



LIVING HOME STANDARD

Developed by the public to define what everyone in Scotland needs from a home in order to live rather than just get by.

August 2018



Ipsos MORI



Shelter
Scotland

Until there's a home for everyone

Graeme Brown, Director, Shelter Scotland



At Shelter Scotland we believe there should be a home for everyone. Since our beginnings, 50 years ago in 1968, it is what we have been fighting for. It is what we will keep fighting for.

Over the last two years we have seen cross-party consensus on the need for more homes to be built. The Scottish Government's commitment to build 50,000 affordable homes, 35,000 of them socially rented, has been widely-hailed as the most ambitious programme since the 1970s. Our recent report* with other housing bodies shows that it is within reach of being achieved.

But what kind of homes? Who are they for? And in which neighbourhoods? A house is not a home until it provides the quality, space and environment in which the people living in it can flourish. A home must also be affordable. Our founders back in the 1960s understood that, which is why so much of Shelter Scotland's early work was in supporting the very new bodies called housing associations to renovate Scotland's older housing stock and to improve neighbourhoods that otherwise faced demolition.

And it is also why this report is so important. Over the decades, there have been many standards for housing: the Parker Morris standards, the tolerable standard, the Scottish Housing Quality Standard, to name only a few. All of them defined by professionals after careful deliberation. In this exercise we took a very different approach, by asking people themselves to say what mattered. Together what they told us makes up a Living Home Standard, based on five "dimensions": decent conditions, affordability, space, stability and neighbourhood.

What did people tell us about how their homes matched up then? The headline conclusion is that around one third of homes in Scotland do not meet people's expectations in at least one of those five ways. The main gaps lie in decent conditions and in affordability. Broadly, people feel their homes offer enough space, security and a decent neighbourhood but are not yet good enough in quality and how much they cost compared to their incomes.

However, that very broad conclusion hides a much more damning message. The gap between housing aspirations and what people live with is not evenly spread. For those who are young, who rent or have lower incomes the gap is very much larger. Surprising? Perhaps not. But damning all the same.

So, above all, what this report shows is the housing divide which persists in Scotland. A fairer Scotland needs to address that divide. I hope that this report can offer an opportunity to think about the next big horizons in housing provision: not just how many, although that remains crucial. But how they meet the needs of the 21st century and all of Scotland's people.

*www.shelterscotland.org/affordablehousingreview

Introduction

“Developed by the public for the public”

What is the Living Home Standard?

Although there are many ways of defining different aspects of what a home is and how this can be measured, this is the first definition of what the public expects an acceptable home should provide.

The Living Home Standard encapsulates what the public believe we should expect our homes to provide, in order to secure our wellbeing and provide a foundation from which we can live our lives.

The Standard is the result of nine months of research undertaken by Ipsos MORI on behalf of Shelter in 2016, including a series of discussion groups, workshops and quantitative surveys carried out in Scotland and across Britain. These different strands brought together public views on what a home should provide, which was honed into a list of 39 attributes which together define the Living Home Standard – a standard that all homes should meet, irrespective of their tenure, size or age.

How does it work?

The 39 statements which make up the Living Home Standard are split across five different dimensions:

- 1  **Affordability**
- 2  **Decent conditions**
- 3  **Space**
- 4  **Stability**
- 5  **Neighbourhood**

Within each dimension some attributes were classed as essentials – conditions that every home must meet in order to meet the Living Home Standard. Other attributes were classed as tradable, features many people believed were important, but they were not universally applicable to or equally desired by everyone.

To measure whether a home meets the Standard, households were asked to assess their home against all 39 attributes across the five dimensions. In order to pass the standard, they must think that their home meets all of the essential attributes, and a minimum number of the tradable attributes in each dimension.

The 39 attributes are explained in full in Appendix 1.

How does Scotland measure up?

Having developed the Living Home Standard, we took it back to the public in Scotland through a national survey to understand how many people in Scotland are living in homes they feel are acceptable.

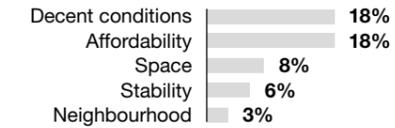
The method for the survey is described in full in Appendix 2.

