

Housing, choice and control

How poverty and
housing interact

June 2019

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1. INTRODUCTION

Shelter Scotland helps over half a million people every year struggling with bad housing or homelessness through our advice, support and legal services. And we campaign to make sure that, one day, no one will have to turn to us for help. We're here so no one has to fight bad housing or homelessness on their own.

Last year, 29,894 households in Scotland were assessed as homeless,^{1 2} and after housing costs are taken into account, 1 million people were in poverty.³ But these are not distinct groups. The relationship between housing and poverty is a close and complex one, and considering these issues in tandem is important to get a more accurate understanding of the situation.

The links between housing and poverty manifest in both directions: people in poverty are more likely to find themselves homeless^{4 5} or in insecure or inadequate⁶ housing as a result. For example, many people make a homeless application because they have been evicted due to rent arrears, or because they are unable to afford a deposit for private rented accommodation. Conversely, high housing costs, like rent or fuel costs, can push people into poverty. However, a well-functioning social security safety net can sever the link between poor housing and poverty.

Despite the fact that these links between housing and poverty are relatively well documented, the human side of such experiences can feel missing. This paper provides real world examples of how poverty affects people's experience of housing.

In early 2019, three Shelter Scotland clients or former clients were interviewed about their experiences of housing and poverty. All respondents fell into the most common definition of poverty – that is, households with an income below 60% of the median income. Their experiences reinforced what we already know about low income and housing insecurity. We also interviewed the manager of one of our support services, Linda McCann, who was able to talk about the general experiences of their clients, all of whom experience housing insecurity and poverty.

¹ Scottish Government (2019), [Homelessness in Scotland 2018/19](#)

² Shelter Scotland (2018), [Getting behind the homelessness statistics](#)

³ Scottish Government, (2019), [Poverty and income inequality in Scotland: 2015-18](#)

⁴ Johnson, S. and Watts, B (2014). [Homelessness and Poverty: reviewing the links](#)

⁵ Glen Bramley & Suzanne Fitzpatrick (2018) [Homelessness in the UK: who is most at risk?](#)

⁶ Lekles, O. and Zolyomi, E. (2009) Research note no. 2 '[Quality of housing and the link to income](#)'.

2. KEY POINTS

- Housing and income issues are largely inseparable,⁷ as is reflected in the way poverty and inequality statistics are reported.⁸
- The people we spoke to told us that housing and income issues were having an extremely negative impact on their lives, especially their mental health.
- Interviewees identified a lack of control and choice with regards to both their housing and money worries. In the face of housing and benefits systems that render their users powerless, the clients felt helpless and that their actions did nothing to change things. With respect to housing, they felt like only their support worker could exercise control on their behalf.
- Contrary to traditional ideas around aspirations that focus on tenure, the clients' ideal housing situations reflected more recent studies showing that aspirations are more likely to centre on safety, place and neighbourhood, with particular focus on being near friends and support networks, and living without fear of harassment. Aspirations for the future were constrained by what was possible in their current situation.
- People told us that they placed value on being able to make their home their own through decorating, but this ambition was stifled by financial constraints, or being in temporary accommodation.
- All interviewees felt deeply isolated. The causes of this were threefold: physical distance from friends and support networks, poverty meaning they could not afford to socialise, and mental health issues.
- The availability of personalised support for those in temporary accommodation that recognises the specific location and space needs of the household, and enables choice from the homelessness system, is crucial to minimising distress and increasing the probability of future tenancy sustainment.

Methodology

Clients from Shelter Scotland's South Lanarkshire and Dumfries and Galloway housing support services were contacted to ask if they would like to be involved in the research. Four households agreed to take part, but one could not be arranged due to time constraints. Interviews were arranged and took place with three households during January and February 2019.

Interviews were semi-structured, made up of a series of prompts:

1. What do you like and dislike about where you live at the moment?
2. How comfortable is it to afford your housing and other related costs?
3. Are there times of the month/year when you feel the strain financially more than other times?

⁷ Joseph Rowntree Foundation (2013), [The links between housing and poverty: An evidence review](#)

⁸ Scottish Government (2019), <https://news.gov.scot/news/poverty-and-income-inequality-increasing>

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4. What do you think are the causes of this pressure relating to money? How could this be solved?
 5. What's your ideal housing situation? If you could wave a magic wand, what would you change?
 6. Do you feel like you have control over your housing situation?
 7. Is there anything else you want to say?

Interviews took place in the interviewees' homes, and were recorded. On one occasion a support worker was present. Interviewees were given the opportunity to say how they wished to be referred to in this report: by their first name, by a different name, or if they wished for identifiable details to be removed. K and S chose to be referred to in that way, whilst Wayne was happy for his first name to be used.

Who are the interviewees

K

K lives in South Lanarkshire with her 5 children, including one new-born. K was made homeless after her private landlord decided to sell, and she made a homeless application as she didn't have the funds at the time for a deposit. The family was given a temporary flat some distance away from their previous accommodation and support network, and K finds the distance from her extended family and friends very difficult. They have been in the temporary flat for a year. K would like to one day return to university to study for a masters degree.

'As soon as we came here, everybody just deflated. Every single member of the family'

S

S lives in Dumfries and Galloway on her own. She had been happy living with her adult son and his partner, but had to make a homeless application after her son's partner became pregnant and there was no longer room for her. After a time in temporary accommodation, she has now been in a housing association property in the same town for about a year, but isn't happy there, primarily due to issues with neighbours. She enjoys spending time with her grandkids.

'Every time, it's always money money money money, every time. I go to my bank on payday and think 'I've got this to live on'. Sometimes I just don't know.'

