

Housing and health inequalities



NHS Health Scotland is a national Health Board working with and through public, private and third sector organisations to reduce health inequalities and improve health. We are committed to working with others and we provide a range of services to help our stakeholders take the action required to reduce health inequalities and improve health.

Key messages

- Housing has an important influence on health inequalities in Scotland. This is through the effects of housing costs, housing quality, fuel poverty and the role of housing in community life.
- Many people do not live in a home that is warm, dry and affordable.
- There is more work to do to ensure that housing across tenures provides a sufficient number of quality, affordable homes to meet the needs of people in Scotland.

Key actions

- Strengthen and grow a social rented sector that is accessible to all those who need it.
- Meet Scotland's requirement for new homes in a way that increases the availability of affordable homes across all tenures.
- Raise and maintain the quality of existing housing across all tenures to ensure that every home in Scotland is warm, dry and energy efficient.
- Deliver the vision of a Scotland where fuel poverty is eliminated.

What is this briefing about?

This briefing focuses on the role that good-quality housing can play in improving health and wellbeing and reducing health inequalities. It links closely with complementary inequalities briefings on place and communities¹ and on homelessness.

What are health inequalities?

Health inequalities are the unfair and avoidable differences in people's health across social groups and between different population groups. They represent thousands of unnecessary premature deaths every year in Scotland, and for men in the most deprived areas nearly 25 fewer years are spent in 'good health' than men in the least deprived areas. For women this is 22 years. Please see the first briefing in this series, *Health Inequalities: What are they? How do we reduce them?*² for more information on health inequalities and the broad range of actions that can be taken to reduce them.

Why does housing matter for health inequalities?

Housing has the potential to reduce or reinforce health inequalities. It exerts a substantial influence on health and wellbeing through several linked routes, including: the affordability of homes; the quality of homes; and the role of the home as a platform for inclusion in community life. In Scotland, many people do not live in a house that is warm, dry and affordable, with people on low incomes being disproportionately affected.

This briefing builds on a growing body of work that highlights the importance of housing to health and wellbeing. In particular, it draws on findings from *Good Places, Better Health*³ (launched in 2008 as the Scottish Government's environment and health strategy), and on the recent work of the Commission on Housing & Wellbeing.⁴ The briefing is structured around four statements that highlight what housing should provide for people in Scotland in order to reduce health inequalities:

1. Everyone in Scotland should have an affordable home that meets their needs.
2. Every home in Scotland should be warm, dry and energy efficient.
3. Everyone in Scotland should be able to afford to heat their home.
4. Everyone in Scotland should have a home that supports wellbeing through connections to a place and a community.






Income, wealth and the welfare system are at the heart of the relationship between housing and health inequalities, and consequently, poverty is a recurrent theme throughout this briefing. This is consistent with the 2016 report from the Scottish Government's Independent Advisor on Poverty and Inequality⁵ which included a focus on housing within the broader challenge of tackling poverty.

Access to adequate housing is enshrined in the Universal Declaration of Human Rights. The United Nations (UN) Habitat Commission (2001) described the key aspects of adequate housing as including: security of tenure, affordability, habitability, and equal and non-discriminatory access.⁶

The practical opportunities for the public health and housing sectors in Scotland to work together to improve health and reduce inequalities are outlined in a forthcoming ScotPHN report.⁷

The Commission on Housing and Wellbeing

The Commission on Housing and Wellbeing was established by Shelter Scotland, with the remit of undertaking an independent, evidence-based assessment of the importance of housing for wellbeing in Scotland. Its final report in June 2015⁴ set out recommendations on the themes of:

-  housing as 'home'
-  neighbourhood and community
-  economic wellbeing (employment and income)
-  health and education
-  environmental sustainability.

This report has had considerable influence, with the Scottish Government publishing a point-by-point response.⁸

1. Everyone in Scotland should have an affordable home that meets their needs

Poverty and housing costs

For the majority of people in Scotland, housing costs are a major factor in determining not only the degree of control over where they live and the quality of the home that they can afford, but also the amount of money that they have available to support their health and wellbeing after paying housing costs. In addition, there is potential for negative impacts on mental health through anxiety and stress related to rent or mortgage payments.⁹ Therefore, housing has a direct impact on health inequalities in Scotland.

Poverty levels can be expressed 'before housing costs' or 'after housing costs'. The latter can give a more complete picture,¹⁰ and the differences between the two measures highlights how important housing affordability is to poverty.