Topline results

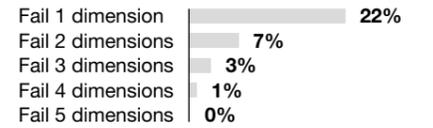
34% 

of people in Scotland live in homes that do not meet the Living Home Standard

REASON FOR FAILING THE STANDARD:

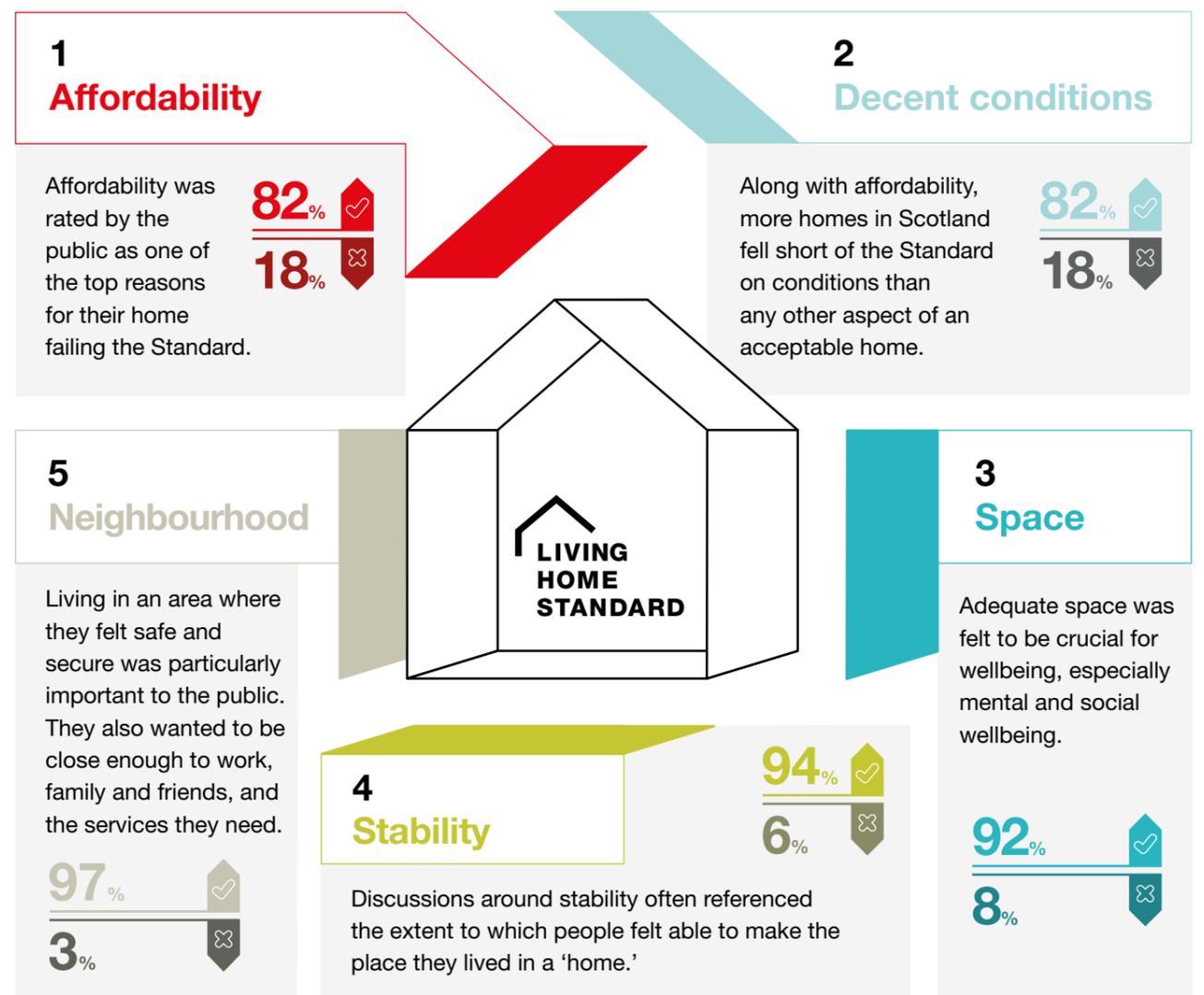


NUMBER OF DIMENSIONS FAILED:



Roughly 1 in 10 people in Scotland failed multiple dimensions (i.e. 2 or more dimensions).

