

Home truths

The reality behind our
housing aspirations



Shelter

Contents

Foreword	4
Summary	6
Introduction	10
The facts and figures	13
What do people aspire to in a home?	20
The aspiration gap	24
Home ownership	25
Renting in social housing	33
Renting in the private sector	41
Where next?	46
Appendix: focus group specifications	48
Appendix: summary of YouGov omnibus online poll findings	49

ISBN 1-903595-49-5
© Shelter August 2005
£12.50

Researched and written by Laura Edwards.
Cover image by Graham Fink.

To protect the identity of the people mentioned in this report, models have been used in photographs and some names have been changed.



Foreword from Adam Sampson

It is received wisdom that everyone aspires to own their home. But this research reveals that, in reality, people often care more about the things that give them a decent quality of life.

We talked at length to people across England and Scotland, from a range of age groups, most of whom were on low incomes, and found that they attached more importance to space, warmth, comfort, and living in a safe neighbourhood than to home ownership.

This research coincides with renewed government drives north and south of the border to increase owner occupation, and a target in England to expand home ownership by one million by the end of this Parliament in 2010. In Scotland, the trend towards home ownership has widened the gap between those who can afford to buy and those who cannot.

The policy drive towards home ownership risks entrenching ownership as the only tenure of choice, and marginalising even further those people who rent. And it will be those who have struggled and stretched most to get onto the home-ownership ladder who are most likely to suffer should there be a drop in house prices or a rise in interest rates.

We also question whether home ownership is what people really want. Our research shows that many people are very happy to rent. The clear conclusion is that they would prefer public money to be spent on tackling poor housing conditions, improving neighbourhoods, and building more affordable social housing, rather than helping people to become owner-occupiers.

Yet increasing amounts of public money are being used to subsidise home ownership. A more balanced housing strategy is needed, one that promotes different tenures and housing options and, above all, delivers an adequate supply of low-cost rented housing for those who need it. The research in this report shows that many people in fact aspire to live in a decent, secure home in a neighbourhood where they feel safe. It is these aspirations that scarce public resources should be focused on meeting.



Adam Sampson
Director of Shelter



Photo: Nick David

Summary

Shelter's vision is that everyone should have a home. Current housing policy implies that the best way to achieve this vision is to maximise access to home ownership.

The 1980s saw the development of Right to Buy, which enables social housing tenants to buy their property at a discount. The push towards home ownership has maintained momentum ever since. Low Cost Home Ownership (LCHO) such as HomeBuy¹ in England and Homestake in Scotland, aim to help key workers, social tenants and other first-time buyers to buy a share of a home and get a foot on the housing ladder.

The drive to increase home ownership is, in part, a response to the high percentage of people who aspire to own their own home. But it must also be seen in the context of the politics of aspiration. Home ownership is seen to have greatest potential to enhance Britain's status as a '*one of the world's greatest wealth-owning democracies*'².

It is not certain, however, that home ownership is the best option to enable all people to access a good home. There are benefits to home ownership but there are also drawbacks that may be felt most acutely by those on low incomes. Owner occupation can leave the poorest people vulnerable to problems of housing in poor condition and poor repair³.

'The Britain I believe in is a Britain of ambition and aspiration where there is no ceiling on talent, no cap on potential, and no limit on opportunity. And this Britain of ambition and aspiration is a Britain where more and more people must and will have the chance to own their own homes.'

Chancellor Gordon Brown, April 2005⁴

Ownership is also a tenure that many simply do not have the finances to pursue. If the aim is to ensure access to good housing rather than home ownership as an end in itself, then whether people own, rent privately or live in social housing is irrelevant. Different types of tenures – private renting, social renting and home ownership – must be supported to maximise access to a good home for all.

1. See *HomeBuy: Expanding the Opportunity to Own* (April 2005) and *Sustainable Communities: Homes for All* (January 2005), both published by the Office of the Deputy Prime Minister
2. Chancellor Gordon Brown announcing plans to expand LCHO (1 April 2005, Office of the Deputy Prime Minister news release 2005/0091)
3. Joseph Rowntree Foundation (2003) *Home-ownership and poverty in Britain* York: Joseph Rowntree Foundation
4. Chancellor Gordon Brown announcing plans to expand LCHO (1 April 2005, Office of the Deputy Prime Minister news release 2005/0091)0

About the research

This research examines people's attitudes in depth, to better understand what it is that they want in a home and to explore if and how this is linked to home-ownership aspirations. The objective was to find out what lies behind high levels of aspiration towards home ownership and to explore the extent to which people think that achieving what they want in a home is dependent on owning.

The research involved qualitative research with people at different life stages: young people aged 16–24; people aged 30–45 and with children at home; and older people aged 65 and over. The focus was specifically on people on low incomes and often also claiming Housing Benefit. The other key variable was tenure. People renting privately and in the social sector, as well as home-owners, were involved in the research. Nine focus groups were conducted to explore housing aspirations at each life stage and to pinpoint the factors that can help and hinder an individual's capacity to access good housing. Full details of the focus groups can be found in the appendix on page 48. A YouGov online omnibus poll of 2,027 people was also conducted in June 2005 to establish people's housing priorities for themselves and their children.

This report details the findings of the research and explores what people on low incomes aspire to in a home, and their experiences living in different tenures. The report provides new insight into the extent to which accessing a good home is dependent on home ownership.

What is the most important thing to have in a home for families with children at home?

Feeling safe in your neighbourhood **37%**

Owning a home **16%**

Having somewhere to settle for the long term **13%**

Source: YouGov polling (Base: 749)

‘Ten years ago, houses were affordable on two or three times your salary. Houses up here were £30,000 or so and you put a ten per cent deposit down. A ten per cent deposit now is £20,000. Who’s got £20,000? I haven’t got it, so what kid is going to have it?’

30–45-year-old male, Bristol, home-owner





Photo: Nick David

Introduction

Context

Currently, 69 per cent of people in Britain own their own home: 20 per cent rent in the social rented sector and 11 per cent rent in the private rented sector⁵. Home ownership has grown significantly since the early 1980s, in large part a result of the introduction of Right to Buy. Current rates of home ownership broadly match home-ownership aspiration. Seventy-two per cent of non-home-owners aspire to do so in the next two years and 80 per cent would like to do so in ten years' time⁶. So, there is only a three per cent gap between the percentage of people who aspire to own their own home in the next two years and the percentage of people who currently own their own home. Among young people, aspirations to own a home have dropped significantly over the last ten years⁷.

However, the drive to increase the number of people who own their own home continues to gain momentum. The number of home-owners in England has increased by one million since 1997 and the government aims to bring this figure to two million by the end of this parliament⁸. In Scotland, rates of home ownership have also increased significantly over the last 20 years. But for many, renting is the only option. Estimates suggest that in England fewer than one in ten people living in social housing and fewer than three in ten in private rented accommodation can afford to buy in the market⁹. While people's circumstances can change, home ownership is a realistic prospect for only a minority of people who currently rent.

Key research findings

Housing aspiration research often focuses on how many people aspire to own their home. The 'aspiration gap' is defined in terms of the percentage of people who aspire to own but are not currently home-owners. This research illustrates that people on low incomes are more likely to define the 'aspiration gap' as the gap between the things that they aspire to in a good home, and their current housing situation. They do not put home ownership at the top of their list of housing aspirations. Home ownership is considered by many to be the optimum tenure but its advantages are questioned by some, and for many, other priorities such as living in a safe area or having enough space for their children, must come first. In the YouGov survey, 42 per cent of people living in social housing, 34 per cent of home-owners and 32 per cent of people renting privately put feeling safe in their neighbourhoods as their top priority in a home. Home ownership is seen as a priority by only five per cent of people in the social rented sector and eight per cent of the people renting privately.

'It's suicidal when you fall behind, you go to the bank and they want to lend you more money, you just get yourself into a bigger mess.'

30–45-year-old, male, Bristol, home-owner

5. Office for National Statistics (2005) *Social Trends 35: 2005 edition* London: Office for National Statistics

6. Smith, J (March 2005) *Attitudes to home ownership and moving in 2004* CML Housing Finance London: Council of Mortgage Lenders

7. *ibid*

8. Office of the Deputy Prime Minister (May 2005) 'Prescott – two million more home owners' News release 2005/0101. Ministers in the devolved administrations have declined to set targets to increase home ownership

9. Bramley, G and Kofi Karley, N (September 2003) *Potential Need and Demand for Low Cost Home Ownership* London: ODPM Home Ownership Task Force

The research reveals consensus among all participants of all ages that among the most important things to have in a good home are safety and security, space, warmth, comfort and proximity to friends and family. Underpinning these factors is the importance of living in a good area; close to shops, schools and services, and where people feel safe and do not fear crime or antisocial behaviour. Families with children want enough bedrooms for their children to avoid overcrowding, somewhere to settle for the long term, and outside spaces where children can play safely. The survey findings reveal that 33 per cent of families with children at home do not have enough bedrooms, 17 per cent do not feel they have somewhere they can settle for the long term, 12 per cent do not feel safe in their neighbourhoods, and 11 per cent do not have a garden.

‘A home is not just bricks and mortar, it is a community, it is security and it is a base to bring up your family. You can make the inside of your home as comfortable as you wish but you must feel happy when you walk outside your door.’

30–45-year-old female, London, living in temporary accommodation

In the research, many people on low incomes aspired to own their own home, though it was not their first priority. Home ownership is seen to offer security, stability and a form of investment for the future. It means moving away from paying ‘dead money’ in rent and having the potential to leave something behind for your children. Home ownership also carries status and can provide home-owners with a sense of achievement.

