. Studies have found that frequently moving home is associated with a range of child and adult mental health issues, as well as child emergency hospital admissions (Tinson & Claire 2020).

The existence of many of these factors that link to poor health is linked to tenure, which has a strong relationship with income. It is this issue that we turn to first before looking at the evidence on the prevalence of high cost, low quality and insecurity of housing for different groups and localities of people in Scotland.

There is a mixture of devolved and reserved policy in this area. Planning and building regulation, land and property taxation, and investment in and financing of social housing, are devolved responsibilities. But policies that affect house prices such as interest rates and financial regulation are reserved, as are policies on housing benefit.

## The type of housing that people live in has changed significantly over time

The proportion of housing of different tenures has changed markedly over the past 50 years and it makes sense to view housing over this time period before examining the past twenty years more closely. There are a number of trends that Chart 5.1 identifies.

The proportion of people who live in owner-occupied housing has doubled over the past 50 years with the 1970s and 1980s the key growth period for social housing. The deregulation of mortgage lending during the 1980s helps to explain the growth in this sector at this time.

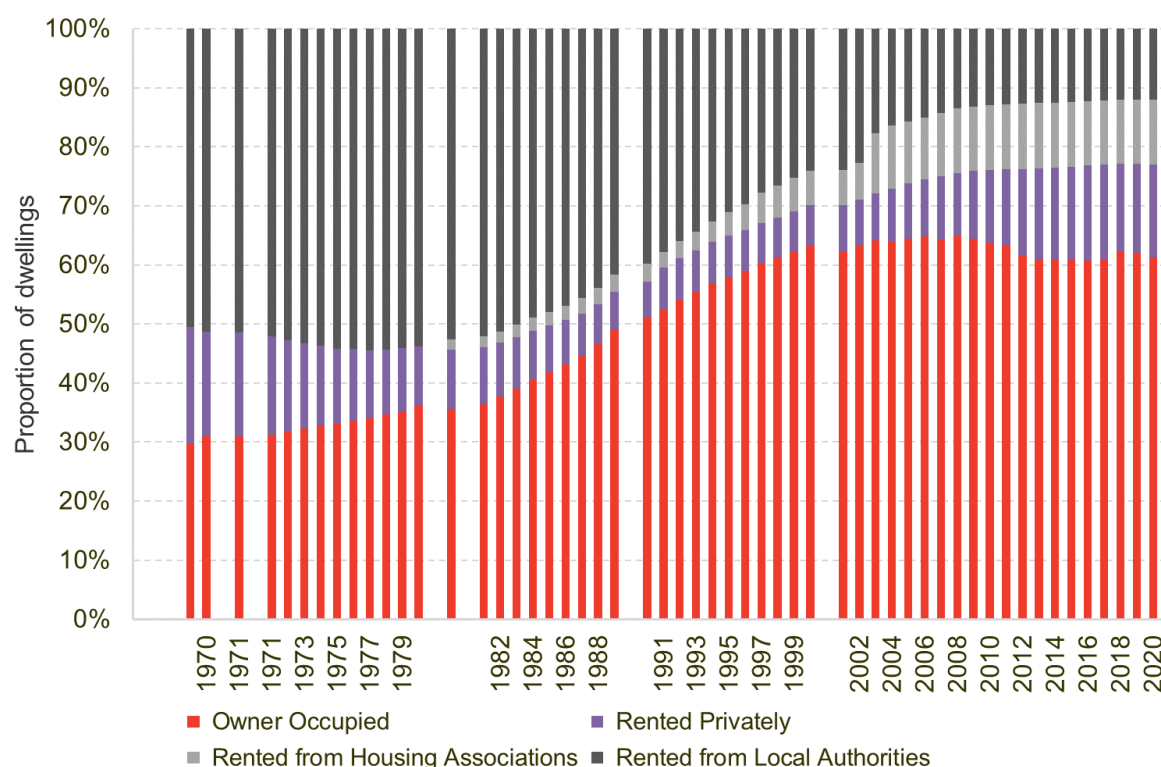
The Right to Buy is scheme also responsible for growth in owner-occupation through the 1980s and 1990s, at the expense of the social rented sector. The number of social rented homes fell in absolute terms from a high of just over 1 million in 1980 to a low of 600,000 by 2009. It is estimated that 485,000 homes were sold through Right to Buy over that period (Scottish Government 2022).

The social housing sector, which accounted for over 50% of housing stock in the 1970s has declined since then to just under 25% of the housing stock. Legislation has slowed Right to Buy acquisitions since 2001, with the scheme removed entirely in 2014. More recently, there has been a concerted effort to increase social housing supply (Serin et al. 2018).

The private rented sector went through a period of decline during the 1970s and 1980s continuing a trend that had been ongoing since the end of WWII, attributed to a range of factors including demolition of substandard housing, the building of social housing, and increasing regulation in the sector. Since the early 2000s however the sector has grown and now accounts for a similar proportion of the housing stock as was the case in the early 1970s.

**Chart 5.1: Housing tenure has shifted over the last 50 years with the private rental sector declining at the start of the period and growing again in recent years**

Proportion of dwellings by tenure over time



Source: DCMS and Scottish Government. Breaks in the time-series show where there is a minor discontinuity in the data due to data being collected in different months of the year and from different sources.

There are differences in tenure profile across Scotland as shown in Chart 5.2. Cities tend to have a lower proportion of owner-occupied homes, and this is particularly the case in Glasgow and Dundee

where only 44% and 46% respectively of properties are owner occupied. East Renfrewshire has the highest proportion of owner occupation (82%).

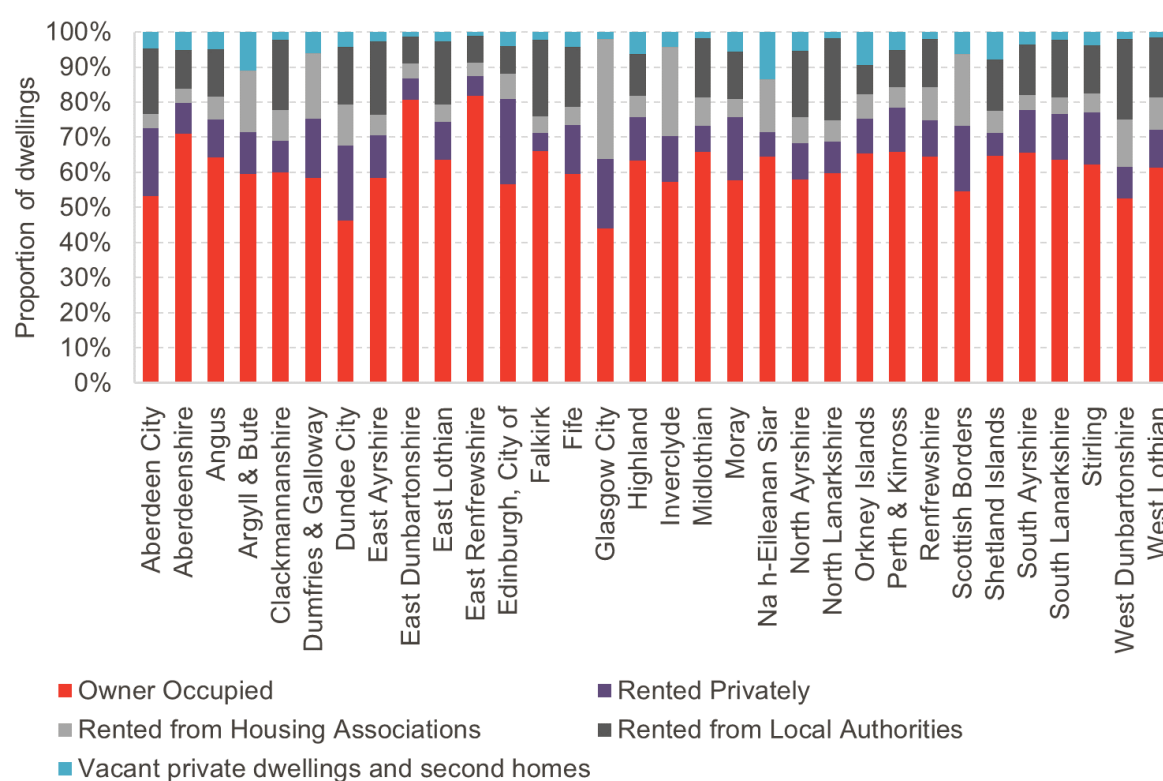
Cities also have larger private rented sectors. Edinburgh, Glasgow and Dundee all have private rented sectors accounting for more than 20% of properties.