% who pass and fail each dimension:



Legend:  % passing the dimension  % failing the dimension

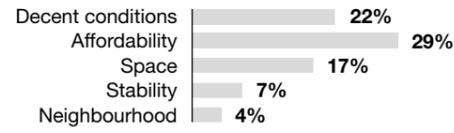
 Affordability  Decent conditions  Space  Stability  Neighbourhood

Results based on 1,140 interviews conducted face-to-face in homes across Scotland with adults aged 16+ between 12th January – 8th March 2018. Data are weighted to a Scottish specific profile of the population. Research conducted by Ipsos MORI.

Who's most affected?

% WHO FAIL THE LIVING HOME STANDARD:

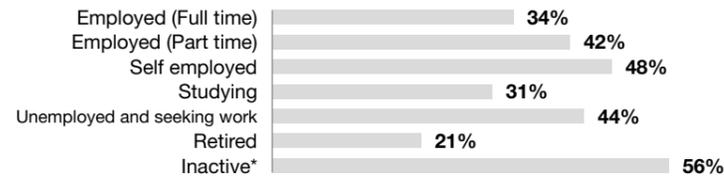
REASONS WHY HOUSEHOLDS WITH CHILDREN FAIL:



43% Child in household
31% No child in household

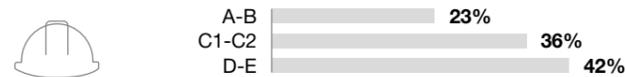
Households with children were more likely to fail the standard than those without children

EMPLOYMENT STATUS OF CHIEF INCOME EARNER



* Inactive includes Not in paid work because of long term illness or disability, Not in paid work for other reasons, Not Working – housewife.

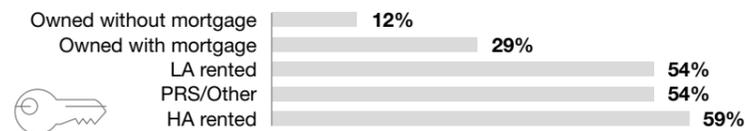
SEMI-SKILLED & UNSKILLED MANUAL OCCUPATIONS ARE WORSE OFF



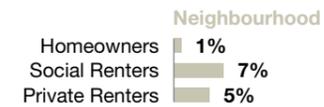
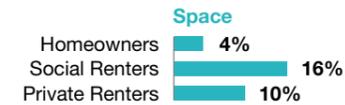
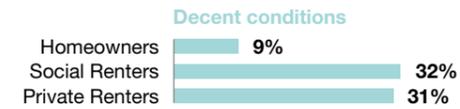
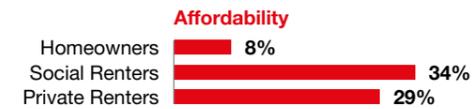
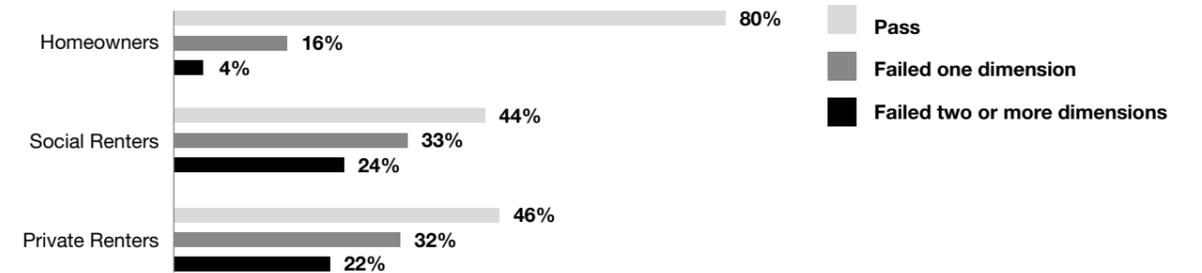
YOUNGER HOUSEHOLDS ARE MORE LIKELY THAN OLDER HOUSEHOLDS TO FAIL