In **2014/15**, an additional **130,000** people experienced absolute poverty once housing costs were taken into account;



this includes
50,000
children

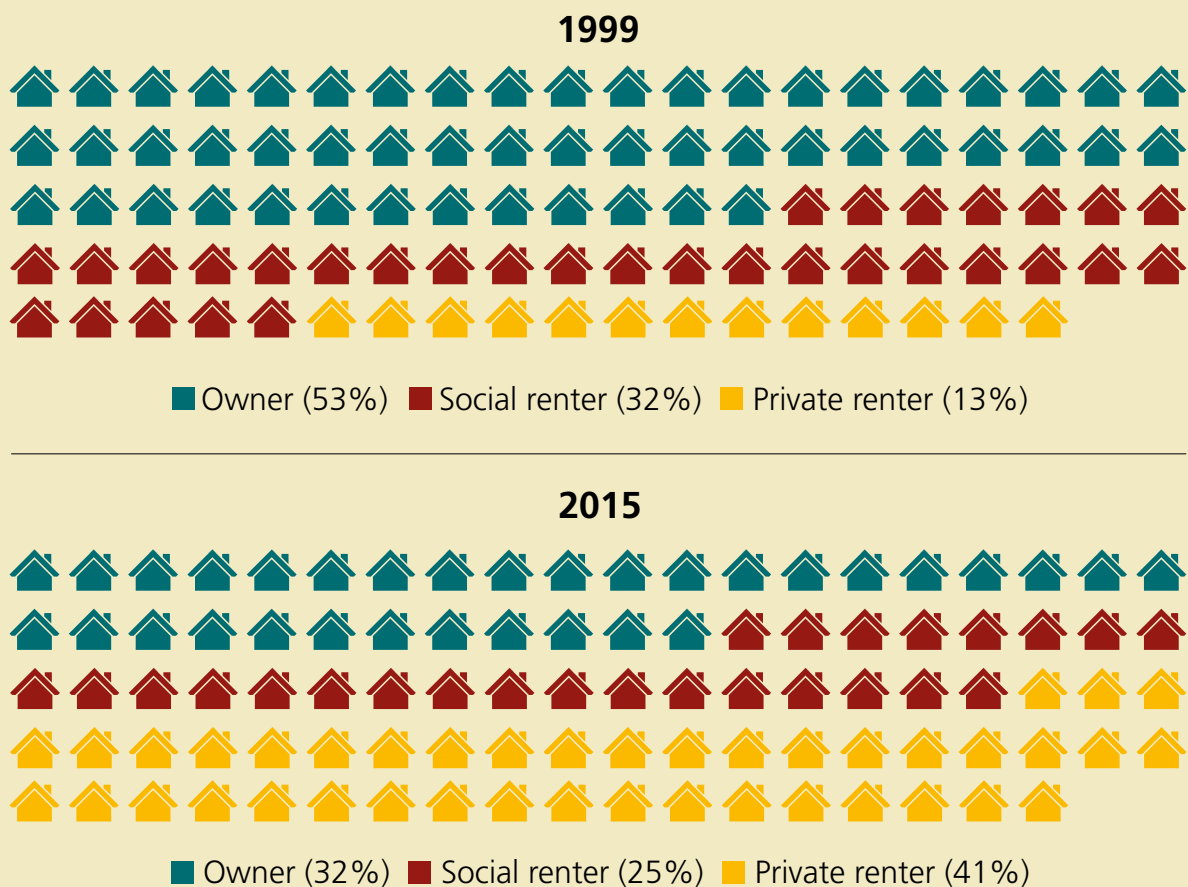
and brings the total number of people in Scotland living in **absolute poverty** to **890,000 (17%)**¹²