The areas with the largest proportion of housing for social rent are in West Dunbartonshire and Glasgow, with rates around 35%. The make-up of social housing differs significantly across the country. Six local authorities, including Glasgow, have no local authority housing, with all social housing provided by housing associations.

Rural areas have higher numbers of vacant private dwellings, many of which are likely to be second homes. Na h-Eileanan Siar and Argyll and Bute both have around 10% of properties in this category.

**Chart 5.2: Cities are more likely to have higher numbers of people in the private and social rented sectors**

Proportion of dwellings by tenure by local authority in 2019



Source: Scottish Government

## Housing tenure and trends in housing tenure have a clear link with income

The likelihood of living in owner occupied housing increases with income. Currently, over 90% of people in the top income quintile (top 20% of incomes) live in owner occupied housing and this has stayed consistent over the past 20 years. Currently, just over 30% of people in the bottom income quintile (bottom 20% of incomes) live in owner occupied homes. This has varied slightly over the past twenty years, rising from 25% in 1996-1999 to a high of 36% in 2006-2009. Over the past

twenty years, quintiles 2 to 4 have seen a rise in owner occupation on average, with a peak in the mid-2000s that has now fallen back slightly.

The likelihood of living in the social rented sector declines with income. Very few people in the top income quintile live in the social rented sector and this stayed true over time. In the bottom income quintile, 65% of people lived in social housing 20 years ago, falling to a low of 38% in 2011-2014 since recovering slightly to 43% in the most recent data. Other quintiles have seen a steady decrease in social rented sector occupation over time.

The likelihood of living in the private rented sector also declines with income but the proportions of people living in the sector has risen markedly over time. All quintiles had a low proportion of people living in private rented accommodation 20 years ago. For the bottom quintile, this had risen to 29% by 2011-14, and has since fallen back to 24%. The top income quintile has seen a marginal increase over time from 4% to 6%. Other quintiles have seen at least a doubling of rates of occupation in this sector in the last twenty years.

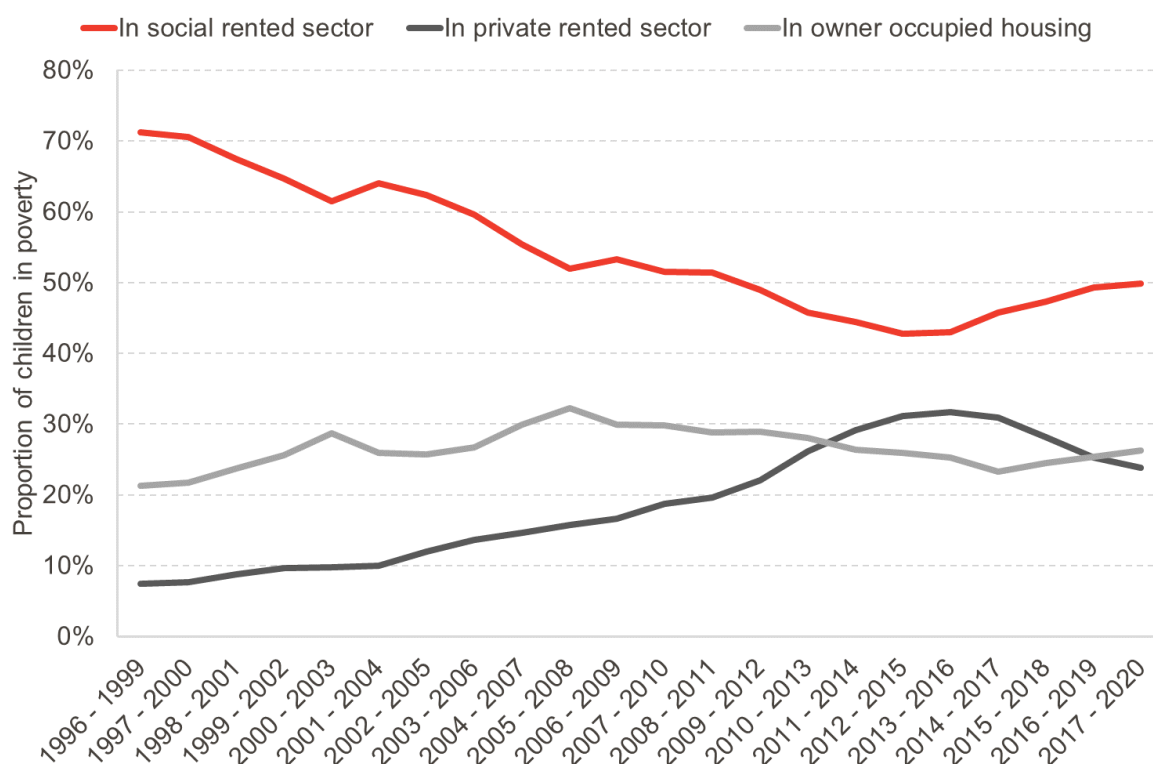
In summary, the vast majority of people in the highest quintile live in owner occupied homes and this has barely changed over twenty years. The bottom income quintile has seen significant changes, with larger reductions in social rented sector occupation, largely explained by a shift to private renting.

The growth of the private rented sector is not, in itself, concerning. For example, it may suit younger people who are more likely to move around for work. However, since the early 2000s, there has been a marked growth in the number of children living in the private rented sector, and particularly children in low income households (Gibb et al. 2019).

Chart 5.3 shows that between the late 1990s and 2012-2013, there was a reduction of 28 percentage points in the proportion of children in poverty living in the social rented sector and a 24 percentage point increase in the proportion of children in poverty living in the private rented sector. Encouragingly, since 2012-2013, there has been a slight reversal in these trends. Whilst this does not coincide directly with the Scottish Government policy drive to improve social housing supply, this policy emphasis may be contributing to this trend in later years.

**Chart 5.3: There has been an increasing proportion of low income children living in the private rented sector over time**

Proportion of children in poverty by tenure



Source: FAI analysis of Households Below Average Income datasets. N = 84,397

## Housing costs as a proportion of income have fallen for all but the lowest income households

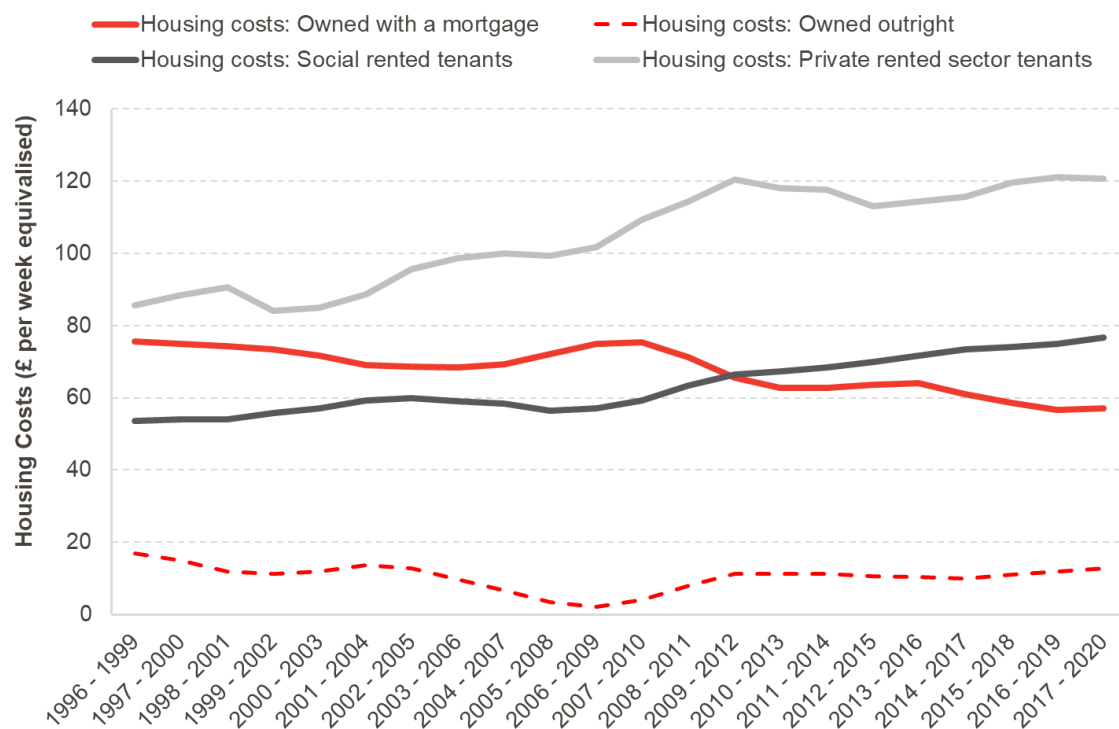
Housing costs<sup>1</sup> in each tenure have seen large changes over time. Prices have risen in real terms in the social rented and have soared in the private rented sector. Conversely, housing costs for those with a mortgage have fallen over the same and have stayed very low for those who own their home outright (chart 5.4).