However, far fewer people thought that home ownership was feasible or affordable. It is out of reach for many, particularly often-disadvantaged groups on low

incomes such as lone parents and some ethnic minorities. Many of those who do aspire to home ownership also identify its pitfalls. The research shows that the burden of debt and fear of not being able to keep up with mortgage payments, for example in the event of illness or unemployment, act as major deterrents to home ownership. Home ownership for some represents worry and stress. The survey results reveal that seven per cent of home-owners do not find home ownership affordable. Keeping on top of bills and paying for other essentials, such as central heating or keeping the property in good condition, were also cited as potential difficulties.

Home ownership is also seen as a less flexible tenure. If you own your own home in a run-down area, or your property is not big enough to meet your needs, it may be difficult to move to the better area or bigger property that you want.

When your children decide to move out of the family home, which, if any, of the following would you like your children to have?

Having enough bedrooms **9%**

Feeling safe in your neighbourhood **59%**

Having somewhere you can settle for the long term **17%**

Having a garden **5%**

That it’s affordable **63%**

Being close to local services such as schools, shops and doctors **11%**

Living near friends and family **20%**

Owning your own home **34%**

None of these **1%**

Base: all those with children at home

The alternative to home ownership, renting, is seen to have benefits and drawbacks. The social rented sector is revealed in the research to be increasingly stigmatised and characterised as a residual sector for people who cannot afford anything else. But people who live in social housing value the benefits it offers and some, such as those living in temporary accommodation, are desperate to access it. One in five people do not aspire to own their own home in the medium term. This suggests that the majority of people who rent are happy to stay renting. Social renting was seen to be affordable. Most people felt that they had security of tenure and they liked the safety net provided. The biggest perceived downside to social housing was the increased likelihood of living in a 'bad' area. Nineteen per cent of social sector tenants surveyed did not feel safe in their neighbourhood. They told frequently of crime and antisocial behaviour in their communities, and their children were often restricted to playing indoors or in specific areas where they would be safe.

'I'd like to change where my house is situated. Council houses always seem to be in rougher parts, where it's less safe.'

16–18-year-old male, Bristol, renting from the council

The limited availability of social housing was a major concern. As home ownership has increased, the availability of housing in the social rented sector has declined. Families living in temporary accommodation and young people living in hostels felt this shortage most acutely. They were desperate for a permanent place of their own in social housing, but not optimistic about their prospects. The security and independence of a home where they could settle and put down roots with their children was a far higher priority than home ownership.

In the private rented sector, as in the social rented sector, there were perceived benefits. People liked the choice and flexibility that private renting can offer. For some young people it was seen as better than being tied to one place as a homeowner. The Housing Improvement Task Force in Scotland found that within private housing as a whole, the condition of the private rented sector is particularly bad, with 61,000 homes (38 per cent of the total) in this sector suffering some critical disrepair.¹⁰

Families may enter the private rented sector because they would like to live in a better area, or because they want more bedrooms for their children than they can access in the social rented sector. But without the social sector safety net, or the money to access home ownership, they often felt trapped. Lack of security in the private rented sector and the fear of a landlord moving you on at short notice were also major concerns. Thirty-three per cent of those in the survey who rented privately did not feel that they had a home where they could settle for the long term.

The things people value in a home hold true regardless of what tenure they live in. For those on low incomes, some of these things can be out of reach whether they own or rent. The research reveals home-owners on low incomes trapped in properties in poor condition and unsuitable for their needs, burdened by their housing debt and unable to move or cover basic expenses like central heating and hot water. People living in social housing often felt vulnerable and unsafe in their neighbourhoods and frustrated in properties that didn't have enough space for their children. In the private rented sector, some tenants who took part in the research were victims of unscrupulous landlords and lived in poorly maintained homes that they struggled to afford. Those living in temporary accommodation and in hostels fared the worst, because they lacked the security and stability of a permanent place of their own.

10. Issues in Improving Quality in Private Sector Housing. The First report of the Housing Improvement Task Force, Scottish Executive, 2002

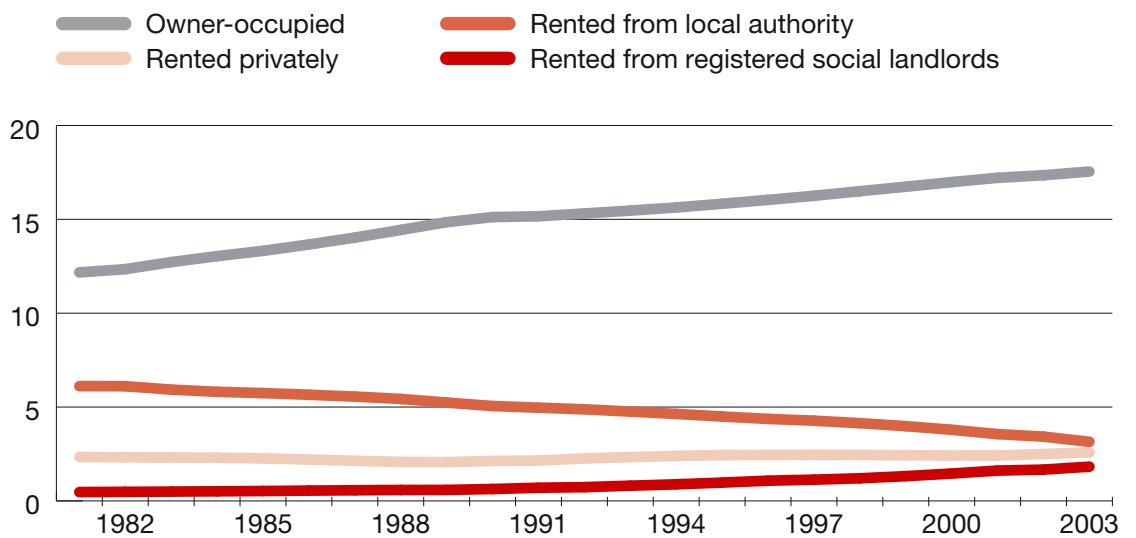
The facts and figures

Current tenure patterns

There has been significant growth in home ownership since the early 1980s. In 2003, 70 per cent of dwellings in Great Britain were owner-occupied (18 million) compared with 58 per cent (12 million) in 1981. Over the same period, the social rented sector became smaller. There were five million dwellings in this sector in 2003 compared with seven million in 1981¹¹. The shift is largely a result of the introduction of Right to Buy. The private rented sector in Britain is one of the smallest in the western world, comprising just 11 per cent of housing stock, compared with an average of 23 per cent across the rest of Europe¹². Rates of home ownership are still higher in countries such as Spain, Greece, Ireland and Italy but lower than the UK in countries such as Germany, the Netherlands, and France. Regional variations show that levels of home ownership are highest in the South East, East Midlands and East, and lowest in London and Scotland.

Lone parents with dependent children are much more likely to rent in the social or private rented sector than to own their own home. Sixty-five per cent of lone parents with dependent children in 2003/4 rented their home, with only 36 per cent owning. Living on a low income puts home ownership out of reach for many lone parents. In contrast, couple households are significantly more likely to own their own home than to rent, particularly if their children have left home or they have no children.

Stock of dwellings: by tenure, Great Britain



Source: Office of the Deputy Prime Minister

11. Office for National Statistics (2005) Social Trends 35: 2005 Edition London: Office for National Statistics
12. European Housing Statistics 2001

Patterns of tenure also differ according to ethnicity. In England, people who are Pakistani, White British and Indian are well represented in the owner-occupied sector. Eighty per cent of people of Indian origin in England own their home, as do 72 per cent of White British and Pakistani people. However, other ethnic groups are under-represented. Only 22 per cent of Black Africans, 35 per cent of Bangladeshis and 50 per cent of Black Caribbeans own their own homes. In England, these ethnic groups are significantly more likely to be found in the social rented sector and living on low incomes¹³. In Scotland, ethnic minority groups are under-represented in social housing but are more likely to be found in poor-condition housing in the private sector.

Although not a tenure in itself, it is worth highlighting the numbers of people living in temporary accommodation, having been accepted as homeless by their local authority. Since the mid-1990s there has been a steady rise in the number of people living in temporary accommodation in England, from just over 60,000 households at the beginning of the 1990s to nearly 100,000 households in 2003/04¹⁴.

Scotland has also seen an increase: the latest figures show over 7,000 households living in temporary accommodation, of which just over 2,000 are households with children¹⁵. Many households in temporary accommodation are placed in private-sector properties. Others are placed in social housing, let on a temporary basis, or in hostels, women's refuges or bed and breakfast hotels¹⁶. Female lone parents make up 35 per cent of those living in temporary accommodation. Ethnic minorities are also over-represented in this group.