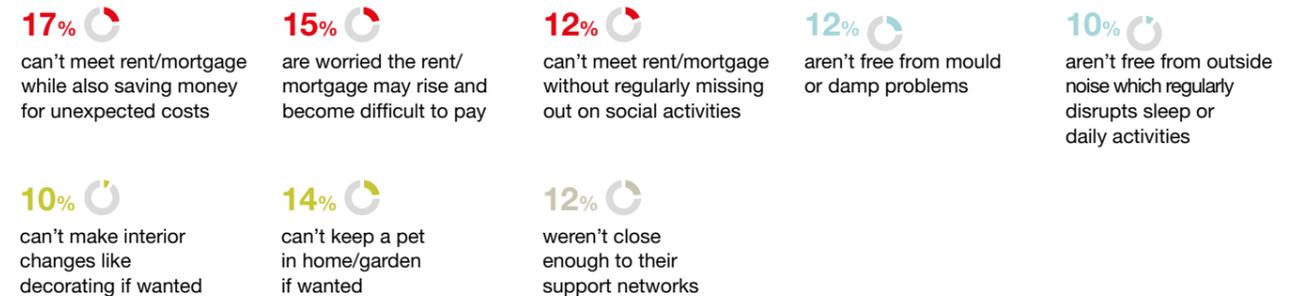
TENANTS ARE MORE LIKELY TO FAIL THAN HOMEOWNERS



RENTERS MORE LIKELY THAN OWNERS TO FAIL MULTIPLE DIMENSIONS



OTHER KEY FINDINGS*



Legend: ■ Affordability ■ Decent conditions ■ Space ■ Stability ■ Neighbourhood

*These cover both essential and tradeable attributes.

1 Affordability

82% PASS THE CRITERIA FOR AFFORDABILITY

18% FAIL THE CRITERIA FOR AFFORDABILITY

Meeting the rent or mortgage payments on the home regularly prevents me/us from putting enough money aside to cover unexpected costs (17%)



1 in 5 renters* can't meet rent without regularly missing out on social activities



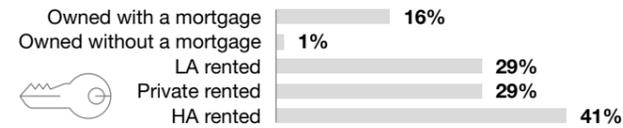
1 in 4 renters struggle to meet their payments and save



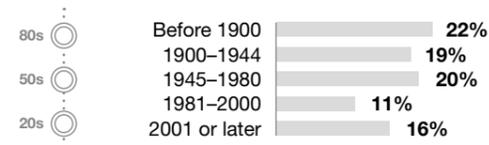
1 in 4 renters worry about rising housing payments

% PEOPLE WHOSE HOMES FAIL CRITERIA FOR AFFORDABILITY BASED ON:

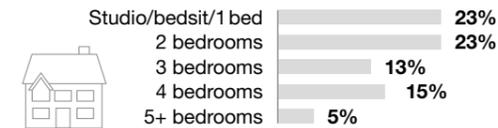
TENURE



PROPERTY AGE



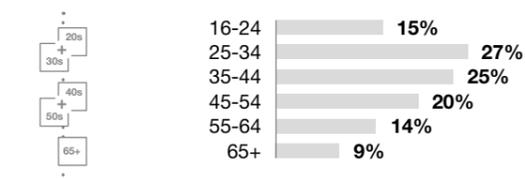
PROPERTY SIZE



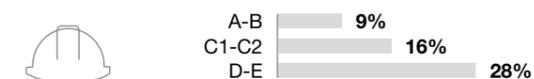
CHILDREN IN HOUSEHOLD



AGE OF HOUSEHOLDER



SOCIAL GRADE



Jade's story

Jade has been a housing association tenant for over four years and lives in a flat with her partner and young daughter.

After being made redundant from her job as an administrative assistant, Jade took another job but with reduced hours and lower pay. With a reduced income, Jade and her partner started to struggle with their bills and got in to arrears with the housing association.

'It was a really stressful time. After I lost my job we started getting in to arrears. It kept getting worse and we felt like there was nothing we could do. Pretty quickly we were £1,800 in arrears and with rising costs of food and bills, we had little money to pay our rent, let alone start thinking about paying back the arrears.'

Jade sought help from Shelter Scotland.

'The Shelter Scotland advisor came out to see us and took time to understand our situation. They identified benefits and child tax credits we were entitled to and were able to get us council tax rebates. They even helped with funding for a school uniform for the new school term.

It all added up and we were able to pay a big chunk – over a third – off the arrears in one go. The Shelter Scotland advisors also advised us about setting up an affordable repayment plan and we now pay back £60 per week towards the arrears, which is making a big difference.'