Wayne

Wayne lives in the centre of a busy town in Dumfries and Galloway, on his own in a private let. He moved there four years ago after his marriage broke down, and has recently been working with Shelter Scotland after he built up a lot of debt and his mental health went downhill. Although he knows that paying off his debt will be a struggle, he is keen to get back on his feet. He lives on his own apart from a cat (which he first got when he moved in to help with the mice) and another pet.

'But once I start paying off my debts and that, I'm going to be left with very very little. And when I say little, probably not even £1.'

Staff input

We also spoke to Linda McCann, the Service Manager of the Shelter Scotland South Lanarkshire Support Service, to provide an overview of how issues around poverty and housing insecurity affect all the families they work with. The South Lanarkshire service provides practical and emotional support for families in South Lanarkshire who are homeless or at risk of homelessness. The service supports around 30 families whose cases are particularly complex. In Linda's own words, "there's never a family that we support that do not have poverty issues included in their complexity".

3. CONTROL AND CHOICE

Lack of control

All three of the households we spoke to felt like they had no control over their housing situation, and that any control was held by ‘other people’ (**S**). People told us that they felt that any control they did have could only be enacted through their Shelter Scotland support worker. Some felt helpless in the face of ‘the system’, like they weren’t treated like a person, and all felt like they had no element of choice. The effects of this lack of control were clear throughout our conversations.

- When **K** made a homeless application and was moved into temporary accommodation, she didn’t feel like she got a lot of information from the housing officers involved in her case which she felt was dehumanising.

‘You have no say over it, no control at all. I was just put here and told to shush. ... So yeah, not in control at all. It’s as if you’re just like this person, this figure, and they’re just puppeting you about the place. If it wasn’t for [my support worker] giving me this information, that would be a year of sitting, of hearing absolutely nothing.’

- **Wayne** didn’t feel in control of his housing situation. His private landlord reassured his support worker that she wouldn’t evict him, despite any rent arrears, but despite this, **Wayne** didn’t feel able to completely relax, and worried about having to get rid of his pets if he ever did become homeless.

‘Knowing [...] that she morally wouldn’t be able to make someone homeless has relaxed me in a way, but I still have that fear that she’s gonna do it, she’s gonna kick me out. Where do I go then? I’m stuck. Although I know that I could go the homeless route... But, I then go “I’m gonna have to get rid of [my pets].” They’re my lifeline, they’re my comfort.’

In these conversations about the idea of control, **K** and **S** also mentioned the way they were treated by staff in systems designed to help them, and the emotional impact of this.

- Already in considerable distress due to her situation, **K** was dismayed by her interactions with the housing support officers who arranged her temporary accommodation.

‘I don’t think they look at you as individuals, as families, as anything like that. Like even when they were giving the keys, they don’t really acknowledge you, friendly like, nothing like that, it’s just like “here’s your keys, sign this”.’

- **S** was upset by the need to detail her spending and decisions every time she needed to ask for help.

‘And then when I phone up, ken like the crisis [sic], to help like with me some food, some electricity, it’s 101 questions, “What have you done with your money?” [sighs] “What’s it got to do with you, I’m the one asking you to help me”.’

When we brought up the idea of control with our staff member, **Linda McCann**, she agreed that most of their clients felt like they had no control over their financial situations:

‘How can you control something that’s so tiny? You’re just kind of muddling through best you can and hoping for the best, and that’s with support. You kinda go “oh my gosh what’s happened with that?” and the mess that people find themselves in through no fault of their own, it’s just shocking, so no they don’t feel like they have any control over that at all.’

Frustrations with having a lack of control is something which has come up previously with Shelter Scotland clients. Between 2012 and 2018, Shelter Scotland ran the Safe and Sound project in partnership with Relationships Scotland in Dundee, which aimed to reduce the risk of youth homelessness among those who have run away from home. One of the clients expressed resentment at the need to ‘spill your guts again, every time you want something really basic, you have to tell a stranger your personal business all over again’.⁹

Considerable research has been done on the topic of autonomy and control for individuals experiencing poverty. In their 2018 UK poverty report, the Joseph Rowntree Foundation (JRF) note that, ‘Immediate everyday stress is exacerbated for people on lower incomes as they are much more likely to feel they have little control over improving their financial position than those in the richest fifth of the population’.¹⁰ JRF analysis shows significant discrepancies in feelings of control in relation to money or debt among different income quintiles: those in the lowest two income quintiles were almost 3x less likely than those in the highest income quintile to say that they could do a lot to improve their situation.

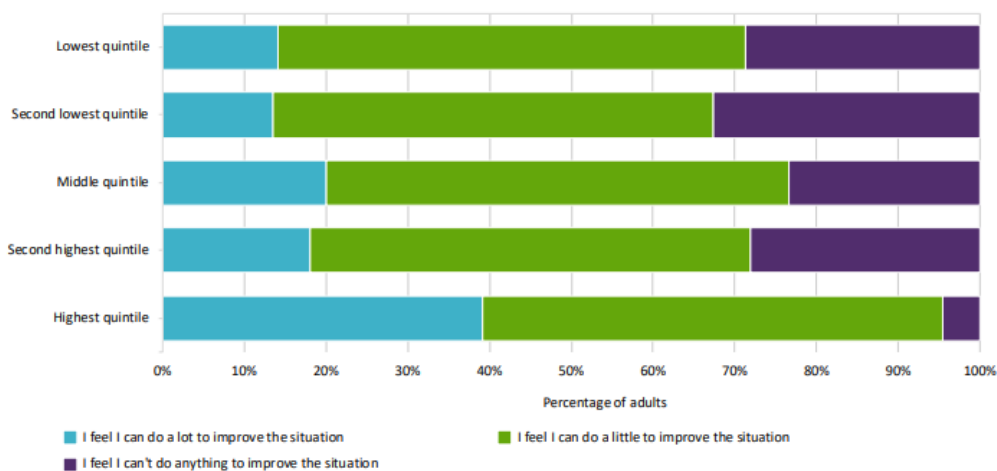


Chart 1: Feeling of control about money or debt: by income quintile (2016)¹¹

Lack of choice

This feeling of having no control seems to be caused by a lack of choice, caused, at root, by the shortage of affordable homes across Scotland. All three interviewees brought up the fact that they didn't choose their current accommodation: either there

