

SCORE

NEW HOUSING ASSOCIATION TENANTS IN SCOTLAND

The SCORE Annual Digest 1996-97

(including the first SCORE report on
shared ownership sales in Scotland)

Scottish COntinuous REcording System

SFHA

November 1997



Scottish Federation of
Housing Associations

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Printed & Designed by:

Reprographic Services
University of St Andrews
Purdie Building, North Haugh
St Andrews
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SCORE

Annual Digest 1996-97

Introduction

This is the Fifth Annual Digest of SCORE, the Scottish COntinuous REcording system, run by the Scottish Federation of Housing Associations and funded mainly by Scottish Homes. The processing of data is carried out by the Joint Centre for Scottish Housing Research from its St Andrews base.

This Annual Digest differs from the previous editions as it includes information on 625 shared ownership sales, which were monitored by SCORE for the first time in April 1996. This data complements the main body of information on almost 12,250 lets of rented housing. All the information relates exclusively to lets by housing associations which are registered with Scottish Homes and are members of the SFHA.

The lets were recorded when the nine Scottish Homes former district offices were still in operation; the data is recorded under these districts.

Unfortunately no similar monitoring system operates for local authority lets, which makes comparisons between the sectors difficult.

It would be appropriate at this point to record the SFHA's warm thanks to all those housing officers and tenants who co-operate in collecting SCORE information: it may not be a glamorous task, but it is crucial.

Feedback on this report and on the SCORE system in general is always welcomed by the SFHA, and any comments should in the first instance be directed at David Bookbinder in the Edinburgh office on 0131 556 5777.

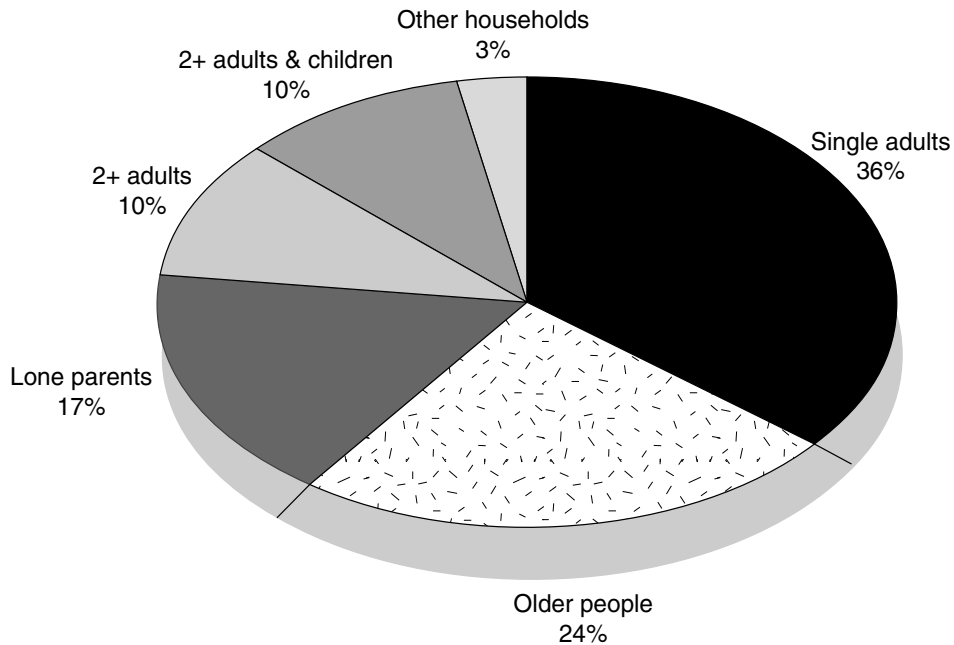
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1. The Tenants