Dwelling stock: by region and tenure, 2003, Great Britain



Sources: Housing statistics return: ODPM, Welsh Assembly, Scottish Executive, Labour Force Survey: Office for National Statistics

13. Source: Survey of English Housing, ODPM, using combined data for 2001-04 (analysed in Social Trends 35: 2005 edition)

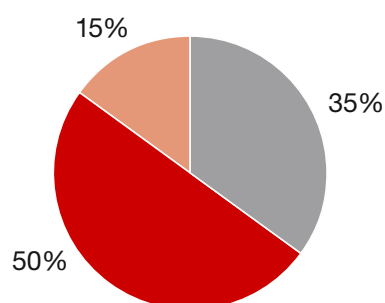
14. Office of the Deputy Prime Minister (2004) *Statutory Homelessness: England, quarter 4* London: Office of the Deputy Prime Minister

15. Scottish Executive (22 February 2005) *Statistics Release: Operation of the Homeless Persons Legislation in Scotland* Scottish Executive Development Department, Analytical Services Division

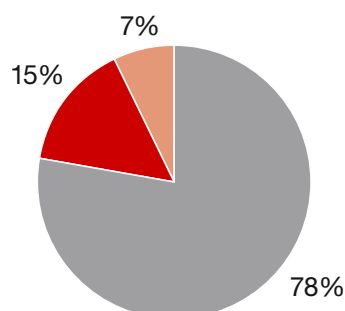
16. Office for National Statistics (2005) *Social Trends 35: 2005 edition* London: Office for National Statistics

Household composition for families with children by tenure, 2003/04, UK

- Home-owners
- Renting in the social rented sector
- Renting privately



Lone-parent households with dependent children



Couple households with dependent children

Source: Office for National Statistics (2005) Social Trends 35: 2005 edition, using data from the General Household Survey, Office for National Statistics, Continuous Household Survey, Northern Ireland Statistics and Research Agency

What difference does tenure make?

Research by the Joseph Rowntree Foundation indicates that 'half the poor' in Britain now live in owner-occupation. Forty-one per cent live in social housing and nine per cent in the private rented sector¹⁷. Home ownership does not provide a route out of poverty. Among home-owners are those who are asset rich but cash poor, and therefore potentially vulnerable to problems caused by poor housing conditions and poor repair¹⁸. Elderly people are likely to be over-represented in this group. There is also evidence of growing numbers of poorer owner-occupiers, including single parents, who either enter home ownership as relatively low-income buyers or, more often, become low-income households once in the sector¹⁹. Those renting are still disproportionately likely to be poor and to be driven into poverty by their housing costs. But with home ownership now the majority tenure, there are increasing numbers of owner-occupiers living in poverty.

A proportion of homes in each tenure type fail the Decent Home Standard in England²⁰. The same is true in Scotland, where many owner-occupied and rented homes fail to meet one or more conditions of the Scottish Housing Quality Standard²¹. Home ownership is not in itself protection against bad housing. In England, a third of owner-occupied homes fail to meet the Decent Home Standard, although conditions in the private rented sector are the worst. Failure to provide adequate thermal comfort is the most common reason for a dwelling failing to meet the Decent Home Standard²².

17. Joseph Rowntree Foundation (2003) *Home-ownership and poverty in Britain* York: Joseph Rowntree Foundation

18. Using the Poverty and Social Exclusion Survey approach to measuring poverty it is estimated that 25 per cent of the adult population in Britain is poor

19. Munro, M (2004) *From Homes for Heroes to Changing Rooms* Public Lecture at Heriot-Watt University, June 10 2004

20. To be considered 'decent' a dwelling must meet the statutory minimum standard for housing: be in a reasonable state of repair; have reasonably modern facilities and services; and provide a reasonable degree of thermal comfort

21. The Scottish House Condition Survey 2002 indicates that around 70 per cent of dwellings in both the owner-occupied and rented sectors fail the Scottish Housing Quality Standard. This is based on different criteria to those used for the Decent Home Standard in England.

22. Source: English House Condition Survey, Office of the Deputy Prime Minister, 2001

Good housing is also dependent on features that provide security and comfort such as secure windows and doors and a burglar alarm. Differences are found according to tenure, and owner-occupiers tend to fare best. In England, 57 per cent of owner-occupied homes have secure windows and doors, compared with 46 per cent in the social rented sector and 36 per cent in the private rented sector²³.

Feeling safe in your home and community is important to health and well-being. People who own their own home are more likely to report being 'very satisfied' with their area than those renting in the social sector. Almost twice as many people living in social rented accommodation in Britain cite crime as a serious problem in their area as those who are owner-occupiers²⁴. Home ownership *per se* does not make you more likely to be satisfied with your area or less likely to experience serious crime but the wealth of these areas makes crime less likely. The findings hint at the impact of allocations policy in the social rented sector and the concentration of disadvantaged people in poor areas.

Research from Scotland indicates that social sector tenants in Scotland are more likely than those who own their own home to suffer from poor health²⁵. This holds true even when social class, age, gender and income are taken into account.

Research by the Joseph Rowntree Foundation focusing specifically on poor home-owners and poor people in rented accommodation captures key differences in experience. Poor people in rented accommodation are more likely than poor home-owners to be dissatisfied with their neighbourhood and to experience social exclusion. Their general health is not good and they lack adequate social support. In contrast, poor home-owners are more likely than poor people living in rented accommodation to report a physical problem with their accommodation and to experience poor mental health²⁶.

Dwellings that fail the Decent Home Standard: by tenure and reason for failure, and facilities and services by tenure, England 2001

	Reason for failing the decent home standard: by tenure		All non-decent homes: by tenure	Secure windows and doors (% with access to)	Central/programmable heating (% with access to)
	Thermal comfort	Disrepair			
All owner-occupied homes	23%	8%	29%	57%	95%
All homes rented from the social sector	30%	7%	37%	46%	93%
Privately rented homes	40%	17%	49%	36%	86%

23. *ibid*

24. Office for National Statistics (2005) *Social Trends 35: 2005 edition* London: Office for National Statistics

25. Scottish Executive (2004) *Scottish House Condition Survey 2002:*

Health and Housing in Scotland SCHS Working Paper No. 2 released August 2004

26. Joseph Rowntree Foundation (2003) *Home-ownership and poverty in Britain* York: JRF

Home-ownership aspiration

The Council of Mortgage Lenders' annual survey reveals that 72 per cent of people in Britain would like to own their own home within two years, and that 80 per cent would like to do so in ten years' time²⁷. The gap between the two-year aspirations and actual home-ownership rates has narrowed significantly over the last 30 years and now stands at just three percentage points. Most people who want to own their own home in the near future are able to do so. More than one in four people do not want to own their own home in the near future.

Home-ownership aspiration has increased over the past 30 years. This is not surprising. Housing policy has focused strongly on the merits of home ownership, and homes are seen increasingly as pension funds and sources of equity. The most marked increase in home-ownership aspiration occurred between the mid-1970s and mid-1980s when Right to Buy was gaining momentum. In this period, ten-year home-ownership aspiration rose from 62 per cent to 78 per cent. Home-ownership aspiration is also clearly affected by economic conditions. In the mid to late 1990s, the percentage of people aspiring to home ownership in the short and medium term dipped following a severe fall in house prices²⁸.

Younger people are less likely than older people to aspire to own their own homes, particularly in the near future. Their lifestyle and finances may require something more flexible than home ownership. There has been a significant decline in those under 25 wanting to own a home in the next two years (from 79 per cent in 1983 to 37 per cent in 2003). The same trend is repeated, although not in such a marked way, for the 25–34 age group. The average age of first-time buyers has gone up from under 30 in the late 1970s to 34 in 2003²⁹.

Home-ownership aspiration also correlates with the size of the social housing sector. In Scotland, a higher proportion of people prefer to rent from the council than aspire to own their own home. This is likely to reflect the larger size, historically, of the social housing sector in Scotland. Regional differences also relate to house prices and affordability. Only 53 per cent of households in London say that they want to be home-owners in two years' time, compared to over 80 per cent in the West Midlands and Yorkshire and Humberside.

Sixty per cent of those surveyed who want to own their own home in the future are currently renting in the social sector and 40 per cent rent privately. Seventy-one per cent are aged 34 or under. A large proportion of these people appear to be on relatively low incomes. Sixty-two per cent of those who aspire to own their home, but who do not currently do so, have incomes of £17,500 or less³⁰.


The rewards of home ownership are considered significant. The investment opportunity, security and the chance to own a property outright once the mortgage is paid off come high on the list of reasons people aspire to home ownership, or have already become home-owners. Being able to do what you want with your own home also scores highly. But several risks were also identified through the research. The greatest concern raised in the CML survey was that of keeping up with mortgage repayments when ill or unemployed, followed by concerns about affording repairs and maintenance and the potential for repayment costs to increase when interest rates rise.

27. Smith, J (March 2005) Attitudes to home-ownership and moving in 2004 in CML Housing Finance, London: Council of Mortgage Lenders

28. Smith, J (Summer 2004) Understanding demand for home ownership: aspirations, risks and rewards in CML Housing Finance, London: Council of Mortgage Lenders

29. *ibid*

30. *ibid*



‘I think I’d be more worried and more stressed, because you know, if you lose your job and you can’t pay the mortgage, it’s a problem. Whereas now you would go down to the council and say: “This is what is happening,” and they’ll pay your rent. But they’ll not pay your mortgage.’

30–45-year-old female, Edinburgh,
renting from the council



Photo: Nick David

What do people aspire to in a home?

The research focused first on what it is that people want in a home, regardless of whether they own or rent. The findings reveal that people on low incomes do not put home ownership at the top of their list of priorities in a home and many do not mention it at all. When asked to prioritise what is important, people think that living in a good home in the right area is more important than owning it. In the YouGov polling, 35 per cent of people put feeling safe in your neighbourhood as the first most important thing to have in a home, compared with 17 per cent of people who put 'owning your home' as most important. Home ownership is an even lower priority for those currently renting; having somewhere to settle for the long term and affordability are much more important.

