



Commission on Housing & Wellbeing

Your details

Please complete the following details below. It is essential that we have a name and the name of any organisation if you are responding on their behalf. Contact details would be helpful if we need to follow up on any points.

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Would you like us to keep your response confidential:	No	

Consultation questions

Below you will find response boxes for each of our consultation questions. If possible, please base your response on answers to these questions.

Some questions may be somewhat irrelevant to your interests, in which case please feel free to answer as many or as few as you like. And please feel free to offer other comments if you think they are relevant to our remit. There is space at the end for you to do so.

You can skip to the section(s) that you wish to respond to through the links below:

1. [Wellbeing](#)
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1. Introduction

GCPH welcome this opportunity to comment on the housing and wellbeing consultation document. As an organisation we consider housing to be an important determinant of health and wellbeing, and we support the Commission's commitment to pushing forward this agenda.

There is a strong body of evidence pointing to the important influence that housing has on healthⁱ, and the provision of good quality housing is internationally recognised as being a crucial factor for achieving social justice and reducing inequalities in healthⁱⁱ. In the UK poor quality housing has been estimated to cost the NHS around £600mⁱⁱⁱ, although taken in the broader context of how housing contributes to the functioning of communities this estimate may be conservative. In the UK, housing costs account for a sizable proportion of personal spending and this is highest for people in the social and private rented sectors^{iv}. Across all tenure types people living on low incomes face intense pressures to meet housing costs, with small increases in housing costs often having a negative knock on effect for budgeting around essential household costs such as heating or food. Housing therefore has a considerable impact on poverty levels and the extent to which people are able to experience a basic standard of living.

2. The Commission's remit

Our understanding of this consultation is that it is intended to assist the Commission in meeting the task of:

- Assessing the importance of housing for general wellbeing in Scotland at the present time; and
- Recommending future priorities and policies to help improve housing conditions and generate enhanced wellbeing.

3. GCPH work relating to housing and health?

GCPH aims to and inform and influence action to improve health and tackle inequality, including a focus on the key determinants of health and wellbeing. Since 2006, GCPH have been involved in a study called Go-Well, which is a ten year programme which aims to investigate the health impact of investment in housing and regeneration. There will be a separate response from GoWell to this consultation. .

GCPH have been involved in a range of research and practice relating to housing since 2004. With a broader focus on the built environment, we have become increasingly conscious of the importance of how different features within neighbourhoods interact to shape health, and we consider the design and quality of housing to be an integral part of any well functioning place. Further organisational understanding on this subject has been developed through recent work around welfare reform as part of a work theme on poverty and disadvantage.

In 2013 GCPH published an evidence review on the built environment and health^v. The paper highlights a range of housing factors that are associated with mental and physical health impacts, including air quality, dampness, infestation, noise, lighting, overcrowding, housing tenure and design. For good health, people need well-designed homes that are insulated, dry, warm and spacious enough to meet owner/tenant needs. These factors provide the basic platform for people to lead healthy lives; however, the way in which housing impacts on health is also significantly influenced by the wider environment in which it sits and the circumstances of the people living.

4. Emerging issues

Future housing in Scotland will need to be flexible enough to meet a range of changing demands including economic change and climate change. Some emerging trends we would wish to highlight are:

Affordability

Affordability can be difficult to define given the range of housing types, welfare payments and often hidden financial circumstances of people. Despite this difficulty, affordability is undoubtedly a continuing issue for people that are looking to access the housing market, with reduced incomes and the rise of low paid and insecure jobs diminishing the ability of many people to get on the property ladder. Although measures have been taken to enable more people to buy their first property, the possibility of raising enough money for a deposit for many people remains unrealistic and has contributed to the continued growth in the private sector rental market¹.

In Scotland, people in lowest 20% of wealth spend on average 24% of their income on housing (the national average is just 9%). A recent study on family spending in the UK revealed a clear gradient of spending on housing, with the lowest income group spending proportionately the most on housing and the highest income group spending the least.^{vi} Housing costs are not always taken into consideration when measurements of poverty or income are reported. This is important, as housing costs can determine the extent to which people are able to meet other important living costs. As housing costs differ greatly across places, it is useful to consider this cost when making needs assessments or attempting to shape policy.

