

Generational shift in Scottish housing aspirations

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An emerging gap between the housing aspirations of younger and older households is highlighted in a new report commissioned by the Scottish Government published today (Friday 25 September).

'Understanding the Housing Aspirations of People in Scotland', coauthored by the University of St Andrews and the University of Sheffield, highlights the dynamic and changing nature of <u>housing</u>



aspirations, with "renting" emerging as the new normal for households under 35, many of whom are now living in the private rented sector (PRS) for longer periods of their lives.

Authors Kim McKee, Tom Moore and Joe Crawford have identified economic precariousness, in terms of the necessary income and job security to sustain a mortgage, as a key driver of this generational shift.

The report also notes the persistence of poor and illegal practices within the PRS. This, coupled with the financial cost of renting privately, has contributed to the emergence of a growing number of "frustrated renters" who would prefer to either buy their own home or rent from a social landlord. New Scottish Government legislation on the PRS seeks to address these problems and is to be welcomed.

Past research has tended to equate housing aspirations with homeownership. Yet, while this remains a strong future goal for people, the research also drew attention to people with aspirations to rent, and the positive value attached to <u>social housing</u> in particular. Here, participants emphasised security of tenure, affordable rents and not having responsibility for repairs and maintenance as being key positive dimensions.

The research further highlights that "location" is the most critical dimension to people in realising their long-term housing goals. People buy into a neighbourhood as much as a particular property or tenure type. "Where" housing is built is therefore just as important as "how many" homes are being constructed, for aspirations are geographically driven.

Overall, the research highlights that the housing aspirations of people in Scotland are complex and multi-faceted, shaped by perceptions of opportunity and constraint, and so liable to shift and change in response



to external factors. This dimension has often been neglected in housing policy debates, where aspirations are often considered only as individual 'preferences' without any reflection on how these are shaped and come to be.

There are six key policy recommendations from the research:

- Aspirations cannot be fully understood without situating personal goals within the wider social, economic, political and cultural context. This more nuanced understanding is something that needs to be considered in the development and implementation of future national housing policy agendas. How policy thinks about aspirations creates a framework within which policy agendas are delivered in practice at a variety of scales.
- A need for tenure neutral policies that maximise affordable housing opportunities for both owner-occupiers and renters. Given the increasing role of the PRS in housing the nation's population, resources to enforce existing legislation around standards are also required to improve tenant satisfaction. The new legislation on the PRS is therefore to be welcomed, but its effectiveness will need monitoring.
- Housing policy at the national level needs to acknowledge more overtly the spatial dimension to aspirations. A focus on national levels of housing supply targets solely in terms of numbers runs the risk of ignoring the vital locational dimensions that the research highlighted.
- A need for a more in-depth understanding of the subjective dimensions of housing affordability, and the trade-offs people make in relation to housing costs and other demands on their household budgets.
- Those unable to access familial financial support are significantly disadvantaged in realising their housing aspirations. Entrenched inter-generational inequalities cannot be tackled unless bold



- action is taken around inherited wealth and the often 'lucky' gains made through house price inflation.
- Better information and advice about the breadth of housing options available. There is little knowledge of opportunities beyond the main three tenures.

Report lead author Dr Kim McKee (pictured), Director of the Centre for Housing Research at the University of St Andrews, said: "This research challenges much of our taken for granted understanding of people's housing aspirations. It draws attention to the way in which changes in the wider economy have impacted upon the housing preferences of young people in particular, leading to a generational shift in attitudes. This is reinforced by housing statistics which highlight a continued decline in levels of homeownership in Scotland, and growing numbers of households living in the private rented sector.

"Yet our findings also highlight the importance of location as a key aspect of people's aspirations. This relates not only to the physical, infrastructure dimensions of where people live, but also social attachments to place and important networks of social support.

"Whilst homeownership remains an important stated goal for many people, our findings underline the positive value attached to renting from a social rented landlord in Scotland. Further public sector investment in social housing is needed in order to enable these households to realise their aspirations."

More information: The report is available online: www.gov.scot/Publications/2015/09/9153

Provided by University of St Andrews



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