Lower income households have always spent more of their income on housing but the inequality between lower and higher income households has risen over time. As shown in Chart 5.5, for most of the 2000s, housing costs as a proportion of income fell for every part of the income distribution. For quintiles 2 – 5, some of these falls were partially reversed in the early parts of the 2010s, but have levelled off or declined further in recent years. The bottom quintile only saw marginal falls in the 2000s, but this was more than offset by a rise in the early 2010s, with housing costs peaking at 28% of income on average in 2012-15. This has fallen slightly since.

<sup>1</sup> Housing costs cover rent and the cost of financing mortgages, but not the mortgage capital repayments themselves which are seen as an accumulation of wealth rather than 'consumption' of housing. Housing costs can also mean leasehold charges (uncommon in Scotland) and any service charges, but not the cost of utilities or Council Tax.

**Chart 5.4: Rents have increased and mortgage servicing costs have decreased over the past ten years**

Housing costs by tenure

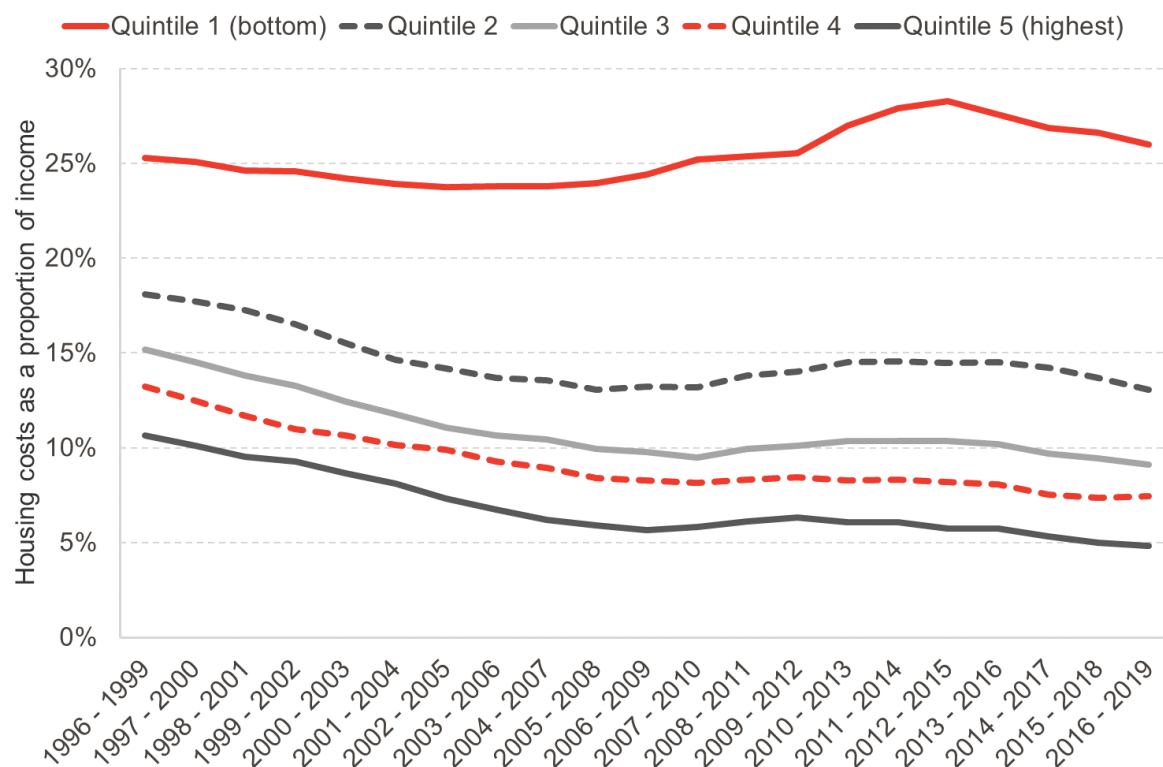


Source: FAI analysis of Households Below Average Income datasets. Unweighted N = 184,192



**Chart 5.5: The gap between the proportion of income spent on housing costs has widened between lower and higher income households over time**

Housing costs as a proportion of income by income quintile



Source: FAI analysis of Households Below Average Income datasets. Unweighted N = 184,192

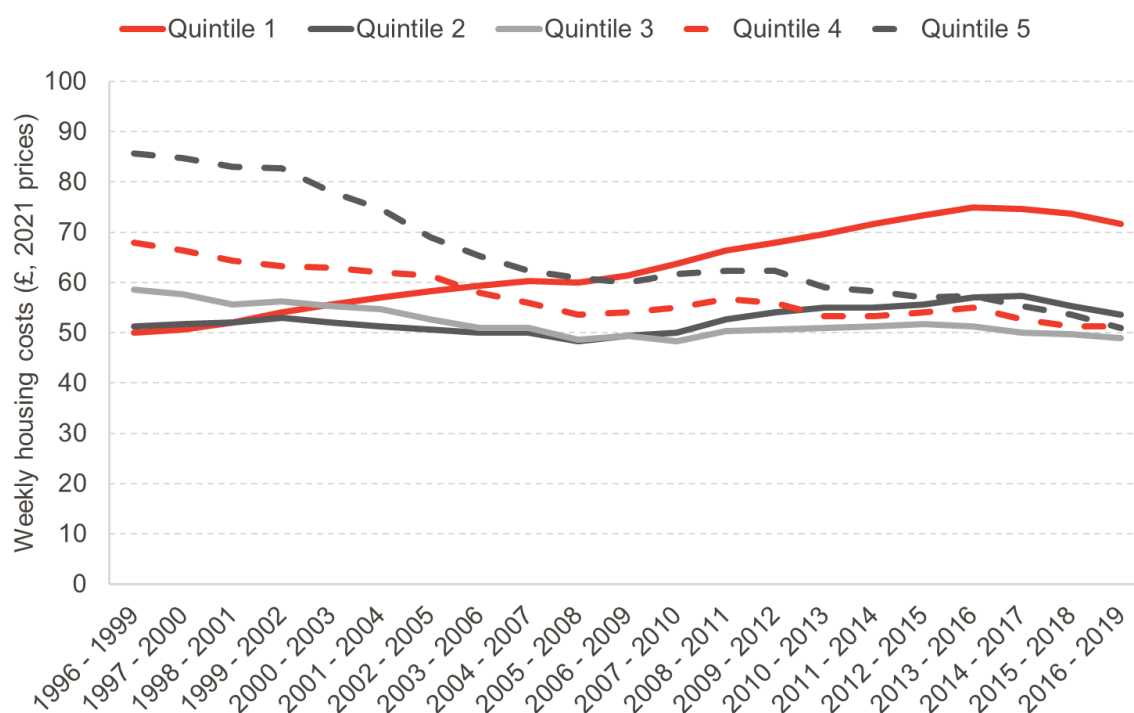
There are two drivers at play in these the figures on housing costs as a proportion of income: before housing-cost-income, and housing costs. A rise in income may offset rises in housing costs and vice versa. Chart 5.6 shows housing costs in isolation. The reduction over time in the costs of financing mortgages, as well as a greater number of households paying off mortgages entirely, explains reductions in costs for higher income households who are most likely to own their home.

For lower income households, and in particular the bottom 20%, the experience of renters who have shifted out of the social rented sector into the more expensive private rented sector is clear in the large increase in housing costs.