1.1 Who was housed?

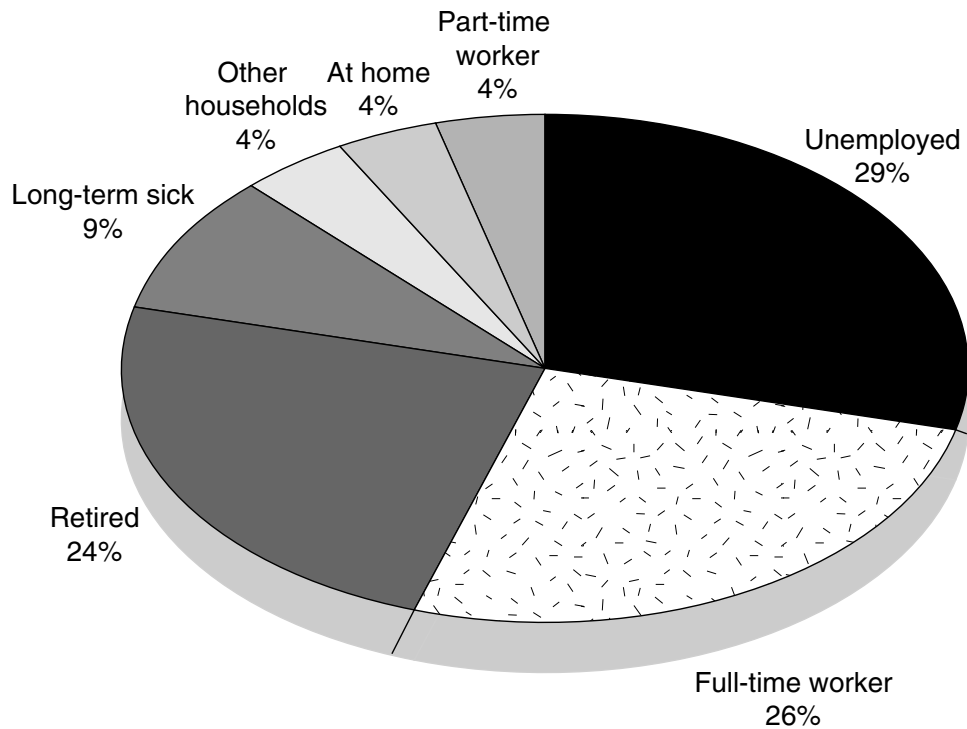
(see table 1.1)



- Single adults continue to be the largest group housed by associations in Scotland. In 1996-97 36% of lets went to single adults compared with 34% in 1995-96.
- One in six lets went to lone parents, a slight increase on the previous year.
- The proportion of lets to older people has again fallen, to 24% from 26% last year and 30% in 1992-93.
- Regional variations highlighted in Table 1.1 (at the end of the report) show that nearly 50% of lets in Grampian went to single adults, whilst in Glasgow and North and South Clyde 20% of lets went to lone parents. Older people accounted for only 15% of lets in Glasgow, but 29% in Edinburgh.

1.2 **Who was working?**

(see table 1.2)



- Over the years of SCORE reporting there has been very little change in the above proportions.
- Regional differences (shown in table 1.2) include relatively high proportions of people in full-time work in Highlands and Islands (38%) and Ayrshire, Dumfries and Galloway (36%). The proportion of lets to unemployed people range from 19% in Grampian and 20% in Highlands and Islands to 39% in Glasgow.

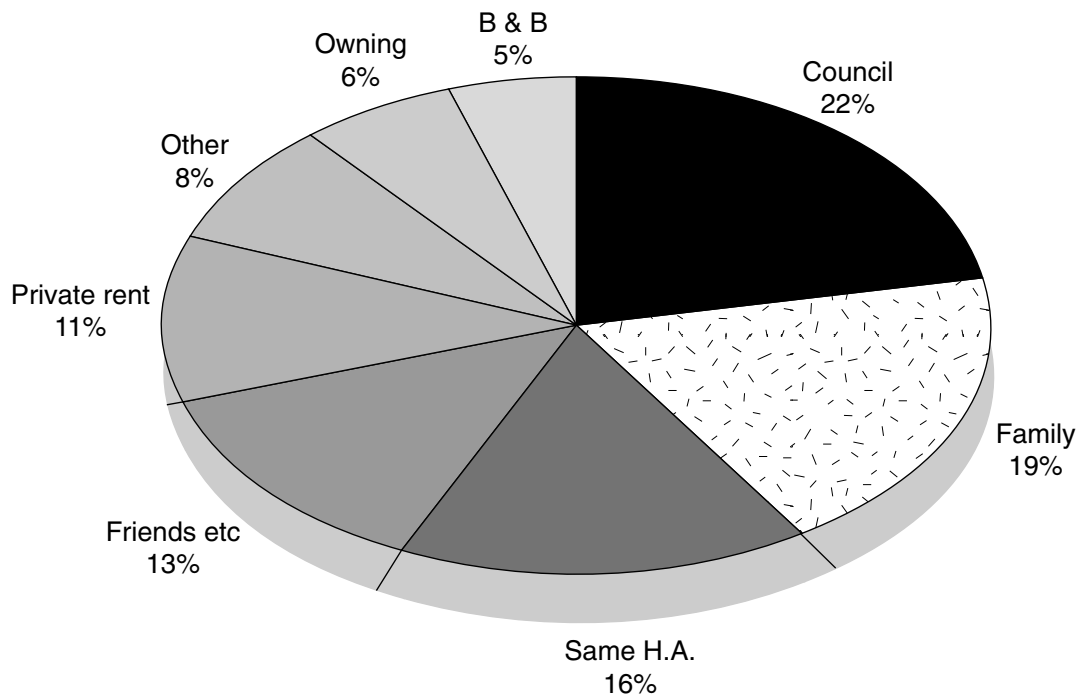
1.3 **People from ethnic minorities**

(see table 1.3)

- 2.5% of lets in 1996-97 went to households which described themselves as being of an ethnic origin other than white, as against 3% in 1995-96.
- The largest non-white group housed was Pakistani (107 lets recorded), followed by Black African (36 lets) and Chinese (24 lets).