The focus groups revealed that while priorities do vary between the different age ranges, there is consensus that among the most important things to have in a home are safety and security, space, warmth, comfort, and proximity to friends and family. Underpinning all these factors is the importance of living in a good area.

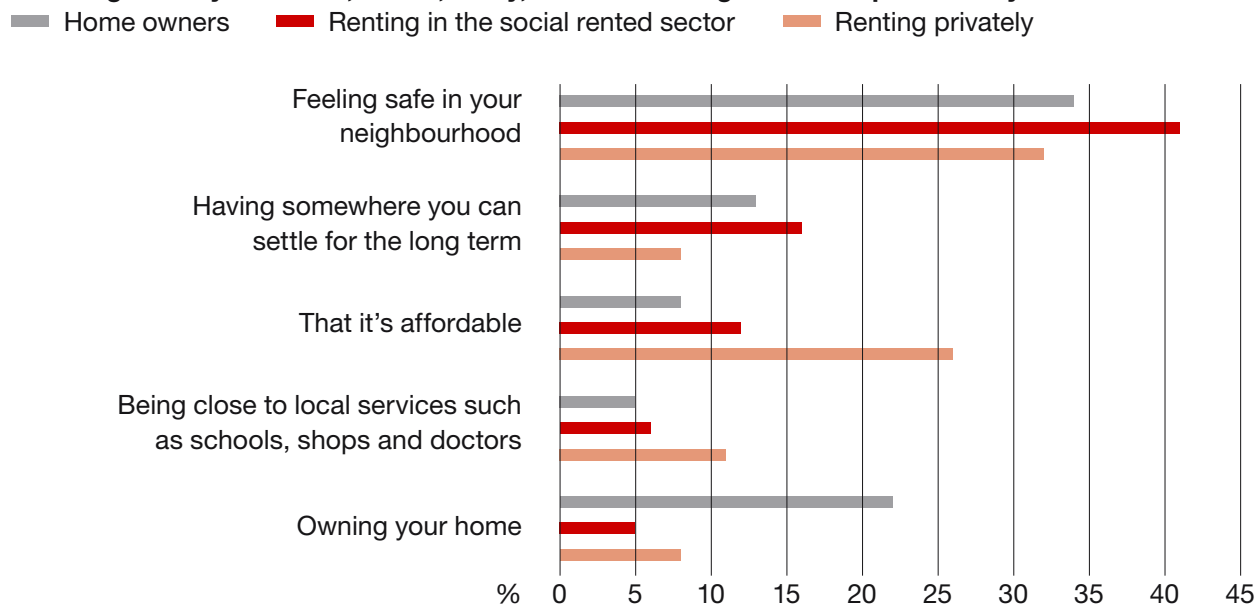
This is defined not only in terms of access to shops, schools and services but also by how safe and confident people feel in their area and the extent to which they fear crime and antisocial behaviour. A bad home in a good area may be preferable to a good home in a bad area.

Importantly, people want to feel that their home is their own: that they are able to settle there for as long as they want and make the place feel like home. Owning a home is seen to be the best way of achieving this for some. But having control over your own home and how long you can stay is not just the preserve of home-owners. Many research participants living in the rented sector also felt secure in their tenure and able to make their home their own.

'You've got to have space if you have children, a good size house for a growing family... a proper garden.'

30–45-year-old male, Bristol, home-owner

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



Base: 2069, Source: YouGov omnibus poll, June 2005, Great Britain, Note: Top five responses only included in chart

Young people aged 16–24

Young people who took part in the research valued a number of things in a home: somewhere safe and secure; a place to relax and spend time with friends and family; somewhere warm and comfortable that affords some privacy. Home was seen as a place where they could be themselves at the end of the day without having to put up the ‘front’ that they felt that they needed to survive outside.

‘It’s where you don’t have to be someone different, you can be yourself.’

16–18-year-old male, Bristol,
renting from the council

‘A home is a happy place, secure, somewhere to go to when you’re in trouble.’

18–24-year-old male, Edinburgh,
renting from the council

Being able to have friends visit, and sometimes stay over, was important. Young people of working age also wanted easy access to their workplaces. The younger participants put more emphasis on having access to activities locally and wanted to feel safe going out in their area.

‘I’d like to live somewhere where there are more things to do... and a safer area.’

16–18-year-old male, Bristol,
renting from the council

Young people with children highlighted the need for enough bedrooms, an outside space for their children to play safely and the security of being somewhere where they could settle down as a family. They were also more likely to stress the need to feel comfortable and safe in their neighbourhood and to be close to friends and family. In the YouGov survey, young people aged 18–29 put feeling safe in your neighbourhood and affordability as the two most important things to have in a home.

‘Feeling safe, both in your home and in the area is important... or at least feeling safe enough that you’re able to function. I live in quite a rough area but I’m able to feel quite safe because my unit is quite safe, it’s high up... and I feel quite safe walking around because I’m used to it. But I wouldn’t want to bring up kids there.’

18–24-year-old, female, Leeds,
renting a flat from a housing association

Families with parents aged 30–45, and children at home

Like the young people, 30–45 year olds with children put a strong emphasis on the need for a safe and secure home that is comfortable, welcoming, clean and a nice place to spend time. They talked about home as their ‘own space’ and the hub of family life. They stressed the need for stability and being able to settle in an area. Peace of mind was a priority, not just in terms of feeling safe but feeling financially able to cover the cost of the mortgage or rent. A home that was seen to be good for families with children was also one that is well located for shops, services and schools, and in an area where there are friends and family to call upon for support. There was strong agreement that feeling safe and confident in your neighbourhood is as important as feeling happy in your own home.

‘If you don’t have a home, a base... without a firm grounding, you’re lost in space, basically.’

30–45-year-old, female, London, living in temporary accommodation

‘It’s protection for the family, because I always feel that the family are protected when they’re under my roof.’

30–45-year-old, male, Bristol, home-owner

‘You feel safe in it, you can go in and shut the door and not worry about anything.’

30–45-year-old, female, Edinburgh, renting from the council

Respondents gave priority to things they wanted for their children: enough bedrooms, space to play inside and out, a garden, an area where they were happy letting their children out on their own, a property that is well maintained and secure, good neighbours and a quiet, friendly area. In the polling, home ownership was an important factor for 16 per cent of families with children at home but feeling safe in your neighbourhood was more important.

People aged 65+

Older people valued many of the same things as young people and those with children at home, but put greater emphasis on security. They spent more time at home as they got older and wanted to feel at ease. The older women living in council housing put particular emphasis on the physical security of their property and some called for a panic button or alarm. Older people also put more emphasis on the importance of having good neighbours who will look out for you and good local shops and services. Some felt happier with people of their own age around them.

‘It’s nice to walk to the shops in the morning and people say hello to you.’

65+, male, home-owner, Leeds

‘I’m not a lover of going out these days, with what you hear going on, and I think as you get older you feel more vulnerable, so it’s important for your home to feel safe.’

65+, female, London, renting from the council



Photo: Felicia Webb

The aspiration gap

Housing aspiration research often focuses on how many people aspire to own their home. The aspiration gap is defined in terms of the percentage of people who aspire to own, but do not currently do so. This research shows that people are more likely to define the aspiration gap as the gap between the things that people aspire to in a good home (as described in the previous section) and their current housing situation. Using this definition, the research illustrates that individuals and families can thrive or flounder whether they rent or own.

People's experiences renting and owning are explored in detail in the next section. Case studies illustrate the trade-offs involved living in different tenures and the housing realities of people at different life stages. They highlight the extent to which housing aspirations are met. The case studies demonstrate that for those on low incomes, good housing which is safe, secure, warm, comfortable, spacious, with enough bedrooms and in a good, safe area, can sometimes be out of reach, regardless of whether people own or rent.

What would people with children at home like in a home but do not currently have?

- Enough bedrooms 33%
- Owning a home 23%
- Somewhere to settle for the long term 17%
- Living near friends and family 16%
- A garden 11%
- Feeling safe in your neighbourhood 12%

What do people want for their children in the future?

- That it's affordable for them 63%
- That they feel safe in their neighbourhood 59%
- That they can own their own home 34%
- That they can live near to friends and family 20%
- Having somewhere they can settle for the long term 17%

Source: YouGov polling (Base: 749)

Home ownership

The research found that among people on low incomes, a good home is considered more important than owning a home. This apparently contradicts statistics that show that the majority of people would like to own their own home. The two findings are not irreconcilable, however, and highlight that what people aspire to in a home is more complex than simply wanting to own it. Home ownership is considered by many to be the optimum tenure, but its advantages are questioned by some, and other priorities such as living in a safe area or being able to settle for the long term come first for many people. The research unpicks what lies behind the statistics and highlights the attitudes of the one in four adults who do not want to own in the near future and one in five who do not want to own in the long term.

The benefits of home ownership

The investment value of home ownership and its security are the top rewards perceived by the public³¹. These perceived benefits were borne out in the research with people on low incomes. Home ownership is seen to provide security of tenure and a sense of control over your own home. The 'it's yours' factor was frequently mentioned. Many thought of home ownership as the optimum tenure because: 'you have something to show for your money and can do what you like to your home'. The desire for a home to decorate and renovate, and not just to live in, may be a result of the proliferation of property-development programmes like Changing Rooms.

'I think in the long term I want to own, because then you can do to it what you want, personalise it... even though you can do that in a council house it's still not your home because it belongs to them.'

18–24-year-old, female, Leeds,
renting from the council

'From a family point of view, at least you know you've got it and you can stay there. If for any reason the council want to move you they can move you but with owning you've got that security of knowing it's your own house.'