When considered by tenure, housing affordability can be an issue across all types, although the greatest increases in the proportion of spending on housing have been seen in the private sector over the last five years^{vii}. For people living in socially rented and privately rented housing on low incomes, rising living costs and the impacts of welfare reforms can have a significant impact on spending choices. Food shortage and fuel poverty have become prominent issues which are affecting people across all tenure types.

Changing population and living patterns

The continuing trend in the rise of single person households across Scotland - projected to reach 50% by 2037^{viii} – represents a significant challenge for future housing provision, as well as wider issues including loneliness, isolation and support. The most deprived parts of Scotland are more likely than affluent areas to contain single person households^{ix}. The Commission's recommendations should take account of the changing needs of society brought about through population ageing, changes to household composition and the increased proportion of the population being from minority groups. Further research may be required to better understand what these changes could mean for future housing provision.

Single parent households are also becoming increasingly common. Within Glasgow, 40% of all households with children are headed by lone parents^x; 94% of single parent households are headed by women. Single parents on low incomes report particular challenges in maintaining adequate living conditions for their families: 1 in 3 reported being unable to keep their house in a decent decorative condition, and overcrowding was a common problem for many single parents. Single parents as a group are particularly vulnerable to issues around in work poverty and the impacts of changes to the benefit system. Housing issues, including provision of social housing, security of tenure, fuel poverty and housing benefit are key to wellbeing and quality of life for this group.

Living patterns and demand for stock type are changing across Scotland. The continuation of this trend may have implications for people in later life, and the continuing increase in the number of

¹ The recent decision to bring forward a consultation on tenancy reform in October 2014 is potentially an important step in ensuring that tenant's rights are met. The consultation period for tenancy reform runs until December 28th 2014.

elderly people will mean that the adaptation of housing is likely to become increasingly necessary^{xi}. The need to create housing that is more compatible with care needs should also be recognised, and the accessibility of the wide range of services that people will require in older age should be accounted for. New homes should be adaptable, and the current and projected future proportion of people with life-limiting illnesses and disabilities should be considered when housing targets are devised and housing quality standards are set.

Social isolation, which may be associated with ill health, ageing and the growth in single person households, is a growing concern^{xii}. This suggests the need for better support services within communities, and neighbourhoods which are designed to promote social interaction e.g. through being safe and accessible and having access to good local amenities.

Finally, population changes should be considered at a local and neighbourhood level as well as in aggregate. In Glasgow for example, neighbouring areas have very different demographic characteristics and age profiles^{xiii} which has important implications for the types of homes that are required..

Access to good quality places to live

The design and quality of housing and its surrounding environment are all important for health. While people should have access to good quality housing, there is also evidence to suggest that people's experience of housing is influenced by the wider neighbourhood. Good quality housing without access to nearby amenities and high quality and safe surroundings can prevent people from living healthy lives^{xiv}. Measures can be taken to reduce the negative impacts of some built environment features (e.g. vacant and derelict land, poor quality greenspace, the amount of litter and graffiti). There are significant inequalities in this area, with more deprived areas particularly exposed to these negative impacts. A key action to address inequalities is to target resources towards improving conditions within neighbourhoods that are more exposed to poor quality environments.

Section 1: Our assessment of the importance of housing for wellbeing in Scotland

Q.1. Has our assessment of housing and wellbeing missed any important benefits and, if so, which benefits and what is the evidence for this?

Relevance of good housing to the eight types of wellbeing

This section highlights 8 types of wellbeing that are shaped by housing. We agree that these 8 factors are important to wellbeing and have commented on those which we are able to contribute to.

Housing as a home

Home ownership is generally considered to be a marker of life progress and success, and studies have shown that it is associated with better mental health and self esteem^{xv}. However, home ownership rates in Glasgow are under 50%^{xvi}, which is well below the Scottish average. Given the persistent challenges of poor health and inequalities in health across Glasgow, this raises important questions around the impact of housing tenure on health outcomes. While increased home ownership may be one possible approach to improving the health of a large population group, another may be to help improve conditions for people living in social rented and privately rented accommodation. The purpose of which would be to allow them to gain a greater sense of ownership and pride over where they live. To achieve this it may be useful to consider possible options for allowing longer term or more secure tenancy agreements to be arranged.