The remarkable upwards trend of housing costs for the lowest income quintile in Chart 5.6 is not as apparent in Chart 5.5 where housing costs are shown as a proportion of income. Why is this the case? The main explanation comes from Housing Benefit. Rising housing costs have required higher Housing Benefit (paid for by the UK Government ) to compensate. For most of the 2000s, Housing Benefit looks to have been enough to cover increases in housing costs which kept housing costs as a proportion of income relatively steady. This relationship appears to have faltered from around 2010 onwards, coinciding with the start of welfare reforms which limited the value of Housing Benefit (and subsequent housing support that is paid through Universal Credit), particularly in the private rented sector (see box 5.1). However, without Housing Benefit/UC housing element, the impact on low income households during this period would undoubtedly have been worse.

**Chart 5.6: Housing costs for lower income households have risen significantly over time, in clear contrast to higher income households**

Absolute housing costs by income quintile



Source: FAI analysis of Households Below Average Income datasets. Unweighted N = 184,192

### **Box 5.1 Housing benefits – reforms have reduced support for those on the lowest incomes**

The lowest income households (those who have no earned income) will usually qualify for the highest level of housing benefit (or its equivalent in Universal Credit) which, in the social rented sector, will cover their entire rent. In the Private Rented sector, the Local Housing Allowance limits the amount of housing benefit that can be paid out which is benchmarked to rents in the Broad Rental Market Area (BRMA). These BRMAs are indeed broad: Edinburgh, which has some of the highest rental costs in Scotland, is located in a Lothian BRMA, which includes areas of Mid- and East-Lothian with much lower levels of rent.

LHA policy is set by the UK Government, and has gone through a number of changes (House of Commons Library 2021):

**2008:** LHA rates were first set at the 50<sup>th</sup> percentile of local market rents

**2012:** LHA rates were reduced to the 30<sup>th</sup> percentile of local market rents with year-on-year increases pegged to CPI, removing the direct link to local rents. At the same time, the Shared Accommodation Rate (which limited the amount of LHA a claimant aged 25 or under could receive) was extended to people aged between 26 and 35.

**2015:** LHA rates set at the lower of the previous year's level, or the 30<sup>th</sup> percentile of newly advertised rents

**2016 to 2020:** LHA rates were frozen

**2020:** In response to the pandemic, LHA rates were reinstated at the 30<sup>th</sup> percentile of BRMA rents.

**2021 & 2022:** LHA rates again frozen

LHAs were scheduled to be introduced for the social housing sector as well, but this has since been dropped. The spare room subsidy (otherwise known as the Bedroom Tax) does apply in the social rented sector but has been mitigated in Scotland through Discretionary Housing Payments.

### **Housing costs as a proportion of income are lower in Scotland than in the rest of the UK and this has offered some protection to those on the lowest incomes**

Housing costs in Scotland have always been lower than the UK average and although this margin has widened slightly over time, trends over the last 20 years have looked broadly similar north and south of the border. Even though incomes are lower on average in Scotland compared to the rest of the UK, housing costs as a proportion of income are still lower on average in Scotland.

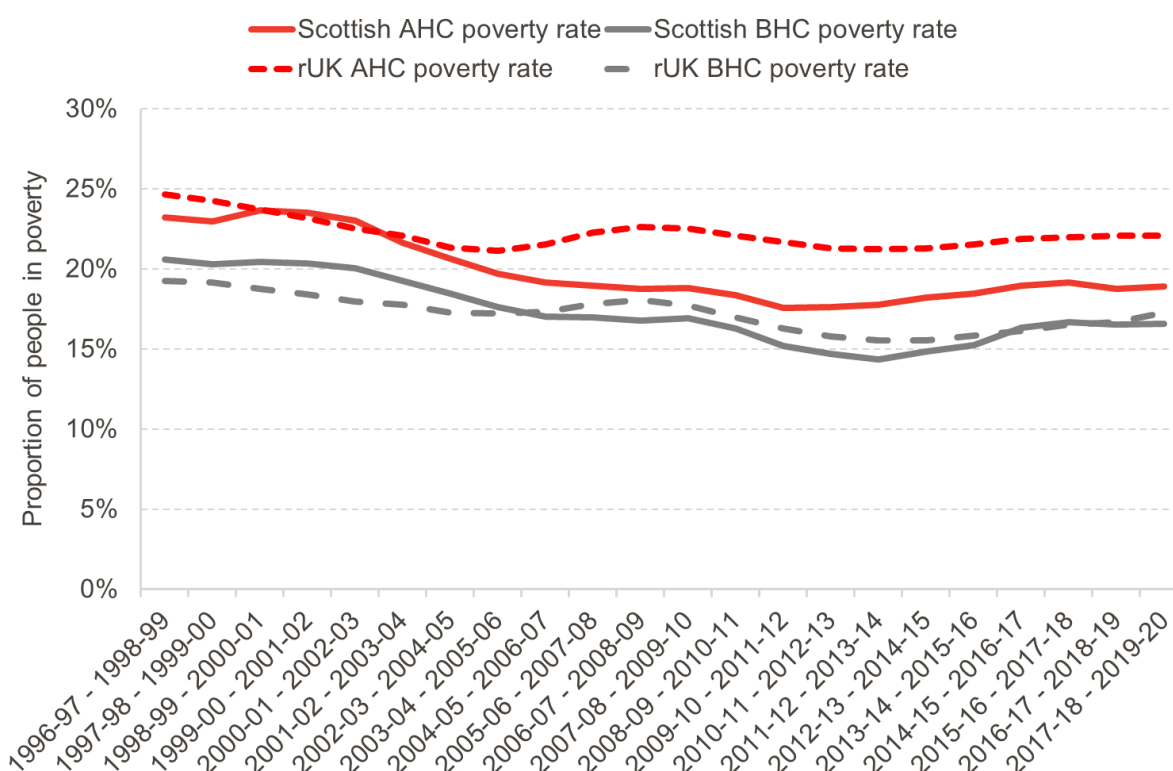
Relatively lower housing costs means that, on an after-housing cost measure, metrics such as poverty rates are lower in Scotland. A paper by the Joseph Rowntree Foundation (2019) showed that before housing costs poverty was broadly the same in Scotland compared to the rest of the UK, but there has been a divergence since the early 2000s in the after-housing cost measure (Chart 5.7).

The difference in after housing cost poverty rates between Scotland and the rest of the UK in recent years was shown by the Joseph Rowntree Foundation to be statistically significant and driven by

lower rents in the social rented sector (where rates have always been set independently of government) compared to rUK where the UK Government had driven rents up. A complementary factor was the higher proportion of people in Scotland living in the social rented sector.

**Chart 5.7: Poverty Rates AHC diverged in Scotland compared to the rest of the UK in the early 2000s**

Proportion of people in poverty before and after housing costs, Scotland and



Source: FAI analysis of Households Below Average Income datasets. Unweighted N = 184,192 (Scotland); 1,258,073 (rUK)