Housing tenure in Scotland: a new landscape

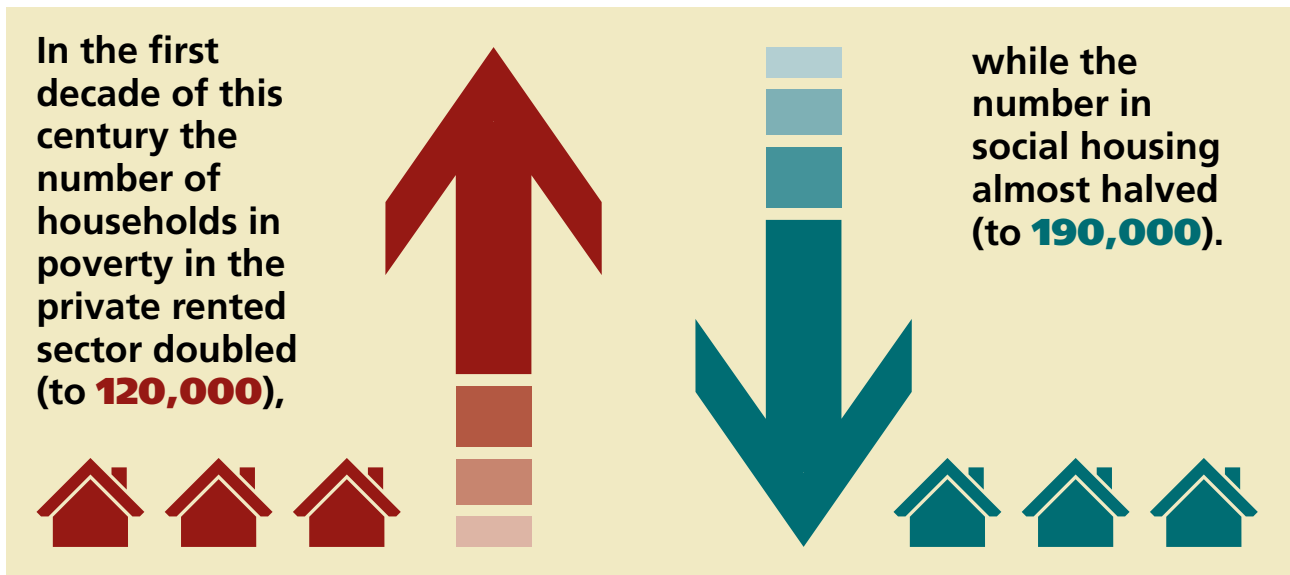
Scottish Household Survey data show that the distribution of housing tenures in Scotland has changed dramatically since the turn of the century.¹² The private rented sector has more than doubled its overall share since 1999, to 14% in 2015. In contrast, the social rented sector has shrunk from 32% in 1999 to 23% in 2015, and has undergone a transition such that many social renters now rent from a housing association rather than a local authority. Home ownership stood at 61% in 2015 and has remained fairly stable over the last decade, after nearly doubling between 1980 and 2005.

An important change is that the private rented sector is increasingly being used by people seeking secure long-term housing, including families. Changes to tenure have been particularly marked among under 35s, with increasing numbers unable to access social housing or afford their own home.

The rise of generation rent: housing tenure over time for households headed by people aged 16-34.¹²



The distribution of people in poverty (after housing costs) by tenure has also changed recently. The sharp rise in the number of people in poverty in the private rented sector has been concentrated in people of working age.¹³ This changing pattern, in part, reflects the relatively high rents in the private rented sector compared with the social rented sector.



Housing affordability is directly related to supply. In Scotland, the historical impact of the 'Right to Buy' policy, a decline in house building in both the private and social sectors, demographic trends, and other factors, have combined to create a situation where demand outstrips supply. As a result, many people struggle to find affordable housing that meets their needs. There is a pressing need to increase supply, particularly of affordable housing, that has been clearly articulated in recent publications, including the final report of the Commission on Housing and Wellbeing⁴ and the Chartered Institute of Housing's *Agenda for Change*.¹⁵ Reflecting this, the supply of affordable housing is at the heart of current housing policy,¹⁶ and the Scottish Government recognises the need for more homes to be delivered across all tenures, including the social rented sector.¹⁷

This task is a substantial one, but there has been progress in recent years. The Scottish Government exceeded its five-year target of delivering 30,000 affordable homes by March 2016. As part of this target, the government pledged to deliver 20,000 social rented homes, including 5,000 council homes, both of which have also been exceeded.¹⁸

Current targets include delivering 50,000 affordable homes, including 35,000 for social rent, over the period to 2021; a goal that would meet a key recommendation of the Commission on Housing and Wellbeing. The policy landscape to support further progress has been strengthened by the *Joint Housing Delivery Plan for Scotland*,¹⁹ which sets out a vision for increasing housing availability.

Importantly, the overall strategy in Scotland of supporting the social rented sector as a viable, quality and affordable alternative to the private rented sector and home ownership is a constructive step towards reducing health inequalities, and contrasts markedly with policy elsewhere in the UK. However, strengthening and growing the social rented sector remains a huge challenge.

In March 2015, more than 150,000 households were on local authority housing lists.²⁰ This indicates an unfulfilled demand, with potentially significant implications for health and wellbeing, particularly among the least affluent households in Scotland.

Reform of the private rented sector, particularly in terms of offering secure, long-term tenures, is another important challenge. The Private Housing (Tenancies) (Scotland) Bill²¹ (passed in

March 2016) should facilitate progress on this, though there is some way to go to ensure that this sector can adequately meet the needs of families and those seeking secure, long-term accommodation.