1.4 **Which tenure did tenants come from?**

(see table 1.4)



- 1996-97 saw a decrease in the proportion of lets to council tenants, from 26% in 1995-96 to 22%, but it is too early to suggest that this indicates a permanent trend.
- The proportion of lets to people previously living with family or friends went up from 28% in 1995-96 to nearly 32%.
- 5% of lets went to people previously in bed and breakfast accommodation, as against 3% last year.

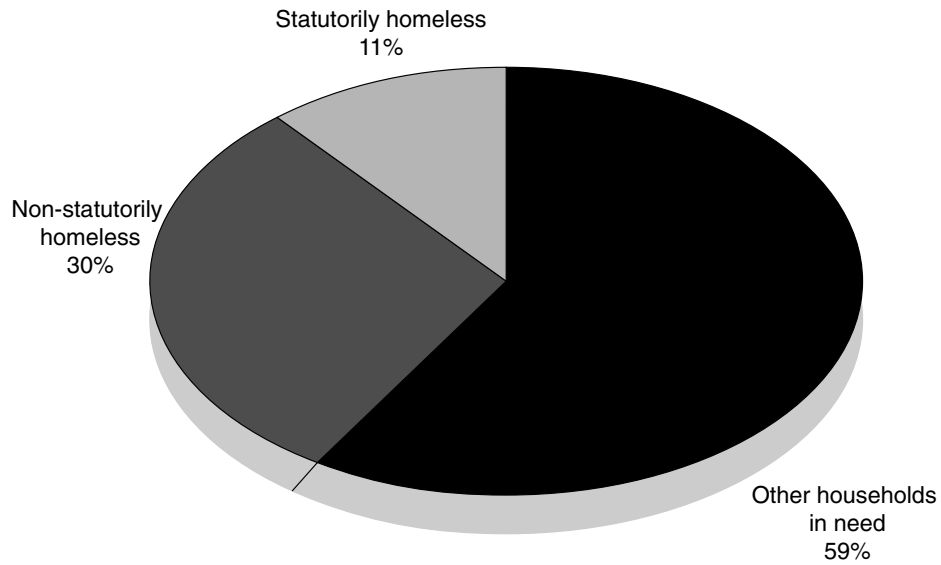
1.5 **Why were tenants rehoused?**

(see table 1.5)

- As in previous years, the top three reasons given by associations for rehousing tenants were medical/health factors (17%), overcrowding (16%) and the need to live independently (11%).

1.6 | **How many tenants had been homeless?**

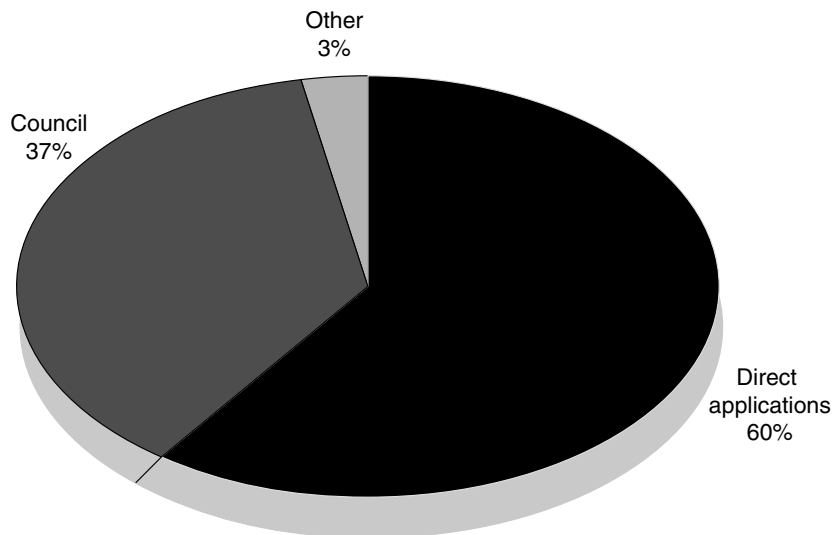
(see table 1.6)



- There was a significant increase in the proportion of new tenants who previously had no home of their own; up to 41% from 36% in 1995-96.