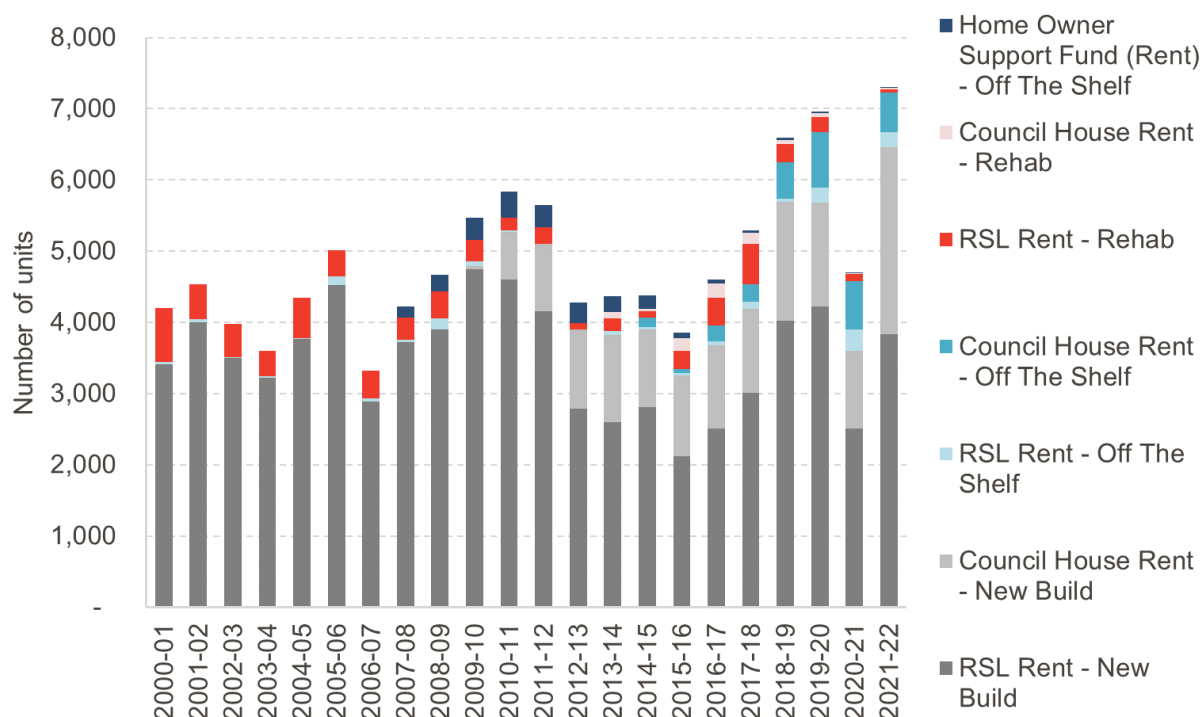
The reason for this divergence was not wholly driven by Scottish Government policy (rather its absence in contrast to a strong UK policy direction) although the winding down of Right to Buy has helped keep social housing stock at higher levels than in the rest of the UK.

The Scottish Government has determined to increase the supply of social housing and, excepting the worst year of the pandemic, there have been encouraging signs of an uptick in completions following a dip between 2020-13 through to a low in 2015-16 (Chart 5.8). These completions are not all new builds, as they also include second hand homes bought from the private sector (termed 'off the shelf' in chart 5.8), and the refurbishment and improvement of existing social housing stock (termed 'refurb' in chart 5.8).

It is not possible to net off demolitions from these figures so not all these completions will mean a net increase in supply. However, the pandemic shutdown notwithstanding, these numbers do appear to show a marked change in the scale of social housing completions in Scotland.

**Chart 5.8 In recent years completions of lower cost housing have increased**

New social housing completions<sup>2</sup> that have been supported by the Scottish Government<sup>3</sup>



Source: Scottish Government

<sup>2</sup> The figures in this chart refer to completions where the Scottish Government has provided financial support. Traditionally, councils have funded their own new build developments, and some properties continue to be built with no input from the Scottish Government

<sup>3</sup> Home Owner Support Fund (rent) refers to the Mortgage to Rent scheme, explained here: <https://www.mygov.scot/home-owners-support-fund>

## Identifying the impact of housing costs on low income households and people with protected characteristics

The predominance of groups living in particular tenures leads to some interesting findings. Chart 5.9 shows how housing costs compare for different groups in a heatmap that also shows how costs relative to the population average have changed as a proportion of income.

**Chart 5.9: Housing cost affordability (measured as a proportion of before housing cost income) differs across protected characteristics**

	1996 - 1999	1997 - 2000	1998 - 2001	1999 - 2002	2000 - 2003	2001 - 2004	2002 - 2005	2003 - 2006	2004 - 2007	2005 - 2008	2006 - 2009	2007 - 2010	2008 - 2011	2009 - 2012	2010 - 2013	2011 - 2014	2012 - 2015	2013 - 2016	2014 - 2017	2015 - 2018	2016 - 2019	2017 - 2020
Average	16%	15%	14%	14%	13%	12%	12%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	10%	10%	10%	9%
Disabled	16%	15%	14%	14%	12%	12%	11%	11%	10%	9%	9%	8%	9%	9%	10%	10%	11%	10%	10%	10%	10%	9%
Minority Ethnic	27%	26%	24%	20%	18%	16%	16%	19%	18%	17%	17%	17%	18%	17%	18%	19%	18%	18%	19%	19%	19%	19%
Aged 20-30	16%	16%	16%	15%	15%	14%	13%	13%	14%	15%	15%	15%	15%	15%	16%	16%	16%	16%	16%	15%	14%	14%
Aged 31-40	16%	16%	15%	15%	14%	13%	12%	12%	12%	13%	13%	12%	12%	12%	12%	13%	13%	12%	12%	11%	11%	11%
Aged 40-50	16%	16%	15%	14%	13%	13%	13%	12%	12%	12%	12%	12%	12%	12%	12%	12%	12%	11%	11%	11%	10%	10%
Aged 50-60	12%	11%	11%	11%	10%	10%	9%	8%	8%	7%	7%	7%	7%	8%	8%	8%	9%	9%	8%	8%	8%	8%
Aged 60 - 70	9%	8%	7%	6%	5%	5%	4%	4%	3%	2%	1%	2%	2%	3%	3%	3%	3%	3%	2%	3%	3%	3%
Aged 70 - 80	9%	8%	7%	5%	5%	4%	4%	3%	2%	1%	1%	1%	2%	3%	2%	2%	2%	2%	2%	2%	2%	2%

Source: FAI analysis of the Family Resources Survey, DWP

People aged over 60 have relatively low housing costs as a larger proportion are homeowners compared to people under 30 whose housing costs have always been above average and have diverged further away from the average over time.

Minority ethnic groups have higher housing costs than the population average, with costs getting better, then worse again over the past 20 years. These higher costs can be explained by the predominance of people from minority ethnic groups living in the private rented sector.

Households with a disabled person have lower costs than the national average, which is partly explained by their older age profile, and also due to a higher likelihood of these households living in the social rented sector.

## Recent legislative change could improve security of tenure in the private sector, but measuring actual or perceived precarity of tenure is difficult

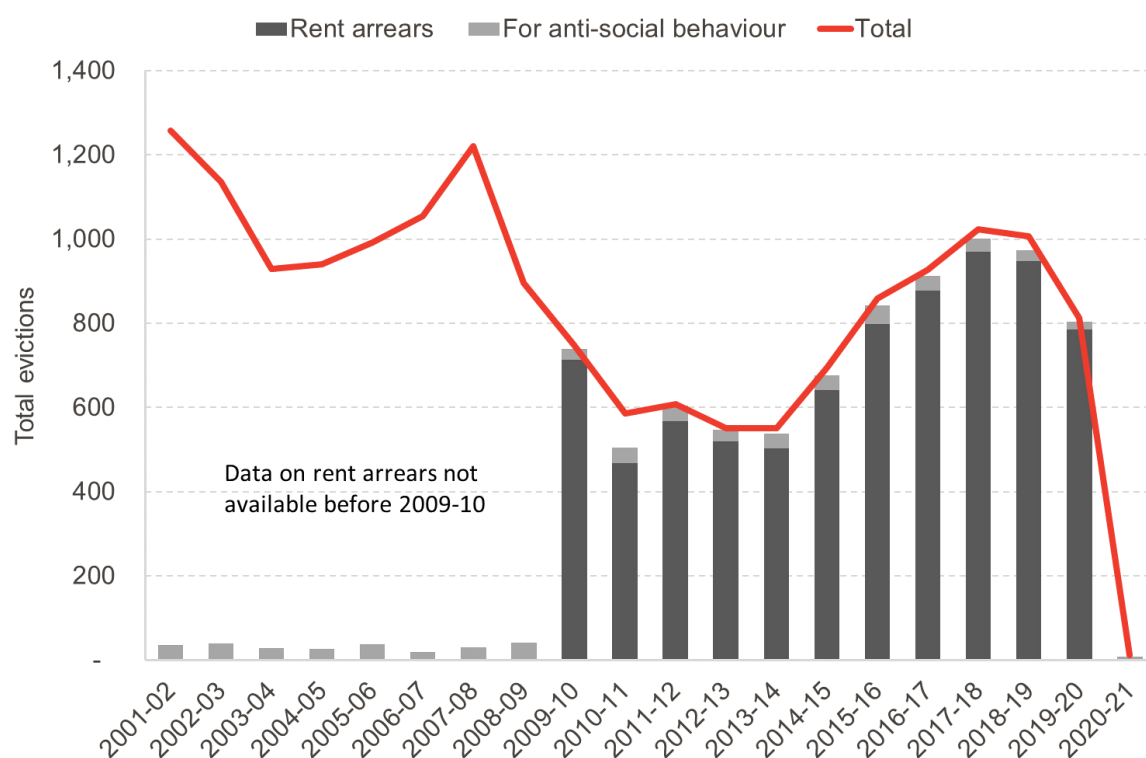
The term 'perceived risk of housing precarity' captures the idea of the fear of being asked to leave a property both real and imagined leading to feelings of worry, concern, stress, and anxiety. Studies have found that these are reported commonly by low income renters, but also by high and mid-income renters (Harris & McKee 2021).