*Name changed

2 Decent conditions

82% PASS THE CRITERIA FOR DECENT CONDITIONS

18% FAIL THE CRITERIA FOR DECENT CONDITIONS

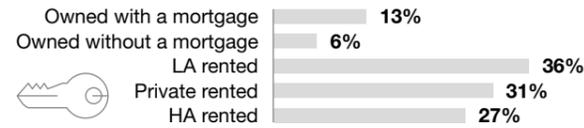


1 in 3 private renters fail decent conditions criteria

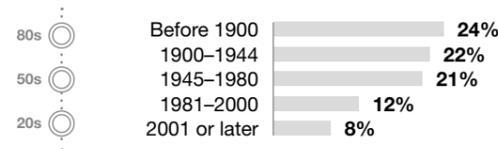
1 in 4 private renters are in homes in Scotland that are not free from mould or damp.

% PEOPLE WHOSE HOMES FAIL CRITERIA FOR DECENT CONDITIONS BASED ON:

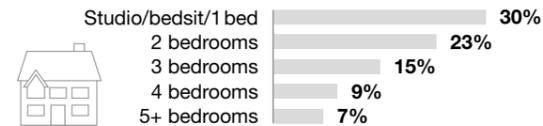
TENURE



PROPERTY AGE



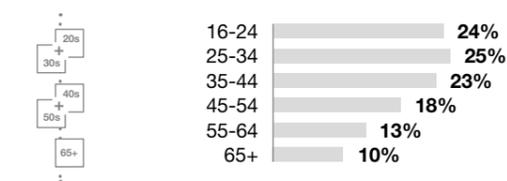
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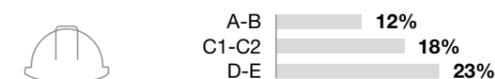
CHILDREN IN HOUSEHOLD



AGE OF HOUSEHOLDER



SOCIAL GRADE



Gerry's story

Gerry has been renting privately since he left home. 'One property I rented had serious mouse, mite, beetle and silverfish infestation problems, as well as damage caused to the ceiling due to a leak in the flat above. The landlord refused to deal with any of the problems. We eventually contacted Environmental Health who said that the flat was not habitable. The landlord's response was to tell us to get out of the flat while they fumigated it, but the landlord still expected the rent from us.'

Another flat was really old. It had high ceilings, big single-glazed windows and an old boiler and radiators. The heating was on a lot the first three months and the first bill we got was huge. I realised I couldn't afford to heat the flat and had to resort to using a heater made of tea-lights. It was six tea-lights on a baking sheet with two plant pots on top. It didn't heat the whole room but it kept the area around it warm.'

‘ One property I rented had serious mouse, mite, beetle and silverfish problems ’

3 Space

92% PASS THE CRITERIA FOR SPACE

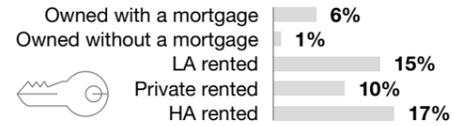
8% FAIL THE CRITERIA FOR SPACE

15% of those in local authority rented homes and **17%** of those in housing association homes, fail on Space, compared to **10%** of private renters and **6%** of home owners who have a mortgage.

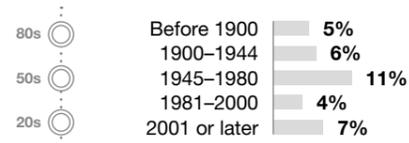
16% of private rented tenants compared to **8%** of social tenants, and **1%** of owners lacked access to outdoor space.

% PEOPLE WHOSE HOMES FAIL CRITERIA FOR SPACE BASED ON:

TENURE



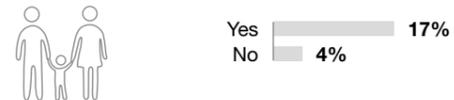
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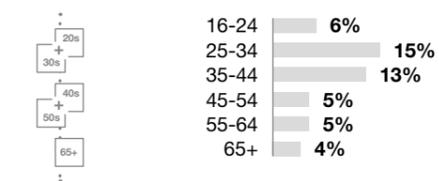
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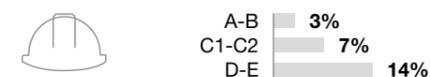
CHILDREN IN HOUSEHOLD



AGE OF HOUSEHOLDER



SOCIAL GRADE



Mary's story

Mary is a single parent living with her 4 children in a two-bedroom, overcrowded tenancy. The children are aged from 2 to 16. The oldest child has one bedroom, while Mary shares a bed with the three younger children in the other room.

As a result of the overcrowding and the damp problems, Mary's mental health has been affected:

'Depression's bad, I've no' been having a good couple of weeks... It's just no' good for the depression that I've got.'