18–24-year-old, female, Leeds,
renting from the council

The investment potential did not, however, tend to be defined in terms of trading up the property ladder. Home-owners on low incomes noted that they would make a profit on their property but felt that they would only be able to buy another property of the same size and value. The 'investment' of home owning was defined far more commonly in terms of buying security and stability for your family and no longer paying 'dead money' in rent. A number of participants suggested that paying off the mortgage was cheaper than paying rent. Some were more likely to downsize than trade up, making use of the equity tied up in their home. While older home-owners were resistant to accessing housing equity, young home-owners seemed more comfortable adding to their housing debt by gaining cash in the short term.

'It's knowledge that in the end you know that you've got something that is yours. You could be renting for 60 years and you're paying that money but you've got nothing to show for it.'

30–45-year-old, male, Bristol,
home-owner

31. Smith, J (Summer 2004) Understanding demand for home ownership: aspirations, risks and rewards in CML Housing Finance, London: Council of Mortgage Lenders



Susan home-owner, Leeds

Susan is 24 and works in a warehouse. She lives in the two-bedroom house that she bought from the council through the Right to Buy scheme two years ago. She has two young children at school. Before buying the house, Susan lived in the property for six years. She moved in when she was pregnant. At the time, the house was in a bad state and needed a lot of work doing to it but Susan felt obliged to take it because she was living at home with her parents and it was too crowded there. She decided to buy the house because it was offered at a significant discount (she paid £35,000 for a property worth around £64,000) and she thought it was the only way she could ever afford to buy. There are only two bedrooms, which is less space than she would like, particularly as the children get older. However, the area itself is nice and the house has a garden at the front and back. It's also near to Susan's family and

she calls on her mum a lot for help. The mortgage she took on was cheaper than the rent she was paying and she also took the opportunity to borrow extra money. She used it to pay for improvements to the house and to go on holiday and treat herself and the children. Susan has found paying off the mortgage okay on the whole but when she changed jobs she was not paid for eight weeks and struggled, borrowing the money from her mum. Looking ahead, Susan does not see her house as an investment. She will have made a profit on the house if she sells but it will not be enough to pay for the three-bedroom family house that she would like. Susan has security of tenure, she feels safe and comfortable in her house and she likes the area she lives in. However, she finds keeping up the mortgage payments more of a pressure than when she was paying rent to the council, because there is less flexibility.

For older home-owners, the investment potential was also defined in terms of having something to pass on to their children and grandchildren. Many were the first in their family to own a home and felt proud to be in a position where their wealth could benefit others. They had been lucky to buy properties when house prices were very cheap. They were concerned, however, that the equity tied up in their property might be called upon to pay for care in old age. Some younger respondents with children also talked about the appeal of home ownership as something to leave behind.

‘Part of the reason for buying is knowing that your kids will be all right if something happens to you. You never had it but you want your children to have it.’

65+, male, Leeds, home-owner

‘I think when you have kids it’s important you leave something behind.’

30–45-year-old, female, Edinburgh, renting from the council

Aside from the security and investment potential of home ownership, it is important to note the status and pride that it confers. For some, home ownership is about climbing up the social ladder. The premium placed on home ownership can make renting seem a second-best tenure. Some suggested that people who owned their homes took more pride in them.

‘I was brought up in rented council accommodation and now I’ve got my own house and nobody is going to take it away from me.’

30–45-year-old, male, Bristol, home-owner

‘Generally speaking, if you buy, you tend to find that you have better people around you. I’m not against council tenants, my wife’s mother and father live in a council house and have done for years, but the area they’re in, later on it just got right terrible to live in.’

65+, male, Leeds, home-owner

Many other people who had bought their home through the Right to Buy scheme were, like Susan, positive about buying. Some had managed to buy their home outright, without the need for a mortgage, and this provided genuine security and peace of mind. One 30–45-year-old man was relieved to own his own home and not have any housing debt when he became ill and was forced to claim Incapacity Benefit. While Susan did not have enough space for her two children this was not always a problem for other home-owners, particularly those who had bought property some time ago, before house prices rose significantly.

‘I’d like to build my own place so that I could definitely go: “Ha-ha! This is my place!” You get a sense of pride when you finish building something but then I’m always building places for other people and I think: “When can I build a place for me?”’

18–24-year-old, male, labourer, Edinburgh, renting from a housing association



Nishal home-owner, Bristol

Nishal, 45, lives with his wife and three children aged 7, 9 and 12. They bought their house five years ago after the housing association from which he was renting put Nishal in touch with someone who was looking to sell a property at a good price. Nishal grew up in Wales but moved to Bristol because he could not find work. He is still struggling to find full-time employment and relies on an agency for short-term jobs in local factories. Nishal is struggling to keep up the mortgage payments and his financial worries are putting a strain on his marriage: 'We're always rowing because we haven't got much in the house.' They have to keep an eye on how much gas and electricity they use, and sometimes go without hot water.

Nishal worries what his children will think of him when they grow up; he does not feel able to provide for them. The family is also concerned because the area they live in is becoming increasingly run-down. Nishal likes living near other Muslims and being near to a local halal shop and the mosque, but drugs and prostitution are rife, and attempts to regenerate the neighbourhood have failed. One of his friends living nearby has drug dealers in and out of his block of flats all day. Even parts of the estate where new houses have been built are taken over at night by prostitutes. Nishal feels trapped and depressed in his current house and unable to protect his family. He is also in serious debt because he borrowed money from the bank to keep going.

The drawbacks of home ownership

Home ownership is regarded as the ideal tenure by the majority of people but one in five people do not aspire to home ownership in the medium term, and many of those who do aspire to own identify pitfalls. The most commonly mentioned of these is the burden of debt that home ownership can represent and the fear of not being able to keep up mortgage payments if you lose your job or become ill. In the YouGov poll, seven per cent of home-owners did not currently find home ownership affordable. This can be a significant worry for those on low incomes, and a number of people reported facing financial difficulties. Many people who did not aspire to own had been put off by the potential for worry and stress.

‘It’s a weight on your shoulders, it’s a lot of money to take on board.’

18–24-year-old, male, Edinburgh, renting from the council

Cases like Nishal’s were not the norm among people who owned their own home in this research, but his story is not uncommon. For those on low incomes, owning a home does not always mean financial security, and can mean making sacrifices. Over half of the poorest households in Britain are owner-occupied. Surveys show that 71 per cent of people think that buying a home today means taking on too much debt and 85 per cent think that buying a home is a risk for people without secure jobs³². The number of people in mortgage arrears has risen over the past year, along with interest-rate increases. Over 90,000 mortgages were in arrears at the end of 2004; significantly below levels in the 1990s, but it is likely that this figure will increase³³.

Affordability

Home ownership was seen as increasingly out of reach to those on low and average incomes. Few current home-owners thought that their own children and grandchildren would now be able to afford to buy. They feared that banks would start offering mortgages at seven times people’s salaries, or on a 50-year basis. The price of housing and the cost of a deposit were considered major barriers by non-home-owners and few felt that they had the finances to take on a mortgage. Some, particularly single mothers and older people, felt that they would not be able to get a mortgage. Those most confident that they would be able to buy their own home in the future tended to be renting in the private sector. For many on low incomes, the only option to buy was through Right to Buy or shared ownership schemes. For some this still was not likely to be affordable and these people would prefer not to take on the risk. A number of people were sceptical about shared ownership and concerned that it was too complicated. Anecdotal stories were related of friends who got into debt as a result of shared ownership.

‘I don’t see me renting every day as dead money because at the end of the day I’ve got somewhere to live. I’m getting what I want out of it and the prices to buy are just stupid. For someone of my age to buy even in four years’ time it doesn’t seem possible. It would need to be really financially stable.’

18–24-year-old, female, Leeds, renting in the private sector

32. MORI (April 2005) Attitudes to Tenure survey for the National Housing Federation

33. Council of Mortgage Lenders Research: Mortgage Arrears by number of months in arrears, 2004

‘I’m not in a financial situation to buy at the moment but I do want to. In five years’ time I’d like to have bought my own place when I’ve finished my studies and got a job. Hopefully, the house prices will have dropped by then. I couldn’t afford to live in the area I live in at the moment.’

18–24-year-old, female, Leeds, renting in the private sector

‘Eventually I want to own my own house. Maybe I’ll be able to in 20 years’ time.’

16–18-year-old, Bristol, renting from the council

Many who aspired to own their own homes but who did not currently do so put blind faith in the housing market changing and house prices coming down. Others simply felt that owning was a pipe dream that they might never realise. For people living in temporary accommodation and in hostels, home ownership was seen as impossible. Finding a secure, permanent place in the rented sector was a far greater priority.

‘I’m not far enough up the ladder to even aspire to home ownership. There are always people further up the ladder than you and more people coming on to the housing list every day who are homeless.’

30–45-year-old, female, London, living in temporary accommodation

Sacrificing other essentials

Even if buying a home is affordable it was recognised that keeping on top of other bills and paying for essentials can be a problem. Home ownership can mean sacrificing other expenditures, such as central heating or keeping your property safe and in good condition. Data shows that over a third of children in poverty live in owner-occupied households³⁴. People who did not aspire to home ownership were often put off by the potential for unexpected costs such as replacing a boiler or repairing a roof.

‘My friend owns her own house and when her central heating broke she had to spend the whole of the winter without heating because she couldn’t afford to pay the £800 to get it fixed.’