⁹ Figure 8 Consultancy Services Ltd (2018), [External Evaluation of the Safe and Sound project](#)

¹⁰ Joseph Rowntree Foundation (2018), [UK Poverty 2018](#)

¹¹ Chart 1 has been lifted directly from Joseph Rowntree Foundation (2018), [UK Poverty 2018 and its source is originally cited as British Social Attitudes Survey \(JRF analysis\)](#)

weren't any other options available, or they didn't know there were other options available.

- **K** moved into her temporary accommodation before being referred to Shelter Scotland. She didn't want to move away from her support network but wasn't aware she could refuse the temporary flat that was offered to her.

'At the time I didn't know I had options, I didn't know I could say no to here, you know what would happen then, would I be on the streets? Not much information was really given on that side of things.'

- **Wayne** needed to find new accommodation after a relationship breakdown. He booked a couple of viewings of private lets in the town, but the one that was better located for his needs was let before he could see it, so he felt he had to take the remaining flat.

'It wasn't the flat I originally wanted, because the day I was looking at this one and I was supposed to look at another one just up the road, but when I came down to see this one, the woman that was showing me about said, "The other one's just been let". So I was like "shit".'

Linda McCann, manager of our South Lanarkshire support service, detailed another case in which a family had been made homeless. The only temporary accommodation offered was in a very rural and unsuitable location, and having recently suffered a bereavement, the family felt unable to move so far from their support network. But there was no other temporary accommodation available. In that particular instance, the extended family managed to pull together the funds to get the family into a private rented property in a better location. Unfortunately, this isn't an option for many households, particularly those experiencing poverty.

This lack of choice in the housing and homelessness system can trap households in situations where they are unhappy and, in some cases, unwell and unsafe. The ability to exercise choice can have wider benefits to wellbeing, and this has been documented with respect to homelessness¹² and in other areas, including how it can actually help hospital patients to recover faster.¹³ However, the root cause of the lack of choice for K, S, Wayne, and others lies in the insufficient number of affordable homes. To ensure that families facing poverty and housing insecurity or homelessness can choose a house that meets their needs, consistent delivery of sufficient affordable homes is needed.¹⁴

Consequences of a lack of control

The lack of control our clients experienced as a result of their housing situation had very real emotional and behavioural consequences for them. They talked about a feeling of apathy or helplessness, that seemed to stem from the inability of their actions to produce any real change.

- **K** was exasperated with living in an area where she and her family didn't feel safe, but despite having complained to the council about this, nothing had been done, so she stopped contacting them.

¹² Burn, Shawn M (1992), [Loss of Control, Attributions and Helplessness in the Homeless](#)

¹³ Taylor, Shelley E (1979), [Hospital Patient Behaviour: Reactance, Helplessness or Control?](#)

¹⁴ Shelter Scotland (2015), [Affordable Housing Need in Scotland](#)

‘We’ve had fires set in the tunnels, I’ve had fighting outside, a guy walking about with a big huge bat, all of that I’ve recorded and sent to the council, but it makes no difference, so... I don’t bother anymore.’

- For **S**, she felt particularly helpless when it came to her financial situation. She felt overwhelmed by the amount of different payments she had to make and how much she had to cut back her spending, and how despite her best efforts, the debt and payments never seemed to end.

‘I’ve got myself into so much debt, I’ve got to pay it back, and I feel like I’ve got to pay all this money back here there and everywhere, and I thought “what’s the point. What’s the point in them giving me money?” ... They tell me “do this, cut this out, cut that out”. Why should I?... What’s the point?’

- **S** also felt like there was nothing she could do about the disruptive neighbour, having already complained to no avail. The neighbour was a key factor in how much **S** disliked her current housing situation, and as such put her at a higher risk of repeat homelessness.

‘And [the Housing Association] just keeps saying “oh write everything down write everything down”, but what’s the point? I just want to get out of here.’

Research has shown that in the face of uncontrollable circumstances, there are two phases of response predicted.¹⁵ First, people may react to such a loss of control by vehemently trying to regain control. However, after repeated experiences, people may start to conclude that there is no point in trying, which can lead to ‘learned helplessness’, and, in turn, depression or resignation. ‘Learned helplessness’ describes how, if people don’t expect that their actions will produce results, they are less motivated to do the action. After being faced with uncontrollable situations for some time, people can therefore come to believe that action is futile.¹⁶ This seems to be the case for **S** and **K**.

Role of support worker

The individuals we spoke to talked about their Shelter Scotland support workers as a gateway to services they otherwise weren’t aware of, or were unable to access. They repeatedly said that these staff members were the only thing that gave them a sense of control over their money or housing.

- **K** highlighted the role her support worker had played in conveying information. She struggles in her temporary accommodation not knowing how long she’ll have to be there and how her case is progressing, and when she tried to phone up to enquire about this, got nowhere. Her support worker, on the other hand, can access that information.