1.7 | **Nominations and other referrals**

(see table 1.7)

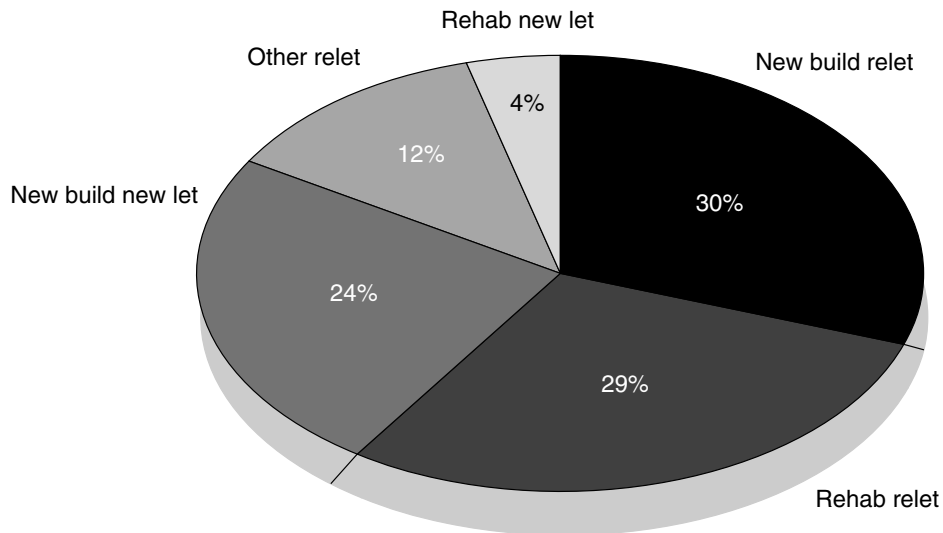


- Net of internal transfers, special referrals and mutual exchanges, council nominations accounted for 37% of lets, down from nearly 40% last year. It is possible that local government reorganisation in April 1996 adversely affected nomination arrangements for a short period.

2. Properties and Lets

2.1 | **Were lets in new build or rehab property?**

(See table 2.1)



- Only 24% of lets were the first let of new build property, compared with 29% in 1995-96, probably illustrating the dwindling new build programme; 4% of lets were the first let of rehabilitated property, as against 5% last year.
- Table 2.1 shows that the highest proportion of rehab and new build first lets was in Ayrshire Dumfries and Galloway (45%) and the lowest in Glasgow (20%).
- Conversely Glasgow had by far the highest proportion of relets of rehabilitated property (51%).
- “Other” is mostly likely to be property acquired through a stock transfer. From 1997-98 onwards, SCORE will be adding an “unimproved” category (presently included under “Other”).

2.2 | **Flat or house?**

(see table 2.2)

- Table 2.2 shows that 78% of lets were in flats (of which 6% were bedsits) and 21% in houses, a similar pattern to the previous year.

2.3 | **Sheltered and amenity housing lets**

(see table 2.3)

- Table 2.3 shows that 15% of lets were in sheltered and 10% in amenity housing. This is almost identical to last year, reflecting a settled trend since the big fall in sheltered lets in 1994-95.
- The highest proportion of sheltered and amenity lets was in Edinburgh Lothian and Borders (33%) and the lowest in Glasgow (13%).