30–45-year-old, female, Edinburgh, renting from the council

‘If you’ve got your own place you could end up spending a bomb on central heating and repairs and stuff. It all comes out of your own pocket.’

18–24-year-old, male, Edinburgh, renting from the council

34. Centre for Housing Policy, University of York (2000) *Half the Poor: Home owners with low incomes* CML Research Report Summary No. 33

Lack of flexibility

Home ownership was also seen as a less flexible tenure. If you own your own home in a run-down area or your property is not big enough to meet your needs, it may be difficult to move. Ex-local authority properties are not easy to sell if the area has a poor reputation and the money made selling a house may not be enough to pay for a bigger or better property in a nicer area. Some people currently in the social rented sector would rather wait to transfer to a better rented property than buy their current property through Right to Buy and be trapped in a home that does not meet their needs.

‘The house is nice, it’s just in the wrong place, it’s just the area. If you haven’t got peace of mind, the area’s depressing you, the wife says: “Get a decent job so that we can get out of here.” If I could get a better job I’d be out of there tomorrow.’

30–45-year-old, male, Bristol, home-owner

‘When you buy somewhere you’re stuck there, it’s not as easy to move as renting.’

18–24-year-old, female, Leeds, renting privately

‘I wouldn’t want to buy my current place because it’s too small. I don’t want to be stuck in a house that’s too small and I can’t get out because I’ve bought it. I’d rather just find that extra room and that extra space.’

30–45-year-old, female, Edinburgh, renting from the council

The desire for flexibility in part explains the significant decline in the proportion of young people who want to own in the short and medium term. Younger participants in the research were often keen to continue with the freedom of renting. They did not want to be tied to one place and wanted to be able to move to another area for work if necessary. Many were still living with their parents, and felt that owning their own home, or even renting on their own, was unaffordable. Research shows that many young people are living at home for longer periods, and well into their twenties.

‘I wouldn’t want to buy as I like being able to move around. You can’t be transient if you own your own home.’

18–24-year-old, female, Leeds, renting from a housing association

Divided communities

The final downside of home ownership identified by the research did not relate to its impact on the individual but to its impact on communities. There was discussion about how the emphasis on home ownership and the regeneration of areas for home-owners can be divisive. Many people involved in the research pointed to new estates and neighbourhoods being built in their areas but felt that the majority of these were for people who could afford to buy. Those living in social rented accommodation can feel marginalised and excluded as a result. The wealth and opportunity in these areas can cause friction among communities where social housing dominates, and which are perceived as a last resort for the most vulnerable people with the biggest social problems. There was strong agreement that social housing has become increasingly stigmatised. Many of those living in the sector felt that they were labelled as people without pride in their homes or as troublemakers responsible for bringing neighbourhoods down.

‘Down in south Edinburgh they’re building the most fantastic places with big rooms and amazing views. I think that’s going to bring a lot more trouble into the area, bringing in all these brand-new houses and moneyed people. They’re building houses way out of people’s reach.’

30–45-year-old, female, Edinburgh, renting from the council

Renting in social housing

Twenty per cent of people live in the social rented sector and 11 per cent live in the private rented sector. One in five people do not want to own their own home in the medium term, suggesting that the majority of people who rent are happy to stay renting. The affordability of home ownership for those who are currently renting is a key issue. Nationally, the proportion of social renters who can afford to buy in the market is just above seven per cent and still only 28 per cent for those renting privately³⁵. The research explored people's current experiences of renting and the extent to which it meets their housing aspirations.

Affordable and secure

The research found that the social rented sector is increasingly stigmatised as a residual sector for people who cannot afford anything else. But people who rent from the council or a housing association valued the benefits it offers. Most participants felt that they had security of tenure as long as they paid their rent and abided by the rules. They liked the fact that repairs and modernisation work were paid for and they did not have to worry about unexpected costs. The fact that renting in the social sector is affordable for most was also a benefit. Many thought that the social rented sector was more secure than the private rented sector. Tenants in the private rented sector have relatively few rights and are more vulnerable to being moved on at short notice.

'I've been in debt and I've known what it was to think: "Oh, the summer holidays are coming up and the kids haven't got this or that." I like the security of renting from the council. As long as you pay your rent then they can't get rid of you.'

65+, female, London, renting from the council

'In terms of getting stuff done in your house, you're better renting from the council because they have time limits for when they must get stuff done by.'

30–45-year-old, female, renting from the council, Edinburgh

'More or less council is the only way, if you're lucky enough to get it.'

65+, female, London, renting from the council

35. Bramley, G and Kofi Karley, N (September 2003) *Potential Need and Demand for Low Cost Home Ownership* London: Office of the Deputy Prime Minister, Home Ownership Task Force



Dawn renting from the council, Edinburgh

Dawn is 44 and has a teenage son and two younger daughters. She is a single mum and works part-time as a cleaner. She used to own her house when she was still with her husband but she could not afford to keep up the mortgage payments when they divorced. She turned to the council for help and was advised to sit tight and wait until the house was repossessed. This took two years. Dawn had three weeks to pack up the family's belongings. She hoped that the council would find her family a home in a nice area. Dawn is reasonably happy in the house she currently lives in and feels that she has been able to make it comfortable: 'It definitely feels like it's mine.' She wishes there were enough bedrooms for her children to have one each. The council only allocates one room for two children of the same sex under the

age of 14 and so her two daughters have to share at the moment; this can cause tensions. Dawn's biggest concern is the safety of the area that she lives in and the limited spaces available for her children to play. She does not have a garden. Her youngest daughter plays in a nearby car park, which is the only local open space where she feels she will be safe. This, however, can attract complaints. It is a mixed-tenure area and one of her neighbours heard another resident telling the 'council children' to 'go home' rather than play outside. She worries about her teenage son and daughter, always makes sure she knows where they are, and only allows them to go to particular friends' houses. She blames drugs and lack of funding for activities for young people for the area feeling run-down and in decline.

Neighbourhoods in decline

While many people wanted to stay in the social rented sector, a number of downsides were identified. Perhaps the greatest was the increased likelihood of living in a 'bad' area. Social housing was not seen to be exclusively in poor, run-down areas and a number of participants talked of living in nice, quiet streets where their children could play outside and neighbours looked out for each other. However, areas dominated by social housing were felt to be more likely to be unsafe and run-down. In the YouGov survey, 19 per cent of people renting from the council or a housing association did not currently feel safe in their neighbourhood (compared with 11 per cent of home-owners and nine per cent of people renting privately). In some areas, the high-rise blocks that dominated local council estates were seen as a major factor in creating social problems.

'In the '60s you got all the slum clearance and they started building these tower blocks and it was the wrong thing. You can't have children living in boxes that can't be let down to play. That's where it's all gone wrong.'

65+, female, London,
renting from the council

'If you live somewhere where most of the houses are owned, your chances of a druggie or alcoholic living next door are lower. There are council areas that are nice... but to get in those areas can be really hard.'

18–24-year-old, female, Leeds
renting from the council

Dawn's story was not unique among those living in social housing. Many others also felt secure and settled in their homes, and liked the safety net provided by the sector. Most people were able to point to something that they enjoyed about their current home: the amount of space, the fact that they lived close to friends and family, a nice view, proximity to the town centre and work or a quiet street. However, few felt that their homes lived up to their ideal. Like Dawn, others also complained about lack of space and overcrowding, with children having to share bedrooms. Some raised concerns about the safety of their property and a slow response to getting repairs and modernisation carried out was frustrating for many. Many lived in flats without access to a garden. Lone parents with dependent children are over three times more likely than couples with dependent children to live in a flat or maisonette³⁶.

'I would love a garden and a bit more space. My two kids have to share a room; it's okay at the moment but I worry about them when they get older.'

30–45-year-old, female, Edinburgh,
renting from the council

36. Source: General Household Survey 2003/2004



Colin living in a hostel, London

Colin is 19 and has been living in a hostel in London for the last two years. He has few of the things he aspires to in a home and feels frustrated that he has no privacy. He shares a bathroom and kitchen with other residents and does not like the fact that his things get stolen and the shared areas are not hygienic. The hostel is noisy and he is surrounded by people with drug and other problems, and feels it's difficult to find space to be alone: 'It's discouraging to be around people who aren't really doing anything. You don't get the support and encouragement you

would get from a family.' He complains about the staff because he feels that they do not listen or respond when a problem is raised. He does not feel that there is much hope of finding his own permanent place through the council. As a young, single man he is not a top priority and he could not afford to rent privately. For the future he craves greater independence, a nicer place to live and the security of a place of his own. It does not pay for him to work because he would lose the benefits that enable him to access hostel accommodation.

Personal safety and children's safety

Concerns about crime and antisocial behaviour were frequently raised in the research. While not exclusive to those living in social housing, it was in this sector that such problems were most often mentioned. National data supports this finding. Crime, antisocial behaviour and, importantly, fear of crime, are not evenly distributed but impact most acutely on those in hard-pressed areas dominated by social housing³⁷. One 30–45-year-old woman with children in Edinburgh described how she would happily move her housing association property to another area. The house was newly built with good-sized rooms and enough bedrooms for her children but she feared for their safety:

‘My daughter, the furthest she goes is to her boyfriend’s and then she’s straight home again. I drop her off at the field and they watch her walking up to them. Then they’ll bring her back home, so she’s not actually moving about the street on her own.’