‘So if I phone up – at the very start I was asking them all the time and it was like “oh we’ll let you know, sort of thing”, - basically you have no say over it, no control at all... [My support worker] is kinda my in-between person. I think if I didn’t have [her], in all honesty, I would have really struggled more... I don’t even know where I am on the list, or what

¹⁵ Kane, Thomas J (1987), [Giving Back Control: Long term poverty and motivation](#)

¹⁶ Seligman, M.E.P and Garber, J (1980), [Human Helplessness: Theory and Applications](#)

the list is. If it wasn't for [her] telling me there was a board, I wouldn't have known.'

- **S** no longer receives support from Shelter Scotland because she has moved from temporary accommodation into a housing association property. However, she has struggled since being on her own.

'I just wish I had another social worker just to get me back on [track].'

Again, this sentiment is reflected across Shelter Scotland's services. A young client who had been supported by a former project said the best thing about the service was that 'If I phone the Council they say no, if I phone Safe and Sound and they phone the Council, it becomes a yes.'¹⁷

¹⁷ Figure 8 Consultancy Services Ltd (2018), [External Evaluation of the Safe and Sound project](#)

4. HOUSING ASPIRATIONS

All of the individuals we spoke to were unhappy with their current housing situation. When we discussed their “ideal housing situation”, answers focused on location and safety. None of the individuals mentioned tenure at all, nor the often-idolised aspiration of home ownership. Expectations and aspirations often merged, and it was unclear to what extent the household’s interaction with housing and homelessness systems had altered their expectations, and whether this in turn had affected their aspirations.

Home sweet home?

The reasons for the interviewees’ dissatisfaction with their current homes were varied, including distance from support networks, difficulties with neighbours, safety, peace and quiet, and disrepair. They all said that the accommodation they were in made them unhappy, but that this was mostly due to safety issues and/or mental health issues which they had come to associate with the accommodation.

- The main issues for **K** were the distance from her support network, and that the area felt unsafe. She used to see her parents daily, and they would help out with childcare; now she struggles to see them. She also described how her teenage son had been physically assaulted near their accommodation and refused to go outside for some time afterwards. When she first moved in, she disliked the stigma of being in a property that people knew was used as temporary accommodation for homeless households.

‘People know it’s a council [property]... People know it’s temporary [accommodation]. Although it’s not got that big sign above it, people who live here know that. Y’know so when I first came here, my friend [name], who I’ve known for years, was like, “Oh well, I wondered who was gonna be put in there next”, and I thought “Ugh, these are people who I’ve known all my life, and just to even...” It’s just demoralising to see that they know that you’re homeless.’

- **S’s** current accommodation is making her very unhappy. Whenever she goes out, she dreads coming home. The reasons for this are rooted in problems she is having with the upstairs neighbour, who is loud and aggressive. She finds it really difficult to cope with, and has particular problems sleeping.

‘My neighbour upstairs has got a lot to do with it like. I’ve had two or three run ins with him... He’s got schizophrenia, he’s an alcoholic, he comes in absolutely pissed out his eyeballs and I’ve got to listen to his carry-on upstairs... At times I don’t like approaching him because he can be quite aggressive. I can lie in my bed and he’s in here and he’s banging doors, banging windows, shouting out the windows... I only sleep like 2 hours a night, if I’m lucky.’

- **Wayne** lives on a very busy junction in the centre of a town. He lives near a number of food shops and pubs that are open late, and finds it hard to live in a place that can be so noisy, especially due to his mental health issues. He dries his washing in his flat, because when he’s had it outside in the past, school children have messed about with it. He keeps his cat indoors because of the busy traffic and train lines, but feels this is unkind. The flat is also very cold, and recently rain has been coming in the windows.

‘The problem here for me – with my anxiety and depression – it’s the noise. Traffic noise, weekend like, Thursday Friday Saturday nights, it’s quite noisy cos you’ve got two pubs just round the corner and a takeaway there. Constant noise with the train going past because the station’s just there.’

‘I’ve seen all sorts out there, from people flashing to people getting knocked out, people throwing up, crashed, you name it, it all happens and it all seems to happen here.’

‘I can’t really let him [the cat] out to enjoy the outside, because of the main road, the train tracks. It’s quite a busy little junction, for a small town; it’s the main road. So I don’t let him out, which I feel is a bit cruel.’

Aspirations within a system

When discussing what their ideal housing situation would be, the interviewees’ aspirations focused on getting the best outcome from within the system they were in. Their aspirations seemed constrained by their interactions with the housing or homelessness systems. The ‘ideal housing situations’ of **K** and **S** in particular were strikingly vague, and the passivity of their language (‘I’d go anywhere’) reflected the lack of control and choice covered in section 2, that they had become all too familiar with.

- **K** wanted to be close to her parents – back in the area she had been in before – in a house she liked.

‘But a house that’s relatively close to my parents, that’s a nice house. I just want to be close to them in a nice house.’

- **S** was focused on getting out of her current house, where she was unhappy and having problems with the neighbour. Her aspirations were extremely vague: she just wanted to leave her current situation.

‘I’d go anywhere. As long as it was in [this town].’

- **Wayne** focused on moving away from the busy town centre he was in.

‘... [I’d like] a little bungalow somewhere, with a nice garden, not too noisy, but not too quiet, enough money to sorta put it the way I want it, have things where I want, what I want... But yeah ideally a little bungalow somewhere that’s not too far out of town, but far enough that I’m not getting the aggro, shall we say.’