Neighbourhood quality

Housing is an important component of a neighbourhood which contributes to its functioning. Although little research has been carried out to assess the links between housing and neighbourhood quality^{xvii}, it is well understood that the quality of one is likely to mirror the other. For example, good quality amenities, leisure opportunities and green-spaces are likely to be in short supply in areas where the quality of housing is poor, while vacant and derelict land, litter, antisocial behaviour and criminal activity may be commonplace^{xviii}. This makes housing – and the wider environment it sits within – an issue of social and environmental justice. To give people a chance to experience a decent standard of living, our research indicates that housing should be located in places where people have access to transport, amenities, good quality greenspace, leisure activities and places for walking (for everyday needs and leisure purposes)^{xix}.

Health

With some estimates indicating that people in developed countries spend around 90% of their time indoors, housing clearly has an important role in shaping people's lives. This figure may be even higher for people with care needs or life-limiting conditions, thus highlighting the importance of housing design and condition for particularly vulnerable groups in society.

Income

Affordability is a continuing issue for people that are looking to access the housing market, with reduced incomes and the rise of low paid and insecure jobs diminishing the ability of many to get on the property ladder or to meet rental costs. This considerable growth in the private sector rental market in Scotland in last 20 years has seen a shift in the concentration of poverty from the social rented sector to the private rented sector, resulting in more people having limited control over their own living conditions^{xx}. The reduction in owner occupancy may have implications for the long term maintenance of some housing, potentially impacting negatively on tenants.

Environmental sustainability

Households generate CO₂ which contributes significantly to climate change^{xxi}. Climate Ready Scotland, which is Scotland's recently adopted Climate change adaptation plan, expects new housing to be able to withstand the adverse effects of climate change such as flooding and storms and to contribute positively towards reducing the nation's carbon footprint through efficiency and greening measures. This plan needs to be adhered to for sustainability benefits to be realised, while further measures such as improving the efficiency of existing homes making recycling straightforward could also contribute. Measures to improve insulation, create homes which are easy to heat, and provision of efficient heating systems can all contribute to reducing fuel poverty as well as to environmental sustainability.

Community safety

Housing design and its relationship with the wider neighbourhood can shape the behaviour of residents. Poor quality neighbourhood environments are closely linked to poverty, poor mental health^{xxii} and social problems (e.g. crime, feelings of safety)^{xxiii}.

Section 4: Getting a better fit between housing and welfare policy

Q.10. Do you agree with our assessment of the current position regarding housing and welfare benefits? What more would you add?

We agree with your general assessment of how welfare policy and the introduction of Universal Credit is likely to impact on people's experience of housing and the choices they have to make to meet basic needs.

Welfare reforms are likely to present a considerable challenge for people living in social and private rented housing. According to a report by JRF earlier this year, the number of people requiring housing benefit to support rent payments rose by 62% between 2008 and 2013 in Scotland^{xxiv}. This suggests the need to ensure that privately rented housing is affordable for people that are not eligible for social housing and not able to afford to buy their own property. As an already transient group, growth in the private rented sector could spell uncertainty for more people about their living arrangements.

In recent times there has been a substantial increase in the number of in-work tenants that have become dependant on welfare support^{xxv}. Further, even people that are currently meeting financial commitments relating to housing may be adversely affected due to the uncertain terms of their employment. The negative effects of insecure work were recently highlighted in a report published by GCPH. The report highlights the negative impact of insecure work on health over a prolonged period as being more detrimental to health than actual job loss^{xxvi}.

Section 5: Getting a better fit between housing and the environment

Q.14. Do you agree with our assessment of the importance of housing to the environment?

This is an area where housing adjustments can make a direct positive effect on people's lives, while also contributing positively to a reduction in carbon emissions and fuel poverty at the same time. The design and quality of housing is important for creating places that people are able to socialise and be active in, and well maintained and attractive public places can encourage more people to exercise and make active travel choices^{xxvii}. To ensure a more active population and to make a contribution towards reducing carbon emissions, new housing developments could be required to outline the extent to which they can contribute positively towards levels of walking and cycling and reducing car dependency.