This type of precarity is mainly an issue for renters in the private rented sector. Grounds for eviction in the social rented sector are fairly limited with clear evidence required of the tenant being at fault. Evictions in the social rented sector have varied since 2001-02 (the earliest period for which we have data) with the majority of evictions (since 2009-10) due to rent arrears. Regulations brought in

during the pandemic meant there were no eviction orders for reasons other than anti-social behaviour in 2020-21 (chart 5.10).

**Chart 5.10: Evictions from the social rented sector were rising pre-pandemic but were lower than 20 years ago**

Number of cases proceeding to court that result in an eviction in the social rented sector



Source: Scottish Government

Data on evictions from private sector tenancies is limited as it is thought in relatively few cases will tenants take their landlord to Tribunal (SPICe 2022). Recent legislative changes have provided more rights to tenants, and effectively brought to an end so called ‘no fault evictions’ with the Private Housing (Tenancies) (Scotland) Act 2016 introducing open ended tenancies with a more limited range of grounds for eviction.

There has long been a gap between the social rented sector and other tenures when people are asked in surveys whether they expect to leave their home in the next few years. However, it is difficult to isolate the reason why. It could be due to a range of factors, including perceived precarity but also an expectation of needing to move for work, or in anticipation of moving in with a partner or buying a house.

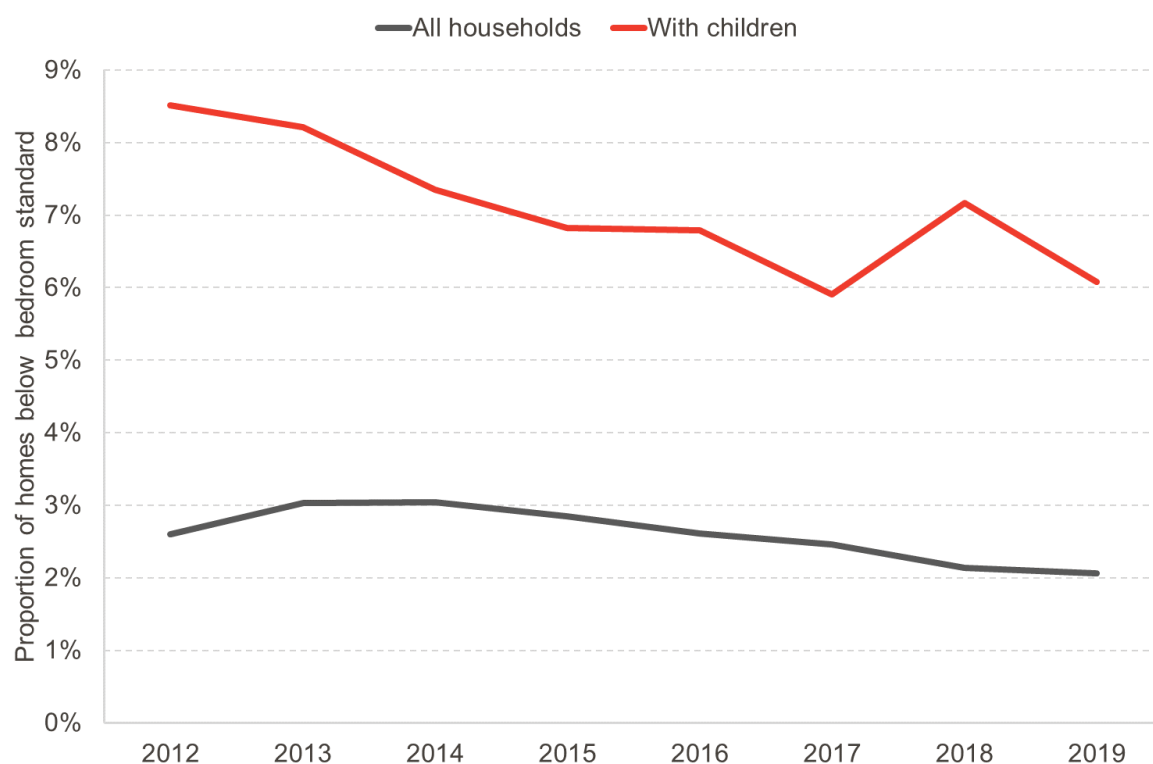
Overall, we have not found evidence to allow us to satisfactorily understand the impact of precarity from living in particular tenures. That is not to say that there is not an issue, just that we have not found data to evidence the impact or measure it over time.

## Overcrowding is highest for households with children, and has fallen over the last ten years

Overcrowding is measured by the bedroom standard which determines how many rooms a household should have based on the age, sex and relationship status of those that live there.

In Scotland, data since 2012 shows that the proportion of households below the standard is relatively low at just over 2% in 2019. Rates are higher in households with children (6%) and are higher in rental sectors (average of 4% in the social rented sector and 5% in the private rented sector over 2017-19). The proportion below standard has fallen over time, and although there is an income gradient, this has narrowed slightly since 2012 (chart 5.11).

**Chart 5.11: Rates of overcrowding, measured by the bedroom standard, have reduced since 2012**



Source: Scottish Housing Conditions Survey. Unweighted N = 22,761

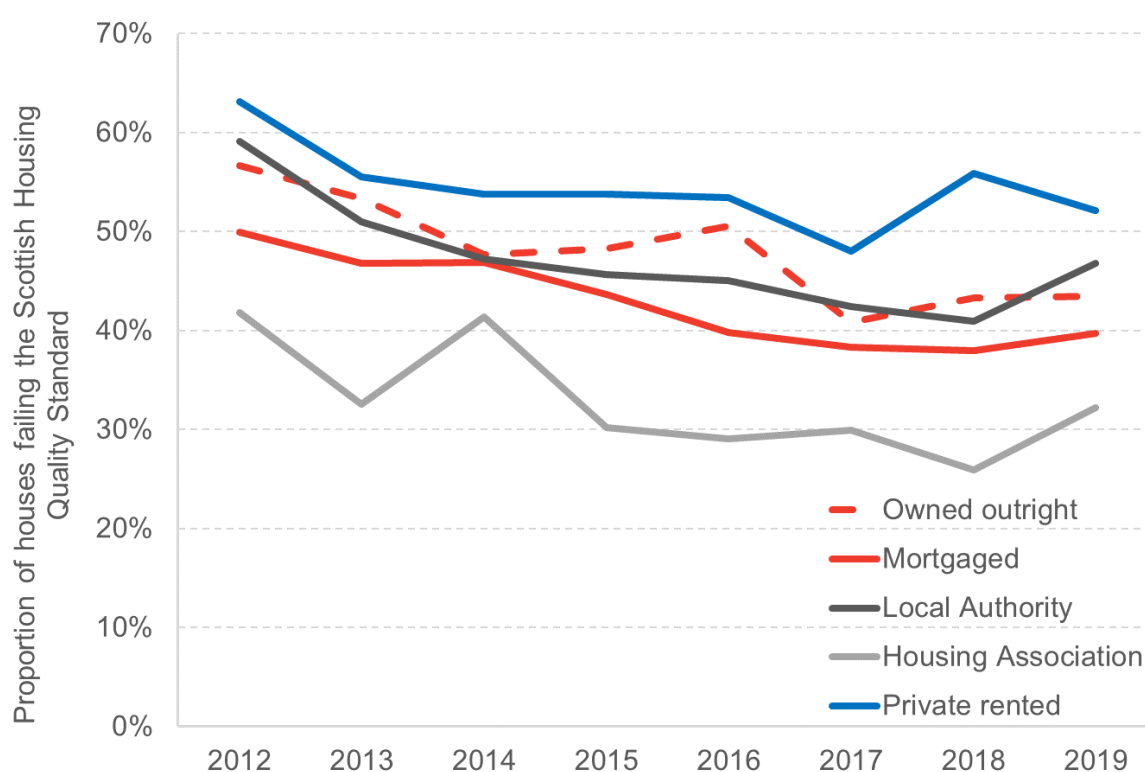


## Housing quality has a clear income gradient, but housing associations help to buck some of this trend

Housing quality determines whether or not your home is safe to live in and the extent to which it can fulfil basic needs such as adequate heat and sanitation. Unfortunately, data on housing quality produced by the Scottish Government is only available since 2012 on consistent basis (chart 5.12).