Taxes and benefits

Taxes and benefits represent another major influence on housing affordability. Recent changes to the welfare system, particularly in relation to housing benefit and the benefit cap, have exacerbated the difficulty of finding affordable housing for many claimants.²² However, the negative impact of the so-called 'bedroom tax' has been mitigated by the Scottish Government's efforts to compensate tenants through local authority payments, and there is now a commitment to abolish it altogether. Of note, public expenditure on means-tested housing subsidies currently outweighs investment in the supply of affordable housing, and the Commission on Housing and Wellbeing recommended consideration to redressing this imbalance while minimising any adverse impact on Housing Benefit recipients.⁴ Council tax remains another aspect of housing affordability that can disproportionately impact on people with low incomes, and the Commission on Local Tax Reform²³ has examined fairer alternatives.

2. Everyone in Scotland should have a quality home that is warm, dry and energy efficient

Poor-quality housing is linked to poor health and wellbeing, and the potential for improved housing quality to improve health outcomes is reflected in the Good Places, Better Health recommendation that 'everyone lives in warm, dry, appropriately ventilated homes'.³ Cold and damp housing is of particular concern, and has been associated with poor physical health, such as asthma, and poor mental health and wellbeing.^{24,25} People who spend a high proportion of time in the home, including older people, children, people who are disabled or have long-term conditions, and people who are socially isolated, can be disproportionately affected.

Housing quality and housing affordability are closely related, as people who are more affluent are generally able to afford a 'better' place to live.²⁶ The relationship between housing quality and health outcomes is a complex one, and poor housing conditions often co-exist with other socioeconomic circumstances which are independently associated with poor health. Nonetheless, there is some evidence to suggest that making housing warm, dry and energy efficient can positively impact on people's health and wellbeing, especially if targeted at vulnerable individuals.^{27,28,29}

The need to improve energy efficiency is also embedded in current policy, principally through Scotland's Sustainable Housing Strategy.³⁰ The synergy between such actions and ambitions to reduce carbon emissions is well documented, and improving the energy efficiency of Scotland's buildings is a National Infrastructure Priority. The Energy Efficiency Standard for Social Housing introduced in 2014 sets minimum energy efficiency standards that all social housing must meet by 2020. The Scottish Housing Regulator has reported that 69% of social housing met the standard at April 2016.³¹ In November 2016, the Minister for Housing announced work is now underway to develop Scotland's Energy Efficiency Programme (SEEP), and committed additional funding to improve energy efficiency in the social rented sector.³² The Scottish Government has also committed to consulting on minimum energy efficiency standards in the private rented sector alongside consultation on the draft energy strategy.

The Scottish Housing Quality Standard (SHQS) is the principal measure of housing quality in Scotland. The Scottish Government set a policy target for social landlords to bring their stock

up to the standard set by SHQS by April 2015. The independent Scottish Housing Regulator reported that at the target date only 1.2% of social housing was non-compliant with the SHQS, with exemptions/abeyances applied to a further 7.8%.³³ However, different standards currently apply to other public sector landlords such as universities and the Ministry of Defence³⁴, and to housing in the home ownership and private rented sectors.

Data from the 2014 Scottish House Condition Survey³⁵ show that the proportion of private rented sector housing that fails to meet the SHQS remains high in comparison to the social rented sector. Building on the commitment in Scotland's Sustainable Housing Strategy, the Scottish Government has set up a forum to consider a cross-tenure Common Housing Quality Standard, and the impact on health of factors such as dampness, ventilation, living space and safety measures is an element of this work.³⁶

Overcrowding is a health inequalities issue that relates to both affordability and quality of housing, and indeed is one of the variables that currently make up the Scottish Index of Multiple Deprivation (SIMD). It can affect physical and mental health through a number of interrelated routes, and has been implicated in poor educational outcomes owing to both school absences caused by ill health and the difficulties it imposes on home study.^{4,24} In 2014, 74,000 (3%) of Scottish households were defined as overcrowded, a figure that has remained largely unchanged since 2003/2004.³⁵

3. Everyone in Scotland should be able to afford to heat their home

Fuel poverty presents a considerable problem in Scotland. A significant proportion of households struggle to afford fuel, and are therefore at risk of experiencing cold and damp housing, or of having to sacrifice other vital expenditure.³⁷ Stark choices between eating and heating are a reality for some households, with clear implications for health inequalities.³⁸

There are four drivers that, in combination, can create fuel poverty:³⁷

1. energy performance (i.e. the physical structure and thermal performance of the building)
2. the cost of fuel
3. how fuel is used within the home
4. household income.