The Scottish Government touches on this in their research on housing aspirations, where they note that “aspirations do not exist in a vacuum. They are shaped by perceptions of opportunity and constraint”.¹⁸ A gap in aspirations between generations with respect to home ownership has been attributed to ‘a levelling down of expectations’ in the face of a changing housing market where renting is ‘the new normal’ and choice is constrained.¹⁹ We can perhaps, therefore, attribute the vagueness of the aspirations seen above to the same effect: when faced with a system which does not allow for choice, the participants’ aspirations centred on almost any improvement to their current situation.

¹⁸ Scottish Government (2015), [Understanding the housing aspirations of people in Scotland](#)

¹⁹ Ibid.

Giving people more control

Even in the face of a homelessness system which constrains choice and can make its users feel powerless, the Shelter Scotland South Lanarkshire service has developed a way to give clients some control over their situation. Established in conjunction with the local council, Personal Housing Plans encourage clients to be specific with their housing aspirations, taking into account each family's unique needs, experiences, and previous experience in the local area.

'So it's about narrowing down "that area, that street. Not the street behind, because that's near such and such that used to be blah blah" so it's about looking to the specifics of that and that's what we'll keep referring back to' [Linda McCann, manager of Shelter Scotland support service]

Armed with a household's explicit aspirations, support workers are then able to advocate on behalf of the client, and negotiate with the local council and housing providers to find a housing situation that will best suit the family's needs. The South Lanarkshire support service has negotiated their joint working protocol to a point where all offers come through the support workers first, to ascertain whether the offer is suitable for the client. If the offer doesn't match up with the Personal Housing Plan, the support worker can reject it or negotiate, without needing to continually go back to the client and risk repeated disappointment.

Although these plans don't always mean a family will be housed quickly, by clarifying the specificities of a client's housing aspirations, they increase the likelihood of tenancy sustainment later on:

'If the family's okay to stay where they are until they know they're gonna get something that meets all their needs later down the line, that's better, they feel, than being placed somewhere, quicker, that's not going to meet all their needs. And they're not gonna sustain, because they've been housed quicker. Doesnae work.' [Linda McCann, manager of Shelter Scotland support service]

Location & safety

Housing aspirations are often connected with tenure, and there is a common rhetoric around the desire to own a home. Interestingly, when outlining their housing aspirations, no one mentioned ownership – in fact, no one mentioned tenure at all. The prevalent themes were, in fact, location and safety.

- **K's** main priority was getting back to the area she was in before, prior to being evicted from her private let, to be within an accessible distance from her parents and in an area she felt safe.

'[It] would be to have a house that's near my family. I don't need it to be next door – even if I could walk 10, 15 minutes to it, that would be fine. From here I don't even know how I would walk to the city centre, [I'm worried I would] get lost. But a house that's relatively close to my parents, that's a nice house. I just want to be close to them in a nice house.'

- **S** didn't feel safe in her neighbourhood either.

'My door is locked 24/7. I never had to do that before.'

- For **Wayne**, he wanted to be away from the busyness of the town centre, where the noise wouldn't aggravate his anxiety.

'Just somewhere that I can feel comfortable, because I don't really feel comfortable here... I sit in here on a Saturday night, and all I hear is the screaming and shouting and fights and all that breaking glasses and the trains, I'm like "oh please, go away".'

Wider research on the topic seems to corroborate this. The Scottish Government found that location was the most important element of people's housing preferences, as people prioritised neighbourhood over the actual property when buying.²⁰ Feeling safe in your neighbourhood was identified as the most important thing a home should have for families with children in research by Shelter.²¹ Data from the Living Homes Standard²² shows that safety and security in the local area is particularly an issue for those in social housing, who are seven times more likely than those who own their home to feel unsafe in their neighbourhoods, as was indeed the case for **K** and **S**.

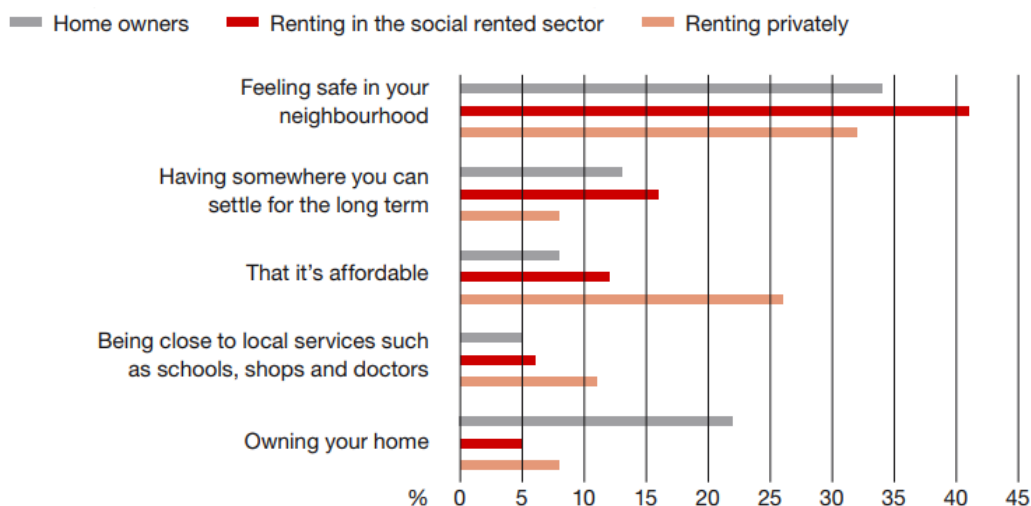


Chart 2: Thinking about your home, which, if any, of the following is most important to you?²³

Making it your own

Most would agree, however, that a home isn't limited to its location. For many, what makes a home is the feeling that it is yours. This isn't limited to just owning a home, but for private and social renters might mean being able to decorate or personalise it in some way. Having control over the décor and furnishings was another factor in the aspirations of those interviewed.