In Scotland, measures such as the Scottish Housing Quality Standard<sup>4</sup> have been introduced to try and monitor whether improvements are happening over time. The private rented sector currently has higher failure rates based on the Scottish Housing Quality Standard.

**Chart 5.12: The private rented sector has a higher Scottish Housing Quality Standard failure rate than other sectors with housing associations performing the best**



Source: Scottish Housing Conditions Survey. Unweighted N = 22,761

This data also disaggregates between local authority (LA) owned and Housing Association (HA) housing and we see a large difference here. LA owned social housing had a failure rate of 47% compared to 32% for HA housing. Encouragingly, all tenures appear to be generally improving. HA housing has performed the best over the period for which we have data.

<sup>4</sup> The Scottish Housing Quality Standard assesses the quality of homes based on 5 categories: Tolerable Standard (A), Serious Disrepair (B), Energy Efficiency (C), Modern Facilities and Services (D) and Healthy, Safe and Secure (E)

Chart 5.13 shows the breakdown by a range of characteristics including income<sup>5</sup>. An income gradient is apparent, with higher failure rates for lower income households, but it is less clear cut at the bottom and middle of the income distribution, most likely due to the relatively good performance of housing associations on this measure. Performance has improved over time in all quintiles and inequality between the top and bottom has narrowed. The failure rate for disabled people has remained close to the average, as has the rate for urban areas. For rural areas, the failure rate remains much higher than the urban failure rate and quite a way above average: Shetland Islands, Na h-Eileanan Siar and Orkney Islands were the three worst performing local authorities in recent years and Clackmannanshire, Stirling and West Lothian the best (Scottish Government, 2021).

The main reasons for failures were on grounds of energy efficiency (30%) and the Healthy, Safe and Secure condition (12%), issues that we now go on to look at.

### Chart 5.13: Failure of the Scottish Housing Quality Standard does not follow the usual income gradient

Proportion of households whose home fails the Scottish Housing Quality Standard

	2012	2013	2014	2015	2016	2017	2018	2019
Average	54%	49%	47%	45%	45%	40%	41%	43%
Income quintile 1	60%	53%	50%	52%	49%	43%	45%	45%
Income quintile 2	56%	55%	49%	47%	46%	40%	44%	48%
Income quintile 3	54%	45%	50%	46%	48%	41%	39%	42%
Income quintile 4	51%	50%	48%	46%	44%	41%	36%	44%
Income quintile 5	48%	44%	40%	35%	38%	37%	40%	35%
Disabled	51%	48%	49%	45%	46%	42%	42%	44%
Urban	53%	48%	46%	45%	43%	39%	39%	42%
Rural	59%	55%	54%	48%	51%	46%	49%	49%

Source: Scottish Housing Conditions Survey. Unweighted N = 22,761

## Incidence of damp and condensation have reduced but remain highest in the private and local authority rented sectors

The trends for damp, condensation and mould show improvements since 2012 across all tenures, with a reduction in the gap between rates in the best and worst performing sector. Again housing associations perform better than other rented tenures, but unlike with the SHQS, not as well as owner occupied tenures.

Mould is likely to indicate a more serious issue than the presence of damp and condensation alone, and hence we focus on this data (chart 5.14)

<sup>5</sup> Only unequivalised income quintiles can be calculated from the data available in the SHCS and no breakdown for ethnic minorities is available.

**Chart 5.14 The likelihood of having mould present in a home decreases with income**

Proportion of households with mould present

	2012	2013	2014	2015	2016	2017	2018	2019
Average	12%	10%	9%	9%	8%	8%	10%	9%
Income quintile 1	16%	12%	13%	10%	13%	14%	13%	12%
Income quintile 2	11%	12%	8%	10%	9%	8%	11%	11%
Income quintile 3	12%	8%	11%	10%	7%	8%	9%	9%
Income quintile 4	12%	10%	7%	10%	7%	6%	9%	9%
Income quintile 5	8%	7%	6%	7%	6%	5%	6%	5%
Disabled	10%	10%	10%	9%	8%	9%	10%	10%
Urban	12%	10%	9%	10%	9%	8%	10%	9%
Rural	10%	10%	9%	9%	7%	8%	8%	8%

Source: Scottish Housing Conditions Survey. Unweighted N = 22,761

The incidence of mould follows an income gradient, with higher incidence of mould for lower income households. Although the gap has narrowed slightly over time, a clear inequality remains. There has been no improvement over time for disabled people, with 10% of people living in a home with mould in 2019, the same as in 2012. Urban households appear to do marginally less well on this measure than rural households, although both are close to the average.

The downwards trend in damp, condensation and mould is mirrored in an upward trend in those reporting that they can keep their home sufficiently warm in the winter, but similar inequalities persist.

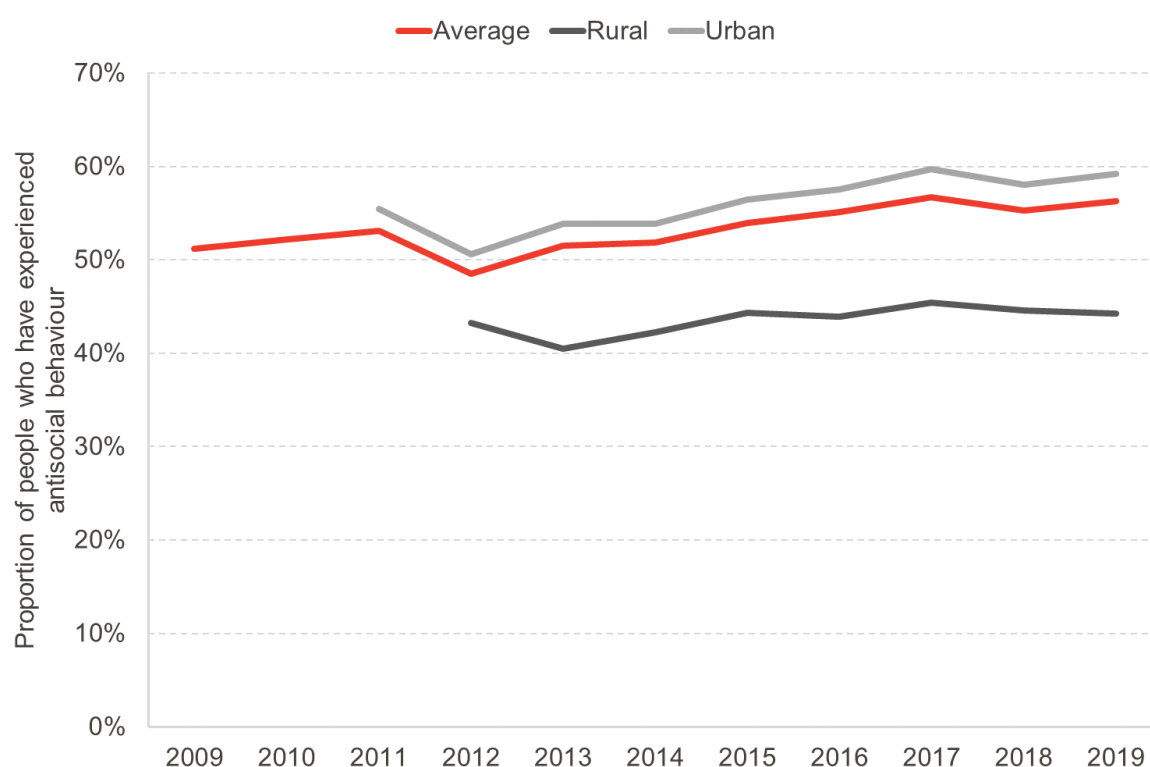
Since 2012, there has been an increase in the number of people saying they can keep their home warm enough in the winter reaching 81% by 2019. 13% say they sometimes can, and 3% say they never can. These figures are likely to reflect both incomes of respondents and housing quality. In the latest year of data (2019) there was a clear income gradient with 77% of people in the lowest income households reporting that they can always keep their home warm enough, compared to 87% of people in the highest-income households. There are clear differences across tenure. Under this measure, housing associations and local authority owned social housing are similar in their performance, but again, the private rented sector performs worst. As expected, these tenure trends map over into analysis by income quintile, with those in higher income households more likely to be able to heat their home sufficiently, and those in the lowest income households least likely to be able to.