Q.15. Do you agree with our brief assessment of current policy on housing in relation to the environment?

We agree with the Commission's preference for directing new housing developments towards brownfield sites. This prevents further encroachment of the greenbelt and helps to create more dense urban areas, which is important for reducing car-reliance, building social capital and ensuring that local shops and services are supported by a large enough population^{xxviii}. Although this preference is in-keeping with current Scottish Planning Policy^{xxix}, issues of contamination can reduce the speed with which many suitable brownfield sites are developed, and we would welcome any recommendations from the Commission which enable brownfield development to take place more quickly in poorly connected communities, as suggested in the recent review on land use in Scotland^{xxx}. Tackling this issue could help to reduce the levels of vacant and derelict land, which is an issue that continues to present problems for urban areas in Scotland and in particular, Glasgow^{xxxi}.

Having access to a good quality neighbourhood is an issue of social and environmental justice. We would welcome increased investment to make use of vacant and derelict land, either on a temporary or permanent basis. We would also be supportive of measures which enable communities to take more ownership of unused land and buildings where appropriate. This is in line with several recent

reviews and policy and legislative actions² which promote more effective mechanisms being put in place to enable communities to have shape neighbourhood decision-making more effectively and to take greater ownership of community assets.

Section 6: Housing and Health and Education

Q18. Do you agree with our on our assessment of the importance of housing to health and education?

Yes, the issues outlined are understood to have a profound impact on health and wellbeing. However, this list is not exhaustive as several less direct impacts are known to impact on health. Further, the issues relating to housing are largely considered in relation to potential impacts on individuals, and it little consideration is afforded to the wider impact of housing on the functioning of communities. It is also worth noting that the issues covered in this section relate mainly to the potentially adverse effect of housing, rather the potentially positive effects that housing can have. Examples of positive effects include the importance of good quality housing for self esteem, the contribution that good quality and well designed housing can make to a neighbourhood and the way in which housing shapes health behaviours in a positive way.

Housing is also an issue that has different implications for people at different life stages. The trend towards a more elderly population will have implications for the types of housing that are built in the future and the adaptation of existing housing. As already stated, demographic trends at a national level are not always reflected at a local level, meaning that careful consideration should be given to the types of housing that are built from place to place.

As a matter of urgency, we would welcome recommendations which support the reduction of homelessness in Scotland.

Section 7: Housing and Community Regeneration

Q.22. Do you agree with our on our assessment of the importance of community regeneration?

We agree that decision making around the development of new housing should involve local people, and that their input should be sought as early as possible. This can reduce the likelihood of negative reactionary responses to housing proposals. We feel that the Commission should advocate greater community influence over neighbourhood decision-making as there is evidence that it can help to build trust between developers, housing associations, local authorities and local communities^{xxxii}.

Land-banking - whereby house builders wait for land values to increase before building - can be detrimental to communities by increasing the amount of vacancies within a neighbourhood and creating a sense feeling that a place is not well loved or looked after. As such, we would welcome any recommendations from the Committee which would encourage house builders to build more quickly, which permit the community use of land on a temporary basis when undeveloped for a number of years, or which could help to facilitate the community purchase of unoccupied land or

² Examples include the Commission on the future delivery of Public Services, the Community Empowerment (Scotland) Bill 2014 and the Land Reform Review Group Final Report: The Land of Scotland and the Common Good.

buildings. In keeping with David Adam's suggested land use changes, we would be supportive of action which could speed up the development process in fragmented urban areas and which allow community groups to take ownership of unused land/buildings.

Housing Associations make an important contribution to health through continued improvements to dwellings, new build developments and increasingly, through area improvements. Housing accounted for 30% of the third sector's total income in Scotland in 2102/13, employing nearly 17,000 people^{xxxiii}. With this level of influence, housing associations can play an important role in reducing inequalities in health through measures which explicitly attempt to address the health and quality of living conditions for tenants.

However, community regeneration is not solely an issue within the social rented sector, and consideration should be given within the recommendations to how community regeneration and development can be supported in areas of mixed tenure and high density private rented accommodation, where there is an absence of the supporting role which social landlords can play.