²⁰ Scottish Government (2015), [Understanding the housing aspirations of people in Scotland](#)

²¹ Shelter (2005), [Home Truths: the reality behind our housing aspirations](#)

²² Shelter Scotland (2018), [Living Home Standard](#)

²³ Chart 2 is lifted directly from Shelter (2005), [Home Truths: the reality behind our housing aspirations](#). The original source was cited as YouGov omnibus poll, June 2005, Great Britain and includes a note that the base sample was 2069 and only the top five responses were included within the chart.

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- Although **K** was unhappy in her temporary accommodation, she was grateful that she had been able to bring in her own furniture, as this made it feel more her own.

‘Although it was an empty house, I was able to bring my own furniture, which was a big big bonus [so it’s like] it looked like in the last place. ... I was fortunate. I know I should be thankful because I did get this house - an empty house - and I was able to bring my own stuff. Because prior to that it was “no, you’re going to have to use our horrible stuff that everyone’s sat on and slipped on” and that would’ve been even worse... It has made it a bit more homely. But you can’t get away from the brown carpets and the terrible paintwork that’s in here.’

- **Wayne** also touched on wanting to be in a situation where he could make his home his own:

‘...enough money to sorta put it the way I want it, have things where I want, what I want’.

Wayne isn’t alone among private renters in being unable to decorate his home the way he wants. Whether due to money issues, or other reasons such as restrictive leases, 32% of private renters said that they were unable to decorate, compared to 11% of social renters and 3% of owners.²⁴

²⁴ Shelter Scotland (2018), [Living Home Standard](#)

5. ISOLATION

All three of the interviewees brought up the topic of isolation or loneliness unprompted. For each participant, this isolation was caused by some combination of physical distance, the cost involved in socialising, and mental health issues that were both exacerbated by and contributed to isolation. These issues around isolation were often made worse by lack of contact from service providers.

Isolated by location

- **K's** isolation was mainly caused by the physical distance from her support network, as she had been placed in temporary accommodation far from her parents. She struggled to get public transport due to her child's disability and the prohibitive cost. She also mentioned how the new location was affecting her teenage daughter, who, since she has no friends in the area, chooses to stay at her grandparents' house or friends' houses, and as a result, K sees her far less now, which upsets her.

'That's the biggest thing for me, is being isolated. That's been the hardest part for me. Going from seeing people daily, or even, weekly, to just weeks of nobody, which then I've ended up being secluded, and secluding myself and not even reaching out because I've just got to the point of, I'm that used to being by myself, that I kinda went into a sort of, not depression, but, into isolation mode, where I've just kind of kept myself indoors, so even going to the shop is just... I haven't even done that properly. 'Cos you just get so used to just sitting in the house.'

'A big thing is my family, they were right round the corner from me. My mum, who's my biggest support, kind of like my best friend sort of thing, she would come to mine for a coffee at night time, I would go to hers, so basically daily I'd see her... It wasn't even just to come and help me, it was more just for companionship, whereas here I sit basically seven days a week just me and the kids.'

'There's nothing for [my daughter] to do, there's no friends here... She doesn't even go to the shop here. She's got her anxieties about going out and bumping into somebody, so she very seldom stays here... Now I hardly ever see her.'

The issue of households being placed in temporary accommodation outwith their network is a problem for a number of Shelter Scotland clients as well:

'Where they're placed in temp for a start is a big deal, because that can be outwith [...] family and friends and supports, schools, nurseries, GP surgeries... And people who are placed in very rural situations as well - in the middle of nowhere - where they don't know anyone. It's quite scary ... It's already a trauma being placed in the homeless cycle, and then to have that isolation kind of exacerbated for people who have often already had that as an issue, it just kind of compounds it really, and can be very debilitating.' [Linda McCann, manager of Shelter Scotland support service]

Guidance on standards for temporary accommodation developed by Shelter Scotland and CIH in 2011²⁵ focused on several aspects of accommodation, from management and service standards, to the physical habitability of the home, and things that should be considered with regard to location. The guidance stated that when allocating temporary accommodation, details relating to location should be taken into account including the proximity and accessibility of local amenities, support networks, employment, and cultural needs.

More recent research shows that this view is supported by the public. The Living Home Standard,²⁶ developed in 2018, consists of 39 statements which members of the public put forward to define what a home should provide, regardless of tenure, size or age. The following statements are part of the Neighbourhood section of the Living Home Standard:

- Feel reasonably safe and secure in the local neighbourhood
- Amenities such as grocery shops, schools and/or a doctor's surgery, are within reasonable reach of the home
- The home is close enough to family, friends or other support networks
- Anyone in the household who works outside the home can usually reach their place of work in an hour or less

This view that housing should meet certain conditions to meet the needs of the household is supported by international human rights agreements.²⁷ The UN Committee on Economic, Social and Cultural Rights, which, in defining what constitutes an adequate standard of housing from a human rights perspective, list seven factors including 'availability of services, materials, facilities and infrastructure', 'location' and 'cultural adequacy'.²⁸ Therefore an individual's human right to adequate housing, as set out in the International Covenant on Economic, Social and Cultural Rights, is about much more than just a roof.

However, in order to make this right a reality for everyone in Scotland, there needs to be a sustained effort to build affordable housing in order to meet the temporary and permanent needs of those facing homelessness.