There is black mould in the kitchen, one bedroom and the hall, and an unusual white mould on some walls. The damp was so bad that the original furnishings, supplied by the landlord, had to be

thrown out. Mary then bought her own furniture, but that was ruined as well. Mary has often complained to the landlord who has arranged for some superficial remedial work to be done, but the mould soon returns.

Mary is also very worried as the housing problems affect the children's health:

'And the kids, like the oldest one, she's got her own room there, and that's quite bad with damp and she's forever catching sore throats, coughs and chest pains.... When it's getting colder, then I think it's a big part 'cause the heating's rubbish. We can't open the windows hardly 'cause there's big bushes out there and everything comes in. It's a nightmare.'

4 Stability

94% PASS THE CRITERIA FOR STABILITY

6% FAIL THE CRITERIA FOR STABILITY



1 in 10 private renters fail the stability criteria in Scotland

6% of people felt they didn't have enough control over how long they could live in their home.

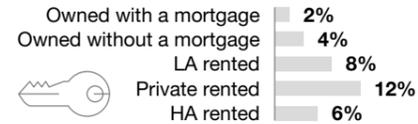
Being unable to decorate and have pets was a greater issue for private renters than for owners or social renters:

32% of private renters said that they were not able to decorate, compared to 11% of social renters and 3% of owners.

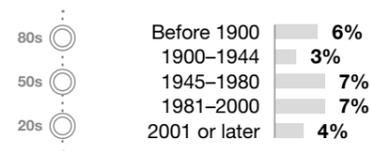
Not being able to have a pet was reported by 48% of private renters, compared to 11% of social tenants and 3% of owners.

% PEOPLE WHOSE HOMES FAIL CRITERIA FOR STABILITY BASED ON:

TENURE



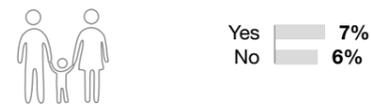
PROPERTY AGE



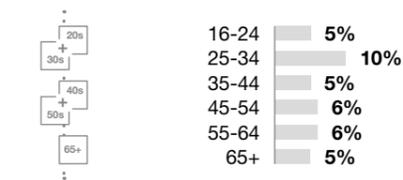
PROPERTY SIZE



CHILDREN IN HOUSEHOLD



AGE OF HOUSEHOLDER



SOCIAL GRADE



Leanne's story

Leanne is 36 and has a 10-year-old daughter. In the decade since her child was born Leanne has had to move three times through no fault of her own – landlords have let her know at short notice that she needed to leave.

'Once I was asked to leave a flat by a landlord who was really threatening. I was naïve and he didn't give me a lease to sign. He just told me that if I wasn't out by the end of the week he would come round and throw me and my belongings out himself.

Another landlord hadn't been paying his mortgage with my rent money and the bank wanted to repossess the property, so I had to leave with my two and half year old. That was quite horrible. I didn't have money for a deposit or moving costs, so it was a traumatic time.

I'm in a new property now, but that question's always at the back of my mind. Am I going to get a phone call saying we have to leave again?'



5 Neighbourhood

97% PASS THE CRITERIA FOR NEIGHBOURHOOD

3% FAIL THE CRITERIA FOR NEIGHBOURHOOD



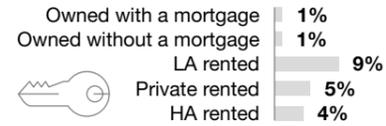
1 in 20 private renters fail the neighbourhood criteria in Scotland

Around 1 in 8 people in Scotland said that their home was not close enough to their family, friends or other support networks.

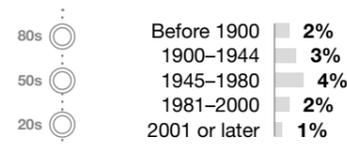
Renters were less likely to feel safe and secure in their local neighbourhoods than owners; 7% of social renters reported that they did not feel reasonably safe and secure in the local neighbourhood, compared to 5% of private renters and 1% of owners.