Fuel poverty is therefore a complex issue linked to socioeconomic circumstances, the built environment and macroeconomics.



In 2014, 34.9% of households (around 845,000) were fuel poor; this level is broadly similar to revised estimates for the previous year.



Households are referred to as being 'fuel poor' if in order to maintain a satisfactory heating regime, they would be required to spend more than 10% of their income on all household fuel use. This definition has limitations in that it includes more affluent households in large energy-inefficient homes,³⁹ and the Scottish Government has undertaken to take forward a review of this definition.⁴⁰

More broadly, the Scottish Government has committed to working with stakeholders to tackle fuel poverty, and has welcomed recent reports from both the Scottish Rural Fuel Poverty Task Force⁴¹ and the Fuel Poverty Strategic Working Group,³⁷ which together set out a wide range of recommendations.⁴⁰ The latter report emphasises the need to focus action on all four drivers of fuel poverty, to establish an effective monitoring programme and to base fuel poverty strategy on the principle of social justice. The Scottish Public Health Network (ScotPHN) has published guidance for directors of public health on taking action in support of this report.⁴²

Analysis based on 2013 data from the Scottish House Condition Survey has shown that while less than half of those experiencing fuel poverty are income poor (in relative terms, before housing costs), the vast majority of people in Scotland who are income poor are also in fuel poverty.³⁵



4. Everyone in Scotland should have a home that supports wellbeing through connections to a place and a community

Affordability, housing quality and fuel poverty have substantial influence on wellbeing,^{4,5,14} but the relationship extends further. Housing does not just provide shelter and space for indoor living; it makes a vital contribution to the physical and social environment of a neighbourhood. Housing is the root that connects people to communities, and the platform that enables full participation in community life.

To maintain links to communities, the provision of housing types and tenures that meet people's needs throughout life is vital. Conversely, frequent house moves, insecure tenures and homelessness disconnect people from the benefits of being part of a community. The mix of house sizes, types and tenures is another important consideration in the creation of strong communities.

Housing and homelessness

Homelessness is inextricably linked to poverty, housing choices and the affordability of housing. The detrimental impact of homelessness on health and wellbeing is severe,⁴³ and it also has a negative impact on education and employability for those affected. A further inequalities briefing in the series addresses the critical issue of homelessness.

The Scottish Government recognises the need for planning to deliver high-quality places for people, meeting the needs of communities and supporting sustainable and inclusive economic growth. The draft *Planning Delivery Advice on Housing and Infrastructure*⁴⁴ was published in 2016. The advice clarifies housing and infrastructure requirements in development plans and action programmes. A wide-ranging review of the planning system, conducted by an independent panel appointed by the Scottish Government, has set out extensive recommendations for supporting the delivery of good-quality housing.⁴⁵ At a local level, Integrated Joint Boards with responsibility for integrating health and social care are also required to produce a Housing Contribution Statement as part of their Strategic Commissioning Plan.

The principle of working with communities to ensure that development and regeneration activity meets the needs of the community and maintains community networks is important⁴⁶ and is well established in Scotland. The Community Empowerment (Scotland) Act 2015⁴⁷ embeds that principle, and places a requirement on Community Planning Partnerships to prioritise outcomes for localities. NHS Health Scotland, in partnership with Architecture and Design Scotland and Scottish Government are rolling out the Place Standard.⁴⁸ The Place Standard tool provides a simple framework to structure conversations about place, and includes a theme on 'Housing and Community' as part of a holistic approach to improving places for communities.

Actions on housing to reduce health inequalities

- Meet Scotland's requirement for new homes in a way that increases the availability of affordable homes across all tenures.
- Maintain and grow a social rented sector that provides quality homes and is accessible to all those who need it.
- Ensure that tenants in the private rented sector, including families, have good, secure homes.
- Use available powers nationally and locally to mitigate negative impacts of welfare reform and create a tax and benefit system that prioritises people's need for good-quality housing to support health and wellbeing.
- Establish and enforce a common cross-tenure housing standard that ensures that all housing in Scotland provides good-quality, energy-efficient homes.
- Develop a formal process for NHS bodies to input into local authority housing strategies, and embed the vital role of housing within the Health and Social Care Integration agenda.
- Develop training/e-learning materials that enable frontline staff to take opportunities to reduce health inequalities through action on housing.
- Deliver the vision of a Scotland where fuel poverty is eliminated, beginning with households that are also income poor.
- Embed a planning system that delivers high-quality places for people to live, meets the needs of communities and supports sustainable and inclusive economic growth.
- Empower communities to shape the place they live, including housing that meets people's needs throughout life.

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Collaboration with NHS Health Scotland

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