2.4 | **Tenancy type**

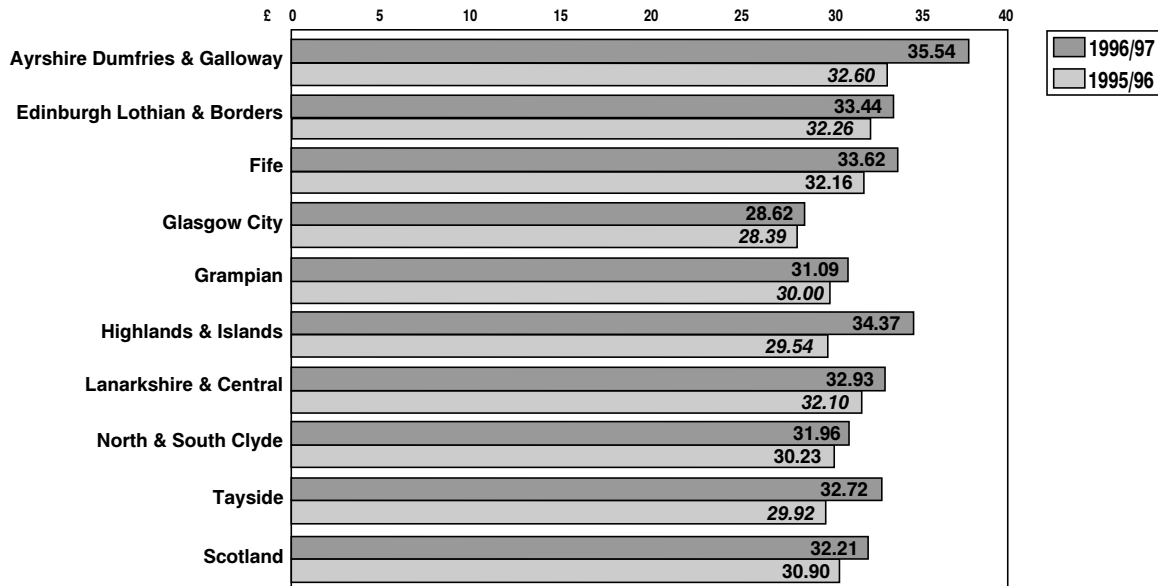
(see table 2.4)

- Table 2.4 shows that the proportion of secure tenancy lets continues to fall; down to 3% this year from 4% last year. 92% of tenancies were assured, 3% short assured and 2% fully mutual co-operative.

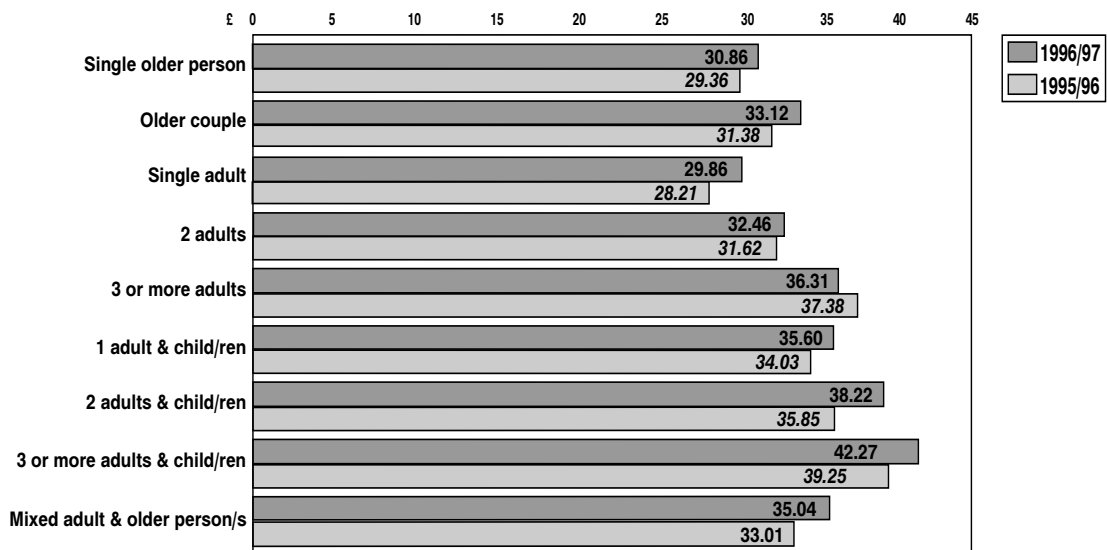
3. Rents, Income and Affordability

3.1 Rents by Scottish Homes District and household type

(see table 3.1)



- The median rent figure for 1996-97 was £32.21, up 4.4% from the previous year's figure of £30.90, and compared with an increase in income of 3.5% (section 3.4). The regional rent level figures should be looked at in conjunction with section 2.1 showing the variation in letting patterns in different districts.
- Regional increases in rent levels varied from just under 1% in Glasgow to 9% in Tayside and Ayrshire Dumfries and Galloway, and over 16% in Highlands and Islands.



- The rent levels for different household types (see also Table 3.1) shows that the overall 4.4% increase was evenly spread across all household types.