30–45-year-old, female, Edinburgh, renting from the council

Younger men in social housing described similar problems. While they felt that they could ‘look after themselves’, they worried about younger siblings and other family members. One 19-year-old living in a housing association flat in Edinburgh with his mum and 14-year-old brother described his area as rough and ‘full of druggies’, although it was central and convenient for work. His brother spent little time outside the flat, because it was not safe. Another young man living with his grandmother resented the fact that she no longer felt safe at night in the area she had lived in for 43 years, and no longer attended her regular bingo nights.

37. See British Crime Survey analysis at www.homeoffice.gov.uk

‘Sometimes if you get a taxi late at night you say you want to go to [my area] they won’t take you. My brother doesn’t go out after dark. He’s no fighter or a fast lad or anything, he’s just a wee one.’

18–24-year-old, male, Edinburgh, renting from a housing association

Social housing is seen as affordable, and the safety net it provides offers peace of mind for many. However, for some, the quality and safety of the local environment can have a negative impact on their quality of life and the extent to which their children have the freedom to play and socialise. The younger participants in Bristol complained about the lack of things to do in the area, and thought that this was to blame for antisocial behaviour problems.

‘There’s always a crowd of kids getting drunk every Friday and Saturday night and causing trouble. That’s the main problem – they haven’t got anything else to do so they just get drunk.’

16–18-year-old female, Bristol, renting from the council



Photo: Dan Atkins. A model was used in this photograph.

Barbara renting from the council, London

Barbara is 66 and lives on her own in a council flat. She has been there for 14 years and feels settled. She has lived in the area for many years and likes the flat; it is near to some good shops and the doctors' surgery and is well connected by bus routes. However, Barbara would like a bit more space and a garden of her own. She gets on with most of her neighbours and she describes how they look out for each other: 'I know everyone in the flats so there's always someone around.' Barbara worries about her safety, though. The security door to her block of flats does not always close properly and she feels vulnerable on the ground floor. Outside, she feels her neighbourhood has changed over the years and she doesn't feel as safe as she used to. She would prefer to live with more people of her own

age around. Buying a property has never been a concern for Barbara; she has always rented and she was brought up not to take on debt. She gets frustrated at the stigma attached to renting from the council, though, and thinks some of her neighbours who have bought their own homes through the Right to Buy scheme look down their noses at those who still rent: 'Just because you live in a council house, doesn't mean that you want to live like pigs. I mean, it's my house and I intend to stay there and I want it looking nice.' For the future, Barbara's main concern is where she will be housed when she is no longer able to look after herself on her own. There is only scarce sheltered accommodation in the area, and she would not want to end up in a nursing home.

Supply unable to meet demand

Another major concern was the limited availability of social housing. As home ownership has increased, the availability of housing in the social rented sector has declined. Many noted the difficulty of gaining access to social housing. Those living in temporary and hostel accommodation felt the shortage of social housing most acutely. They were pessimistic about their chances of securing their own home, particularly in a high-demand area like London. Older social housing tenants also described how their own children had been turned away because they were not considered a priority. As a result, they had to move to another area where they could afford to rent privately. There was consensus that demand for social housing outstrips supply.

‘A home is better than a hostel. A hostel gives people a headache; it’s so noisy, and I hate it.’

18–24-year-old, female, London,
living in temporary accommodation

The other young people who lived in hostel accommodation in London told similar stories. They felt powerless and with no control over their future housing security. Lack of personal space and privacy were common complaints. Some simply said that a hostel was not a home.

All those in hostel accommodation wanted to access a home in the social rented sector but were not hopeful. One young woman felt that her only chance of getting a place was to become pregnant.

‘I just want a place where I can put my own key in the door and it’s my place, my space. That’s all I need.’

18–24-year-old, female, London,
living in a hostel

Lack of choice and control

Many in the social rented sector would like more choice and control over their own home and where they live. Some felt restricted in what they could do to their homes. Rules in housing association properties were often felt to be stricter. Renters in the social sector were also reliant on others to carry out repairs and improvements, and complained that their social landlord could be slow to respond or that repairs were done badly. A number felt that the introduction of new choice-based lettings and bidding schemes raised expectations that were then not met. Transferring to another property in an area where demand for social housing is high can seem impossible. One woman, desperate to get a bigger home for her children, bid for a home in her street that became free. She was informed that she was the 206th bidder and realised that she had no chance of securing the home she wanted. Other promises in relation to modernisation of properties and regeneration of areas were also felt to be inflated. Uncertainty about stock transfers and rumours of compulsory purchasing also concerned people in some areas.

‘They’ll transfer you to a worse area than yours but not a better one.’

30–45-year-old, female, Edinburgh,
renting from the council

Barbara’s experience was common to many people in her age group living in social housing. They felt settled in their homes, liked the security of renting from the council and the fact that they would not get caught out by unexpected bills. But they wished that they felt safer in their neighbourhoods. People in other areas agreed that there was a stigma attached to social housing.



Photo: Nick David

Renting in the private sector

Choice and flexibility

People gave various reasons for renting privately: they could not access social housing; they saw it as a stop-gap; it gave them the best opportunity to choose where to live, to be near work or college, or to secure more space for their children. A number of people thought that renting in the private sector would become increasingly popular as home owning moves out of the reach of those on low incomes. Potentially, it offers greater choice of area and a better property. Some thought that repairs were done more quickly in private rented housing.

‘My kids aren’t going to have a lot of choice; they’re going to have to rent.’

30–45-year-old, male, Bristol, home-owner

‘My boiler erupted and they were out within the hour. That’s the main plus for me of private renting: if something goes wrong, you don’t have to pay.’

18–24-year-old, female, Leeds, renting privately

Lack of security

Renting in the private sector was seen to have many drawbacks, however, and was considered the tenure least able to provide long-term security. Having to provide an initial deposit put it out of reach for some. Others felt restricted in their choices, because many private landlords do not take people on Housing Benefit. Expensive rents and unexpected rent increases were also cited as problems. Neither was it felt to be a secure tenure. In the survey, 33 per cent of people renting from a private landlord did not feel that they currently lived somewhere they could settle for the long term. Tenants can be moved on at short notice, and a number of stories were related of unscrupulous landlords. One man in Edinburgh remembered how his family had returned to their private rented property to find that the landlord had smashed up their home and belongings. They were forced to turn to the council for help. The safety net provided in the social rented sector was not felt to exist when renting privately. Restrictions on what adjustments and decorating you could do in a private rented property were also felt to be a barrier to achieving the home that you want.



Carol renting privately, Edinburgh

Carol is in her early 40s and has three children. She moved from a council flat to a private rented house sixteen years ago when she was still with her husband. They got frustrated waiting for a council property with enough bedrooms for their family, and saw the private rented sector as a way of getting a house with more space. Now that Carol is separated from her husband, she has to pay the rent on her own, and has taken on a full-time job as a care assistant. The rent accounts for half her monthly wage. She has more space than she would get if she rented from the council but Carol does not see many other benefits. The area she lives in has problems with crime and antisocial

behaviour. Her landlord is okay but not always quick to respond to repair jobs, and the rent is high, leaving little to cover bills, food, and things for the children. The house is not centrally heated, and it can be costly to keep warm in the winter. Although she likes the house she lives in, Carol feels that her options in the future are limited. She thinks she would be seen as a low priority for council housing. She would like to own a home but she has not found a bank willing to give a single mother of her age a mortgage: 'I go to the bank and say, "check with my landlord – I've paid £400 a month every month for the past five years, I think I can pay a £200-a-month mortgage." But it doesn't work like that.'

‘If you’re renting you’re restricted, especially if you’re renting privately. My daughter is renting privately and she’s not even allowed to put pictures on the walls. Renting really restricts you in how you make a house a home. She also had to pay a £1,500 deposit when she moved in. She didn’t have it so I had to come up with it so she had somewhere to live with her son when she broke up with her partner.’

30–45-year-old, male, Bristol, home-owner

‘It can be a problem if you’re on Housing Benefit: “No DSS, No Pets”. I was very limited in terms of what I could get.’

18–24-year-old, female, Leeds, renting privately

Comments about lack of security are backed up by recent research by Shelter on security of tenure in the private rented sector. Assured shorthold tenancies are now the most common type of tenancy in the private rented sector. The vast majority of tenancies agreed in the last three years provide security of tenure for less than 12 months. The ending of assured shorthold tenancies is now the third major cause of homelessness³⁸.

A potential trap for those on low incomes

Carol was not alone in moving to the private rented sector because she was unable to get the type of home she wanted in social housing. Other participants had also opted to rent privately in order to secure enough bedrooms for their children. Private renting was also seen by some as a means of moving to a nicer area. One 23-year-old student and mother in Leeds felt that she had been forced into the private sector because the council flat she was offered was in a rough area where she did not feel it was safe to bring up her children. The rent was expensive and her Housing Benefit didn’t cover the full cost. This is common for many renting privately. She also felt that her landlord was not responsive when repairs were needed. Like Carol, having entered the private rented sector she felt she was unlikely to be able to return to the social rented sector and get a council house in a nicer area. She hoped to buy a house in the future but doubted she would be able to afford it.

Some participants in the focus groups were happier in the private rented sector. Some young women in Leeds liked the choice it offered. They were not ready to be tied down by home ownership and, because they were unable to access social housing, saw private renting as a good option. National surveys, however, show that many experience poor housing in the private rented sector. Nearly half of private rented properties in England fail to meet the Government’s decency threshold³⁹.