The cost of staying connected

There is considerable evidence that poverty and isolation go hand in hand, along with mental health issues. In its research on poverty and mental health, the Mental Health Foundation noted that social isolation is an issue for people experiencing poverty "due to their lack of access to funds for engaging in social and cultural activities".²⁹ This was an issue for all three of our participants.

²⁵ Shelter Scotland and CIH (2011), [Temporary Accommodation Guidance](#)

²⁶ Shelter Scotland (2018), [Living Home Standard](#)

²⁷ Shelter Scotland (2019), [Housing is a human right](#)

²⁸ Office of the High Commissioner for Human Rights (1991), [CESCR General Comment No. 4: The Right to Adequate Housing \(Art. 11 \(1\) of the Covenant\)](#)

²⁹ Elliott, I. (June 2016) [Poverty and Mental Health: A review to inform the Joseph Rowntree Foundation's Anti-Poverty Strategy](#)

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- Now situated outwith walking distance from her support network, **K** found the cost of bus tickets prohibitive. She also struggles on the bus with her three young children, one of whom is disabled and finds it difficult to use the bus. Because of this, Shelter Scotland has provided help with transport to get **K** and her family to her parents' house.

'[Shelter Scotland has] helped me a lot with taxis, and bus passes, and even just talking to me and liaising with people'.

- **S** is within walking distance of her family, including her grandchildren, who she enjoys looking after. However, she finds the cost of leisure activities unaffordable, and the resulting isolation has a negative impact on her mental health.

'I don't even get a night out, nothing. I think this is part of the problem because I can't even afford to do anything'.

- **Wayne** will soon begin repaying his debt, and he knows he will have very little money left to live on. Despite his pragmatic attitude to the situation, he is worried about how he will see his friends when he knows he won't be able to afford to socialise with them.

'I am literally gonna be probably left with less than a quid, [after buying food and paying bills] to sorta go and see my friends... ..When you can't afford it and someone buys you a pint, I'm very much along the lines of, "right, you bought me a pint, now I gotta buy you a pint". I don't like it when I can't [afford to].'

In December 2018, the Scottish Government published their Connected Scotland Strategy: a 'plan for tackling social isolation and loneliness and building stronger social connections'.³⁰ While the strategy does note that 'particular groups of people may be at increased risk of social isolation and loneliness – including those with socio-economic disadvantage', it fails to note the reason for this. In terms of steps to tackle this isolation, the plan outlines the Government's existing poverty reduction work (such as the Tackling Child Poverty Delivery Plan³¹) but despite our calls for an inclusion of the important role played by housing and particularly homelessness,³² it does not indicate any work that looks to specifically address to isolation as a result of poverty or housing issues. It is also disappointing that the strategy makes no mention of temporary accommodation, which, as is evident in **K**'s case, can be particularly isolating.

This lack of attention given to how poverty can directly contribute to social isolation is especially striking given the number of the consultation responses that directly addressed this issue: Glasgow Centre for Population Health detailed their research showing that lone parents in particular sacrifice social contact when money is tight,³³ and both the Poverty Alliance³⁴ and Chartered Institute of Housing³⁵ focused on high transport costs which inhibit maintaining social connections, sometimes due to limited housing options. Furthermore, research with Shelter Scotland's Men's Shed in Renfrewshire highlighted a similar issue: "See once you lose your job you lose your social circle. Because you've no got the money to go...you can't do anything as you don't have money."³⁶

³⁰ Scottish Government (2018), [A Connected Scotland](#)

³¹ Scottish Government (2018), [Every child, every chance: tackling child poverty delivery plan 2018-2022](#)

³² Shelter Scotland (2018), [A Connected Scotland: Tackling social isolation and loneliness and building stronger social connections. Shelter Scotland consultation response](#)

³³ Glasgow Centre for Population Health (2018), [GCPH response – a connected Scotland](#)

³⁴ The Poverty Alliance (2018), [Response to 'A Connected Scotland' consultation](#)

³⁵ Chartered Institute of Housing (2018), [Response to 'A connected Scotland' consultation](#)

³⁶ Shelter Scotland (2018), [A Connected Scotland: Tackling social isolation and loneliness and building stronger social connections. Shelter Scotland Men's Shed consultation response](#)

Although the long-term poverty reduction policies outlined by the Government will, if successful, improve the situation for people like **K**, **S** and **Wayne** who are unable to afford to see their friends and family, the Connected Scotland Strategy was perhaps a missed opportunity to address this problem head on.

Mental health

Social relationships and staying connected are key to maintaining good mental health: conversely, therefore, isolation has been linked to increased risk of depression and even cognitive decline.³⁷ The subject of mental health came up organically in discussions with all participants, strongly linked to isolation. All participants noted that feeling isolated had a negative impact on their mental health, and **S** and **Wayne** discussed, when they were feeling depressed or anxious, they further isolated themselves from support networks.

- Living on her own with her children, **K** finds that her mental health suffers when she can't get out the house.

'I think mentally it's affected me more, my mental health is a lot worse, just because I'm here myself with the kids'.

- **S** has struggled a lot since moving out of her son's house, and further since she no longer has a social worker. She likes going to see her grandchildren, but sometimes her mental health stops her from getting there.

'It keeps me going, when I've got the kids. When I've no got them, pffft.'

'It's being on my own... I just boil everything up when nobody comes and sees me. It's just a horrible feeling... And naebody understands or believes me.'