3.2 Rents by tenancy type

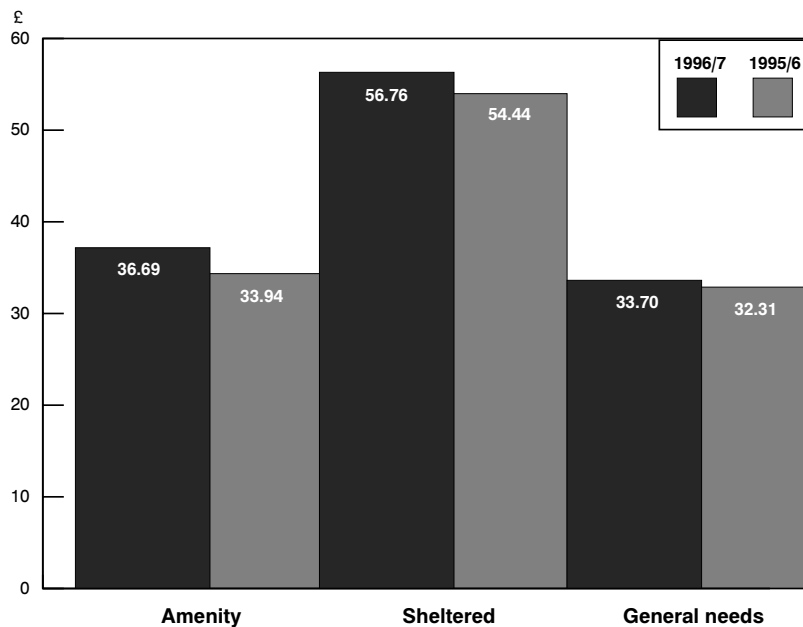
(see table 3.2)

	Fair rents (£)	Assured rents (£)
1992-93	21.74	26.15
1993-94	24.04	27.90
1994-95	26.44	29.00
1995-96	27.12	30.97
1996-97	29.68	32.27

- After only a very small increase in fair rent levels in 1995-96 the year 1996-97 saw an increase of over 9%, twice as much as for assured rents.
- In 1992-93 assured rent levels were 20% higher than fair rent levels but by 1996-97 the difference was only 9%.

3.3 Housing costs in amenity and sheltered housing

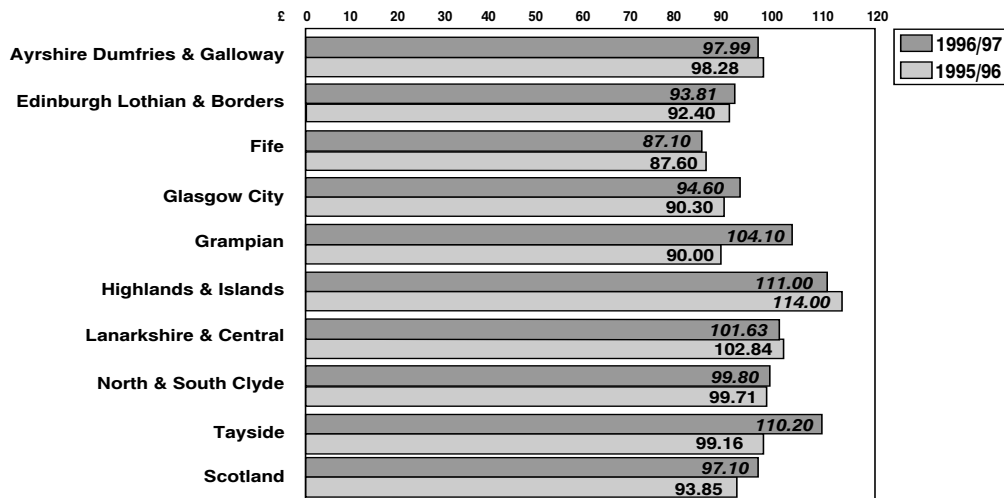
(see table 3.3)



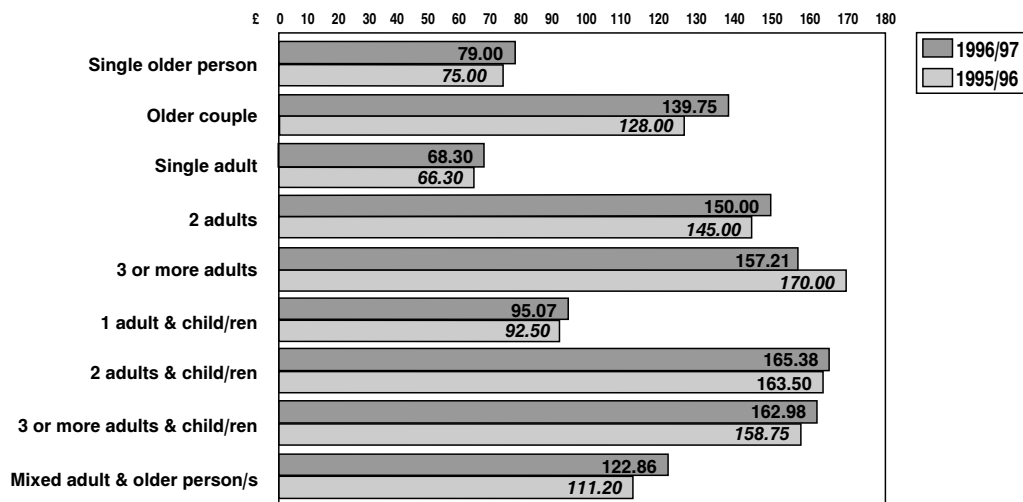
- This shows rent and service charge levels combined. Total housing costs in amenity housing rose by 8%, but in sheltered and general needs housing by only 4%.