38. Shelter (2005) *Safe and Secure? The private rented sector and security of tenure* London: Shelter

39. English House Conditions Survey 2001



Jennifer living in temporary accommodation, London

Jennifer is 42 and has been homeless for three years, since she got divorced. She has two children at school and over the past three years they have moved between three different temporary places allocated by the council. Like many others in temporary accommodation, she initially spent time in a bed and breakfast but has since fought to get a temporary flat in the area where she grew up, and which is near to her children's schools. The first place she was given after being moved on from bed and breakfast accommodation was dark and cramped. Her children called it the 'ghost house'. Now they have a better

flat in the area that they want but it is still not in good condition. There is damp in some of the bedrooms and the kitchen and hallway lights have never worked; they have to find their way around in the dark in the evenings. Jennifer has contacted her landlord to get repairs done but she is frightened that if she complains too much she might be moved on or could jeopardise her place on the housing list. The condition of the property, however, is not Jennifer's main concern. It is the lack of security that gets her down. She does not know how long they will be in one place and does not feel they will be able to settle as a family.

Lack of stability and homes in poor condition

Jennifer's story was typical of many living in temporary accommodation. In describing what they wanted in a home, the 30–45-year-olds with children living in temporary accommodation felt that they were describing everything that was currently out of reach. They lacked security and stability, and felt that living 'in limbo' prevented them achieving what they wanted for themselves and their children. There was a strong sense of powerlessness. People did not know when they might be moved on. Most had moved between at least three properties and described how they had been expected to take whatever was offered, no matter where it was located or what condition it was in. One woman had lived in temporary accommodation for ten years. For the children of these people, moving was unsettling, and meant changing schools repeatedly or travelling a long distance to remain at the same school. Shelter research indicates that around a quarter of those in temporary accommodation say that their child's education suffered from changing schools and the emotional instability of not having a permanent place to live. Over three-quarters of respondents reported that their own health had suffered as a result of living in temporary accommodation⁴⁰.

'I was placed miles away from my family in an area where I don't know anyone. I have to get up at 6.30am every day to get the train into central London to look after my disabled brother and to bring my son to school because I didn't want him to have to move school again. It all just costs too much. I have no support around me.'

Even though I'm a victim of domestic violence they placed me that far away.'

30–45-year-old, female, London, living in temporary accommodation

Others living in temporary accommodation in the private rented sector also described properties in poor condition, with damp, mould, faulty electrics and broken furniture and appliances. One woman was forced to sleep with her youngest child in her room because one bedroom was too damp to inhabit. The Shelter survey of homeless households reveals that problems with the condition of properties are common. A third of people living in temporary accommodation reported problems with damp and mould, and the same number said that their cooking facilities were poor and unhygienic⁴¹.

Looking to the future, all those in temporary accommodation had their hopes pinned on securing a permanent council property, but many were not optimistic that this was achievable. Some would access the private rented sector if it were affordable. Demands on social housing in London made accessing social housing difficult, some were awaiting decisions on asylum applications and others felt that the points system used to allocate properties worked against them because they were not considered a high enough priority. Those with older children were particularly concerned because they felt that the council would give them lower priority for permanent accommodation than those with younger children.

'It's never going to happen to me, I don't see how I'm ever going to be re-housed.'

30–45-year-old, female, London, living in temporary accommodation

40. Shelter (2004) *Living in Limbo: survey of homeless households living in temporary accommodation* London: Shelter
41. *ibid*

Where next?

People define the housing ‘aspiration gap’ as the gap between the things that they aspire to in a good home and their current housing situation. This research shows that people on low incomes do not put home ownership at the top of their list of housing aspirations. While a majority of people nationally aspire to own their own home, most respondents to our survey feel that living in a good home is more important than owning it.

The research highlights that the things people value in a home hold true regardless of what tenure they live in. Warmth and comfort, feeling safe in your neighbourhood, having enough space, and being able to settle for the long term are all high on the list of things people aspire to for themselves and their children in a home. For those on low incomes, some of these things can be out of reach whether they own or rent.

The research reveals home-owners on low incomes, trapped in properties in poor condition and unsuitable for their needs, burdened by their housing debt and unable to move or cover basic expenses like central heating and hot water. People living in social housing often felt vulnerable and unsafe in their neighbourhoods, and frustrated in properties without enough space for their children. In the private rented sector, some tenants in the research had been victims of unscrupulous landlords and lived in homes in poor condition that they struggled to afford. Those living in temporary accommodation and in hostels fared the worst, lacking the security and stability of a permanent place of their own.



Appendix: focus group specifications

The table below details full specifications for the focus groups. All participants were drawn from socio-economic groups C2, D and E, and were on low incomes. This was specified as having less than £200 per week gross income and/or being in receipt of Housing Benefit. All focus groups were conducted in May 2005.

Experienced market researchers recruited participants in most of the focus groups⁴². Participants living in

temporary accommodation and in hostel accommodation were recruited via a local authority in London that sent out invites and posted up invitations in a range of London hostels.

All participants were paid as an incentive to give up their time. Each focus group was transcribed and analysed for common themes and attitudes as well as differences in experiences and aspirations.

Age group	Gender	Details	Location	Number
Young people (16–18)	3 female 4 male	6 renting from council, 1 living in owner-occupied. All living with parents.	Bristol	7
Young people (18–24)	4 female 5 male	Living in hostel accommodation for between 1 and 3½ years. Mix of ethnicities and nationalities. Included refugees and asylum seekers. All claiming Housing Benefit.	London	9
Young people (18–24)	Female	4 renting privately, 2 renting from council/HA, 1 owner-occupier. 2 students, 2 not working, 3 working full- or part-time.	Leeds	7
Young people (18–24)	Male	All living in social housing, 6 renting from the council, 1 renting from a HA. Most living with family and working. At least 4 claiming Housing Benefit.	Edinburgh	7
Families with children at home (30–45)	Male	6 owner-occupiers, 1 previously a home-owner but now renting from a HA, 2 not working/on Incapacity Benefit. 2 Asian participants.	Bristol	7
Families with children at home (30–45)	7 female 1 male	All living in temporary accommodation for between 1½ and 10 years. Mix of ethnicities and nationalities. Included refugees and asylum seekers. 5 single mothers. Most not working.	London	8
Families with children at home (30–45)	Female	3 renting from the council, 1 renting from a HA, 3 renting in the private rented sector. 6 single mothers. 6 White British, 1 Black British.	Edinburgh	7
Older people (65+)	Female	All renting from the council. All White British.	London	5
Older people (65+)	Male	All owner-occupiers; a number had bought through the Right to Buy scheme. All White British.	Leeds	8
Total number of participants			65 (32 men and 33 women)	

42. Criteria Fieldwork Ltd carried out the recruitment

Appendix: summary of YouGov omnibus online poll findings

Focus group specifications

Sample 2,027 adults aged 18+, Great Britain
Fieldwork conducted 3–6 June 2005
Responses weighted

Profile of respondents

Men 1029, Women 998
18–29 402, 30–50 906, Over 50 719
ABC1 1127, C2DE 900

Home-owners 1303
Renting in social sector 277
Renting privately 291
With children at home 749

When your children decide to move out of the family home, which, if any, of the following would you like them to have?

Having enough bedrooms	9%
Feeling safe in your neighbourhood	59%
Having somewhere you can settle for the long term	17%
Having a garden	5%
That it's affordable	63%
Being close to local services such as schools, shops and doctors	11%
Living near friends and family	20%
Owning your own home	34%
None of these	1%

Base: all those with children at home

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

	Most important	2nd most important	3rd most important	Total (top 3)
Having enough bedrooms	5%	12%	14%	31%
Feeling safe in your neighbourhood	35%	23%	14%	72%
Having somewhere you can settle for the long term	13%	10%	9%	32%
Having a garden	4%	10%	13%	27%
That it's affordable	12%	15%	13%	40%
Being close to local services such as schools, shops and doctors	6%	12%	14%	32%
Living near your friends and family	6%	7%	10%	23%
Owning your own home	17%	11%	11%	39%
None of these	2%	-	-	2%

Still thinking about your home, which of the following would you like but do not currently have?

	Home-owners	Renting in the social rented sector	Renting privately
Enough bedrooms	29%	31%	30%
Feeling safe in your neighbourhood	11%	19%	9%
Somewhere you can settle for the long term	14%	14%	33%
A garden	10%	16%	25%
Somewhere that is affordable	7%	13%	16%
Being close to local services such as schools, shops and doctors	5%	5%	3%
Living near your friends and family	16%	15%	15%
Owning your own home	6%	59%	63%
None of these	40%	11%	3%

'Me and my wife, when we bought our first house I was 20 and she was 19 but then there was the recession and I became out of work and it was a hell of a struggle to keep paying the bills.



It was just a case of struggling on. I think for a few months I ended up paying the mortgage on a credit card. It was a bad way to get into things.'

30–45-year-old male,
Bristol, home-owner



Bad housing wrecks lives

Registered charity number 263710

We are the fourth richest country in the world, and yet millions of people in Britain wake up every day in housing that is run-down, overcrowded or dangerous. Many others have lost their home altogether. Bad housing robs us of security, health, and a fair chance in life.

Shelter believes everyone should have a home.

We help 100,000 people a year fight for their rights, get back on their feet, and find and keep a home. We also tackle the root causes of bad housing by campaigning for new laws, policies and solutions.

We can only do this with your help. Please support us.

88 Old Street
London
EC1V 9HU

Telephone: 0845 458 4590
or visit www.shelter.org.uk

ISBN 1-903595-49-5
© Shelter August 2005
£12.50

Shelter