- **Wayne** lives with anxiety, and as such finds it hard to socialise with people he doesn't know well. Although his friends know about his anxiety, he still feels like he's putting on a front, and sometimes finds it hard to be around them too. That said, he is worried about not seeing anyone at all when he starts to pay off his debts and won't have the money to socialise.

'Most of the time [I'm] in here, just on my own, watching DVDs and reading books because I don't really get a picture on the telly... And once it gets dark I don't normally have the lights on [due to the cost], so you can't really read a book in the dark.'

'...Ma mates know [about my anxiety], they understand, but I don't think they really know, if that makes sense, they know I struggle but they don't know the extent. 'Cos even when I'm out with them I'm [thinking] "yeah, I know you all, but I don't really feel comfortable".'

³⁷ Campaign to end loneliness, Threat to health. URL: <https://www.campaigntoendloneliness.org/threat-to-health> (Last Accessed: 08/05/19).

Mental health (in addition to costs and being put in temporary accommodation far away) is a key driver of isolation for many people that Shelter Scotland support.

‘Mental health would be the other issue. If it’s already existed like I would say then it’ll continue but it’ll be more extreme if they’re placed outwith, and if they’re placed somewhere that they know then the situation’s a lot better. It depends on what’s available at the time of presentation, you know, and it can actually play a massive role.’ [Linda McCann, manager of Shelter Scotland support service]

The impact of mental health on isolation was also documented by attendees at Shelter Scotland’s Men’s Shed in Renfrewshire. One person described the vicious link between housing, isolation, and mental health: “I just shut down, I lost my job through [depression], I lost my home through it...really tormented. And the further down the rabbit hole you get the less you’re seeing people and the less you want to see people.”³⁸

³⁸ Shelter Scotland (2018). [A Connected Scotland: Tackling social isolation and loneliness and building stronger social connections. Shelter Scotland Men’s Shed consultation response](#)

6. CONCLUSIONS

Last year, 36,465 households in Scotland made a homeless application to their local council: the first rise in applications in nine years.^{39 40} Poverty and inequality statistics show a similarly bleak picture; poverty rates have been on the rise for the past six years, with 20% of the Scottish population – and 24% of children – in poverty after housing costs.⁴¹ But statistics only tell part of the problem.

Housing insecurity goes well beyond the number of homeless applications. For some, bad housing might mean being placed in temporary accommodation far away from their children's school. For others, it might mean feeling unsafe in their neighbourhood, not being able to heat their home enough to avoid damp, or living with the constant threat of eviction.

Many examples of bad housing could be avoided through increased income, which might mean a household could choose to live somewhere else, or turn up the heating, or decorate. A lack of income therefore means a lack of choice, and households in poverty often find themselves trapped in insecure housing as a result. Conversely, the high cost of housing can be the deciding factor that pushes households into poverty in the first place.

Interviews with K, S and Wayne give us poignant insight into how poverty and housing insecurity interact, and present the human side of an issue we often see represented in data. K, Wayne and S were all interacting, or had interacted, with systems designed to help them, but the homelessness services and/or social security services that they had been in contact with didn't allow for the nuances of personal experience. The lack of choice in the system left the clients feeling powerless and hopeless.

Linda McCann's description of the Personal Housing Plans devised between the Shelter Scotland South Lanarkshire Support Service and the local council showed how, with flexible support and dedicated support workers, some element of choice can be introduced to a period of housing insecurity, and households affected by poverty and homelessness can secure a positive outcome. But not all households have access to this kind of support.

The experiences contained in this paper support existing research on how poverty and low income can trap people in poor housing, and the effects this can have on social connections, personal safety and mental health. It is imperative that we consider how housing and poverty interact when devising solutions to ensure that everyone has access to a safe, secure and affordable home.

³⁹ Scottish Government (2019), [Homelessness in Scotland 2018/19](#)

⁴⁰ Shelter Scotland (2018), [Getting behind the homelessness statistics](#)

⁴¹ Scottish Government, (2019), [Poverty and income inequality in Scotland: 2015-18](#)

7. RECOMMENDATIONS

The following recommendations detail where improvements could be made to provide positive housing outcomes for households affected by poverty and housing insecurity:

End lack of choice

- Shelter Scotland welcomes the progress being made on the Scottish Government's commitment to build 50,000 affordable homes by 2021, including 35,000 for social rent. However, it is vital that there is increased focus on the nuances of delivery to ensure that the right homes are being built where they are needed, as well as affordable house building commitments that extend beyond 2021.

End lack of control

- Shelter Scotland South Lanarkshire Support Service supports around 20 families in complex housing need. However, many other, similar services have shut due to funding pressures. Increased funding is therefore needed to facilitate this kind of long-term, flexible support for households with complex needs across the country.
- Personal Housing Plans have been successful for clients of the Shelter Scotland South Lanarkshire Support Service in establishing each household's unique needs, and negotiating for a successful housing outcome. We would encourage other councils to adopt such a person-centred approach.
- New legally enforceable standards should be introduced to ensure that, where its use is necessary, temporary accommodation provides a positive stepping stone into permanent accommodation. These standards should focus on all aspects of temporary accommodation, including location, rather than just bricks and mortar. In addition, time in temporary accommodation should be kept to a minimum.

Tackle isolation

- Shelter Scotland recommends that Scottish Government's work on social isolation and loneliness incorporates actions that seek to mitigate the effects of housing, poverty and low income on a household's ability to maintain social connections.

Shelter Scotland helps over half a million people every year struggling with bad housing or homelessness through our advice, support and legal services. And we campaign to make sure that, one day, no one will have to turn to us for help.

We're here so no one has to fight bad housing or homelessness on their own.

Please support us at shelterscotland.org

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