3.4 Income by Scottish Homes District and household type

(see table 3.4)



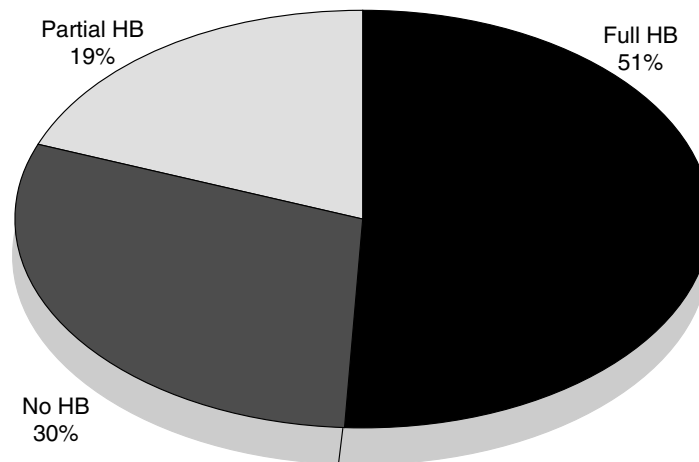
- Median weekly incomes rose by 3.5%, from £93.85 to £97.10. Income figures do not include any Housing Benefit to which the household may be entitled.
- As in 1995-96, the lowest recorded incomes were in Fife (£87.10) and the highest in Highlands and Islands (£111), although both areas saw an actual fall in income levels compared with 1995-96.
- Incomes of single older people, lone parents and households of two adults and children all rose by around 6.5%.



- There were no dramatic changes in the income levels of different household types. The largest group - single adults - saw an overall increase of 3%, from £66.30 to £68.30.

3.5 **Housing Benefit eligibility (all households)**

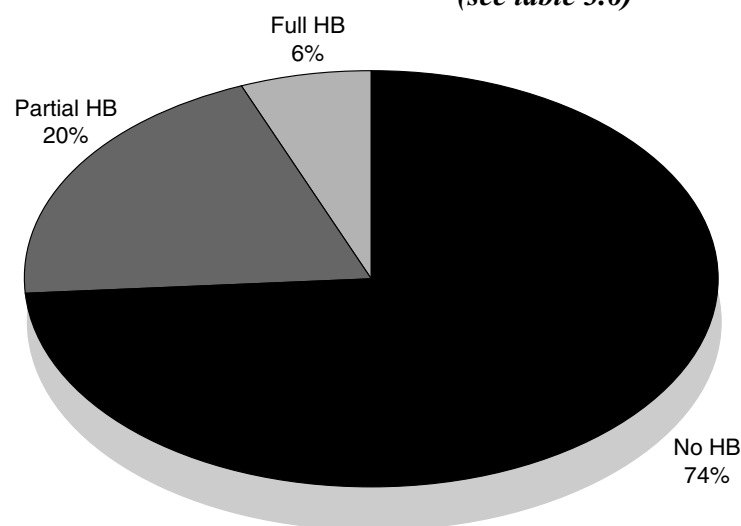
(see table 3.5)



- 70% of all tenants were estimated to be eligible for Housing Benefit, very similar to the 1995-96 figure of 71%. This compares very favourably with dependency levels of 83% in England and Wales.
- As shown in Table 3.5, Grampian stood out as having the highest percentage of people receiving no Housing Benefit (46%).

3.6 **Housing Benefit eligibility (working households)**

(see table 3.6)



- 1996-97 saw a slight increase in the proportion of working households eligible for Housing Benefit, up to 26% from 24% the previous year. This reflects the position two years ago but it is hoped that this is not a general upward trend. The 26% figure is around half the English figure, ie 51% of English housing association tenants in work receive Housing Benefit.
- As in previous years, 84% of single adults and 85% of two-adult households in work were not receiving Housing Benefit.