Section 8: Do we need a more robust private rented sector?

Q.26. Do you agree with our views on the need for a more effective private rented sector which can make a greater contribution to meeting housing needs?

We acknowledge that the cost of private renting has increased substantially relative to social housing and home ownership, and that private renting can be an insecure form of tenancy. The evaluation of the Govanhill Equally Well test site demonstrated the challenges posed by overcrowding and unfavourable tenancy arrangements for people living in privately rented housing. While Govanhill Housing Association were successful at lobbying the Scottish Parliament to introduce powers to act more decisively on rogue landlords and to improve understanding of tenant and landlord rights^{xxxiv}, further introducing and enforcing powers on unregistered landlords could help to protect more people from unsafe and unpleasant housing conditions.

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Do you have any further comments in relation to the Commission on Housing and Wellbeing's consultation paper?

While we agree with the commission's assessment of how housing can impact on wellbeing, our previous experience suggests that the 8 sections outlined here should not be considered in isolation. Having established these eight sections and detailed the ways in which they are relevant to housing, a useful next step would be to consider how action in one area could impact on another, as well as how they all contribute to an area's sense of place. Placemaking, while relevant to community regeneration, is understood by GCPH to be a broader concept which involves collective decision-making about place from a range of perspectives. It involves thinking more holistically about how places are created and draws on local knowledge to inform decision-making. This approach to development has the potential to draw more effectively on expertise from health and academia to inform policy and development decisions, with responsibility for places extending beyond the traditional boundaries of planning. This is an approach to development that Glasgow City Council are supportive of and have integrated into their recent Local Development Plan.

ⁱ Gibson M, Petticrew M, Bamba C, Sowden, AJ, Wright KE, Whitehead M. "Housing and health inequalities: A synthesis of systematic reviews of interventions aimed at different pathways linking housing and health." *Health & place* 17.1 (2011): 175-184.



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- iii Nicol S, Roys M, Davidson M, Ormandy D, Ambrose P. Quantifying the cost of poor housing. IHS BRE Press, 2010.
- iv <http://data.jrf.org.uk/data/hs-affordability-tmr/>
- v Jones R, Yates G. The built environment and health: an evidence review. GCPH, Glasgow, 2013.
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- vii <http://data.jrf.org.uk/data/poverty-housing-tenure/>
- viii <http://www.gro-scotland.gov.uk/press/2014/house-estimates-2013.html>
- ix Scotland's People Annual Report: Results from 2013 Scottish Household Survey: <http://www.scotland.gov.uk/Publications/2014/08/7973/3>
- x Graham H, McQuade R. Exploring the impacts of the UK government's welfare reforms on lone parents moving into work. GCPH, Glasgow, 2014.
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^{xxvi} Harkins C, Egan J. The rise of in-work poverty and the changing nature of poverty and work in Scotland: what are the implications for population health? GCPH: Glasgow; 2013.

^{xxvii} Wendel-vos W, Droomers M, Kremmers S, Brug J, Van Lenthe F. Potential environmental determinants of physical activity in adults: A systematic review. *Obesity reviews* 2007;11 (2): 109-117.

^{xxviii} Jones R, Yates G. The built environment and health: an evidence review. GCPH, Glasgow, 2013.

^{xxix} Scottish Government. Scottish Planning Policy. Scottish Government: Edinburgh; 2014.

^{xxx} Elliot A, Watt J, Cooke I, Tabor P. The land of Scotland and the common good: Report of the land reform review group. Scottish Government: Edinburgh, 2014.

^{xxxi} Scottish Government. Scottish vacant and derelict land survey 2012. Edinburgh: Scottish Government; 2013.

^{xxxii} Jones R, Yates G. The built environment and health: an evidence review. GCPH, Glasgow, 2013.

^{xxxiii} Scottish Government. Scottish Planning Policy. Scottish Government: Edinburgh; 2014.

^{xxxiii} Scottish Council for Voluntary Organisations. State of the Sector report, SCVO 2014.

^{xxxiv} Harkins C. Partnership approaches to address local health inequalities: Final evaluation report from the Govanhill Equally Well test site. GCPH: Glasgow; 2012.