% PEOPLE WHOSE HOMES FAIL CRITERIA FOR NEIGHBOURHOOD BASED ON:

TENURE



PROPERTY AGE



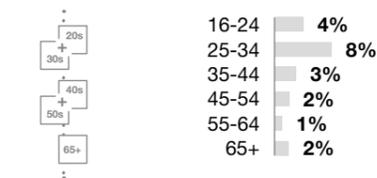
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CHILDREN IN HOUSEHOLD



AGE OF HOUSEHOLDER



SOCIAL GRADE

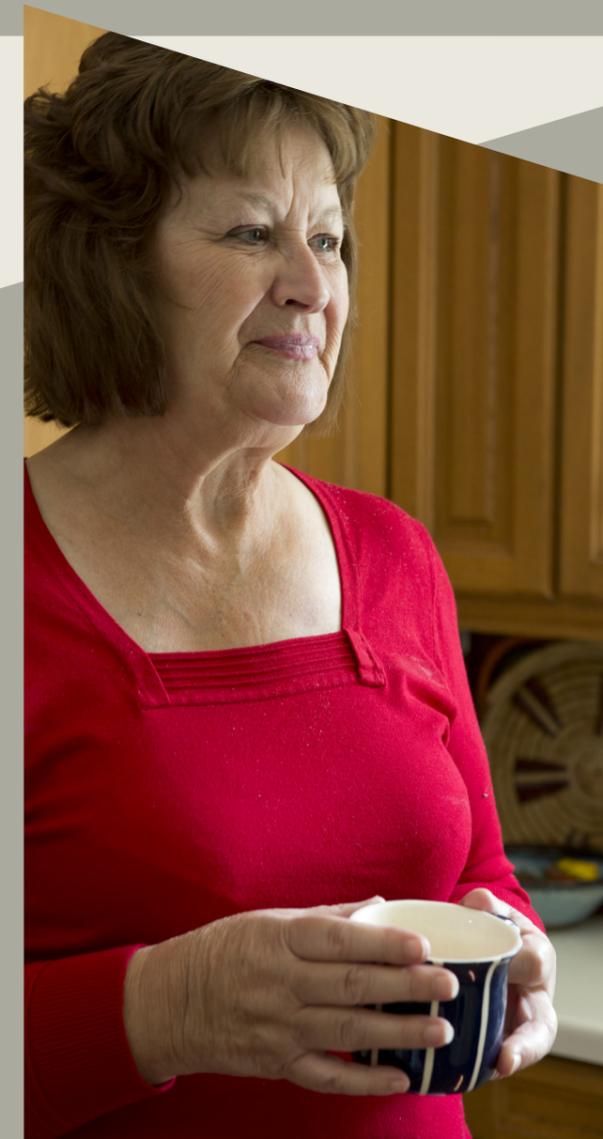


Mary's story

After Mary's landlord put up her rent by £100 a month, she couldn't afford the rent so had to move. Mary couldn't find an affordable and suitable home in an area she liked, and near essential public transport.

'I couldn't afford it, so I had to move but I also lost my income, because I used my spare room for my business. I'd been on the housing waiting lists for years, so I was offered a place in a sheltered housing complex by a housing association. It's called a solo flat and doesn't even have a separate bedroom and yet it's £550 a month, which includes £40 a month for gas central heating whether I have it on or not. I think it's very over-priced.

I don't really need sheltered housing, but I was so worried about not having a roof over my head that I accepted it. I'd have liked a one or two bed social house with a bit of a garden on a good rural bus route, but there were no places like that when I needed to move. I took this one because it's a social house and I know I won't have to move again. It costs such a lot to move.'



Reflections and next steps

Shelter Scotland commissioned this work because we believe it is valuable to understand the priorities for housing as set by people themselves. The results both amplify and expand some of our recent work, for example, our Commission for Housing and Wellbeing¹ in 2015 and our Manifesto for Homes² in 2016. So the suggested next steps draw on that recent work as reflected by the findings of the survey.



1

Affordability

The Scottish Government is committed to a programme of 50,000 affordable homes through to 2021. Ambitious in its own right, it is only the start of redressing the balance of decades of undersupply of low cost homes. That programme needs to be sustained beyond 2021 and with greater focus on ensuring that the homes are in the right places and of the right type. However, the research also highlights that the most acute problems of affordability are faced by people living in social housing: so equal attention needs to be paid to economic policies and welfare protection which ensures that people have sufficient means to make ends meet.

2

Decent conditions

Shelter Scotland supports the development of a common quality standard for all homes. However, the research suggests that there is a gap between nationally agreed standards for improving housing quality and actual experience of quality. We believe that it is right to set ambitious standards but that greater oversight is needed as to how those standards are being met.