## Issues in immediate neighbourhoods have worsened or at best stayed the same since 2012

There are a range of other reasons beyond cost and security of tenure that will influence the experience of your home. These factors overlap with neighbourhood, which is looked at later in this paper. The Scottish Household Survey has asked since 2013 whether the interviewee has personally experienced antisocial behaviour in their neighbourhood over the past year<sup>6</sup> (chart 5.15).

**Chart 5.15: Number of people who have experience antisocial behaviour has generally been on an upwards trend**

Proportion of people who say that they have experienced some form of antisocial behaviour



Source: Scottish Household Survey. Note: data for rural and urban splits not available for all periods. Unweighted N = 178,314

Instances of antisocial behaviour have increased over the 10 year period. Rates are just above average for urban areas, and slightly below average in rural areas. These have increased over the period. Perhaps surprisingly, there is little difference when the data is looked at by income quintiles.

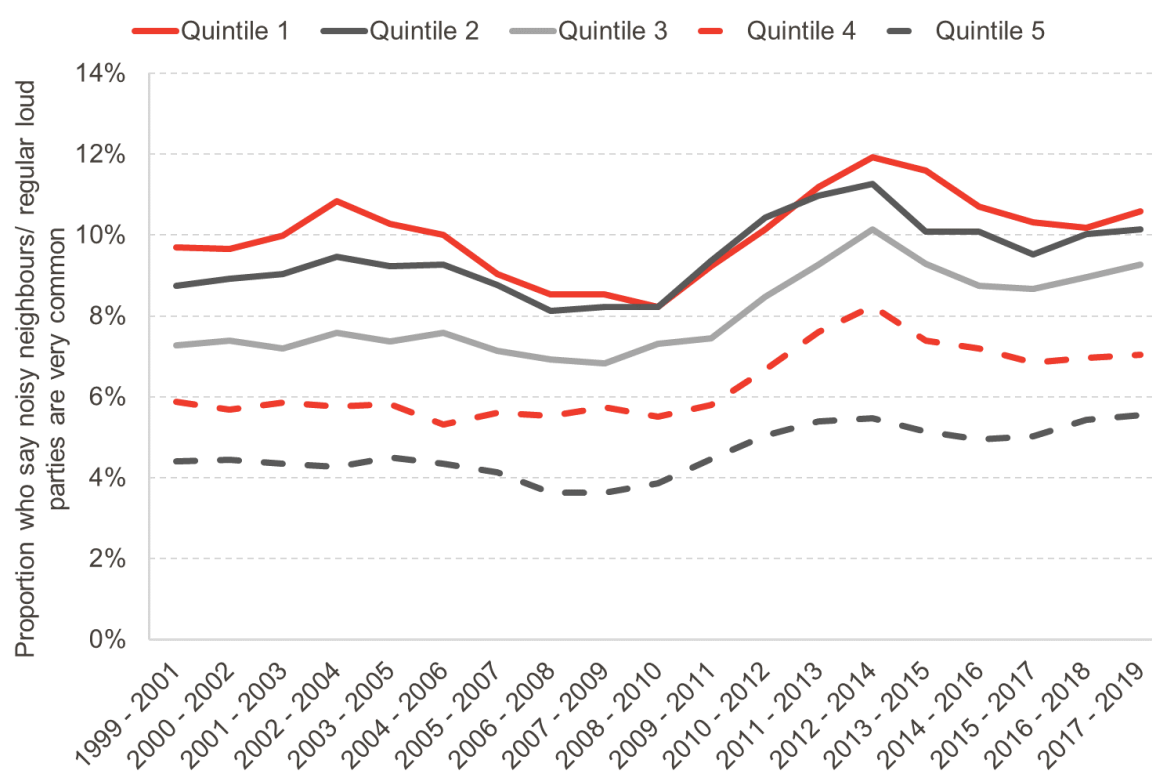
<sup>6</sup> Antisocial behaviour includes: noisy neighbours or regular loud parties; vandalism, graffiti or other deliberate damage to your property; rubbish or litter lying around; neighbour disputes; groups or individuals intimidating or harassing you; witnessed instances of drug misuse or dealing; rowdy behaviour e.g. drunkenness, hooliganism or loutish behaviour; abandoned or burnt out vehicles; animal nuisance such as noise or dog fouling

The Scottish Household Survey also asks a question on whether people feel safe in their homes at night. On average, the proportion of people who answer “a bit unsafe” or “very unsafe” is very low, at only 2% and this has stayed fairly steady. The rates for disabled and minority ethnic groups are quite a lot higher than the average. Rates are slightly higher for younger age groups as opposed to older age groups and rates for those on lower incomes are slightly above the population average.

The incidence of noise from neighbours or locally held parties has risen and fallen at different points over the last 20 years. Overall, the incidence is higher than 20 years ago. Incidence of nuisance noise was at its lowest in the late 2000s, rising post-2008 before reducing a little from the mid 2010s onwards. As shown in chart 5.16, the pattern has been similar across income quintiles. The only notable change is a coming together of the experience of those in the first and second income quintiles.

**Chart 5.16: Issues around noise from neighbouring properties are worse now compared to 20 years ago with a noticeable rise after 2008**

Proportion who say noisy neighbours/loud parties in their neighbourhood occur fairly or very regularly



Source: Scottish Household Survey. Unweighted N = 276,972

## Conclusions

The experience of housing is a major factor in determining both mental and physical health. This chapter has shown how lower income households are more likely to live in higher cost and lower quality housing than lower income households. This trend has roots back to the 1970s and 1980s,

with decisions made by government in those decades still having serious ramifications today. On the whole, older people are more likely to be in owner occupied sectors and have a better quality of housing, but there will of course be exceptions to this.

The private rented sector has posed a big challenge over the past twenty years, with a growing proportion of low income households renting in the private sector due to a reduction in the social rented stock and owner occupation becoming increasingly unachievable due to the well documented rise in house prices. There are some indications that the trend for private renting to grow as a share of tenure types has started to reverse, and this may be due to the Scottish Government's drive to increase the number of homes for social rent, although in reality it is too soon to understand this fully.

Rents in both the private and social rented sector have risen in real terms over the past twenty years but tenants on the lowest incomes have been protected, on the whole, by Housing Benefit that, until 2010, was compensating for much of the rise in housing costs. Since 2010, reforms to housing benefit and equivalent support under Universal Credit have meant that the protection has waned a little. This means that the gap in housing costs as a proportion of income has grown wider between the bottom and top of the income distribution. One consequence of this is that if more income is being spent on housing, less is available for other goods and services, widening the gap in living standards.

Housing quality can also directly affect health via respiratory conditions and poorer mental health. Higher-income households are more likely to live in better quality housing with lower levels of damp and mould. They are also more likely to be able to keep their homes warm in the winter. Housing quality tends to be higher in the social housing sector, in particular those owned by housing associations, relative to the private rented sector.

Housing quality has improved over the last ten years. However, issues with the immediate neighbourhood have not, with indicators of antisocial behaviour, safety and noise either getting worse or staying the same.

This chapter provides a mixed bag in terms of progress. Clearly, social housing provides some protection from the high rental prices and poor quality, and the Scottish Government is seeking to increase the supply of social housing which could lead to (and possibly could already be leading to) improvements. However, it's clear that change will take time, and embedded inequalities are likely to remain unless something significant happens to change the tenure mix. Quality, most likely driven by regulation is slowly improving. At the same time, experience of immediate neighbourhoods as measured by antisocial behaviour appears to be worsening, although as shown later in this report, there are signs that perception of neighbourhoods is improving. Whether this demonstrates a difference between perception and reality, or a downgrading of expectations over time is difficult to know.

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