3

Space

Historically, overcrowding has been a significant issue in Scottish housing but this has eased over recent decades with new housing stock additions and reductions in average household size. This is reflected in the survey findings. However, in social housing a significant minority of households raise space issues more generally. With the loss of many larger homes through Right to Buy since 1980, new building programmes will need to replenish that stock based on locally identified needs. On the welfare side, Shelter Scotland has been instrumental in developing mitigation for the bedroom tax and we look forward to its permanent abolition with an evolving Scottish welfare system.

4

Stability

In the research the key impact of stability and security was on private tenants, which is not surprising given that a new more secure tenancy regime, campaigned for by Shelter Scotland and introduced in December 2017, won't yet affect most tenants. Over the next two years we would expect to see perceptions of security for private tenants improve although, as ever, much depends on the consistency of implementation.

5

Neighbourhood

Of all the issues explored by the research, neighbourhood featured as least problematic. We believe that is worth exploring further, particularly drawing on the experience of households living in more disadvantaged neighbourhoods and learning from the work of community regeneration projects.

¹ <http://housingandwellbeing.org/>

² https://scotland.shelter.org.uk/get_involved/campaigning/manifesto_for_homes

Appendix 1: Living Home Standard attributes

Dimension	Essential attributes	Tradable attributes
 1 Affordability	<ul style="list-style-type: none"> Can meet the rent or mortgage payments on the home without regularly having to cut spending on household essentials like food or heating Not worried that rent or mortgage payments could rise to a level that would be difficult to pay 	<ul style="list-style-type: none"> Can meet rent or mortgage payments on the home without regularly preventing participation in social activities Can meet the rent or mortgage payments on the home without regularly being prevented from putting enough money aside to cover unexpected costs
 2 Decent conditions	<ul style="list-style-type: none"> The home can be heated safely and effectively The home has hot and cold running water The home is free from safety hazards such as faulty wiring or fire risks The home is structurally sound with no important defects to the roof and/or walls The home has a toilet, and a bath and/or shower The home feels physically secure (for example with adequate locks on doors and windows) The home is free from pest problems The home is free from mould or damp problems The home is suitable for the current age and/or disability related needs of everyone in the household There are electrical sockets in the main living areas, kitchen and bedroom(s) 	<ul style="list-style-type: none"> The home is free from outside noise that regularly disrupts sleep or daily activities The home has enough natural light in the main living areas, kitchen and bedroom(s) Able to dry laundry in the home without causing mould or damp problems It is possible to access the internet from the home or get an internet connection if needed

Dimension	Essential attributes	Tradable attributes
 3 Space	<ul style="list-style-type: none"> The number of bedrooms in the home is adequate for all members of the household There is enough space to allow all members of the household to have privacy, for example when they wish to be alone There is enough space for all members of the household to comfortably spend time together in the same room There is adequate space to prepare and cook food There is adequate space to store essential items, such as a reasonable amount of clothes, towels and bedding 	<ul style="list-style-type: none"> There are enough bathroom facilities for everyone living in the household to be able to use them at a time suitable for their needs The home has access to outdoor space, for example a private or shared garden, or balcony There is enough space to have visitors during the day or evening There is enough space for members of the household to study or do work or homework if they need to There is enough space for a guest to stay overnight, for instance on a sofa or sofa bed There is enough space to store domestic items like vacuum cleaners and ironing boards to keep them out of the way There is enough space to store some personal belongings, such as books or children's toys
 4 Stability	<ul style="list-style-type: none"> The household has enough control over how long they can live in the home 	<ul style="list-style-type: none"> If ever given notice to leave the home, the household feel they would be given enough notice to secure somewhere else suitable to live. Able to stay in the home long enough to feel part of the local community if wanted Can make changes to the interior of the home such as decorating, if wanted Able to keep a pet in the home or garden if wanted
 5 Neighbourhood	<ul style="list-style-type: none"> Feel reasonably safe and secure in the local neighbourhood 	<ul style="list-style-type: none"> 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

Appendix 2: Living Home Standard survey methodology

This report presents data from a large scale survey of people in Scotland conducted from January to March 2018. The survey was based on 1,140 interviews with adults aged 16+.

Data is weighted to a Scottish specific profile in terms of gender, age, work status, tenure and household size. This Scotland specific weighting means that these survey results are not directly comparable with Scottish estimates derived from the original GB-wide survey that was conducted when the Living Homes Standard was first published in 2016.

All research conducted by Ipsos MORI.

Further information about the development and calculation of the Living Home Standard can be found at <http://www.shelter.org.uk/livinghomestandard>.



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