3.7 | Affordability - combining the SFHA's affordability tests

(see tables 3.7 and 3.8)

All working households

Rent as a Proportion of Income	Income remaining after paying the rent		TOTAL (percentage and number)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	9.8 % 219	68.3 % 1525	78.1 % 1744
more than 25%	9.0 % 201	12.9 % 287	21.9 % 488
TOTAL (percentage and number)	18.8 % 420	81.2 % 1812	100.0 % 2232

- 31.7% of rents (100% minus 68.3%) for new lets to households in work failed at least one of the SFHA's two affordability tests. This is an increase of 2% on last year's figure of 29.6%. However, back in 1993-94 the figure stood at 32% so it is too early to say whether an upward trend is in evidence.

Working households not on Housing Benefit

Rent as a Proportion of Income	Income remaining after paying the rent		TOTAL (percentage and number)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	2.9 % 47	84.9 % 1396	87.8 % 1443
more than 25%	0.2 % 4	12.0 % 197	12.2 % 201
TOTAL (percentage and number)	3.1 % 51	96.9 % 1593	100.0 % 1644

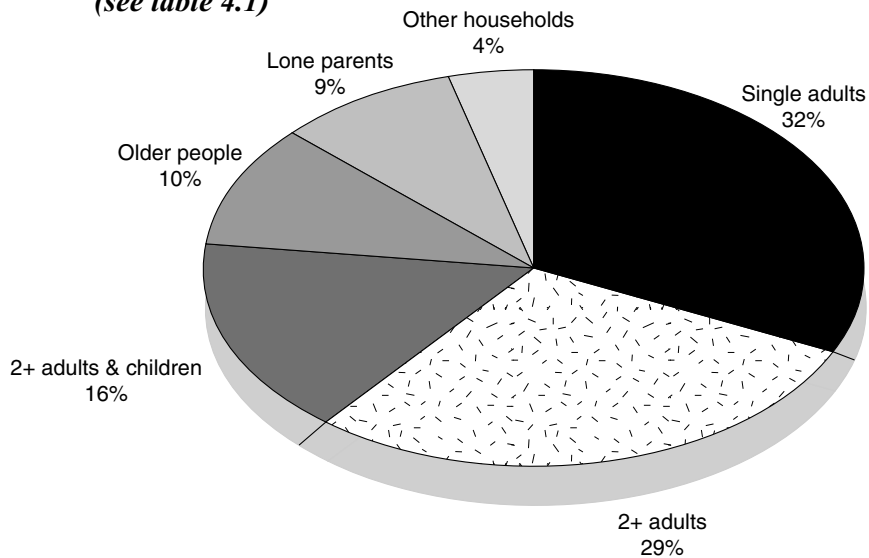
- Just over 15% of rents for working households not on Housing Benefit failed one or both tests, a slight increase on the 1995-96 figure of 14.4%. Where rents failed, it was much more likely to be the "25% of income" test which was not passed.

4. Shared Ownership sales

The following information is derived from data collected by housing associations for 625 sales in Scotland in the year 1996-97; 83% were new sales and 17% resales. As with the figures for lets, the data was collected when the former Scottish Homes district offices were in operation.

4.1 Who was housed?

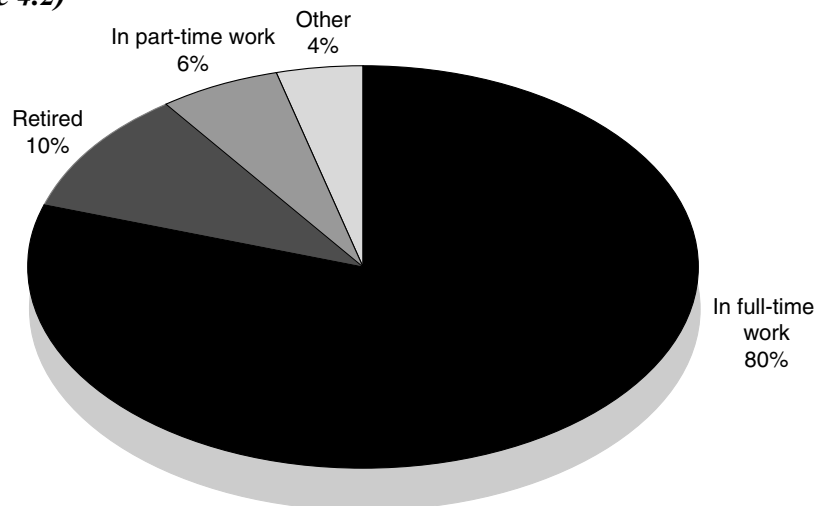
(see table 4.1)



- Fewer older people and many more childless couples bought into shared ownership than went into rented housing, the latter figure probably reflecting the numbers of younger couples setting up their first home or making their first purchase. Only a quarter of purchasers had children.

4.2 Economic status

(see table 4.2)

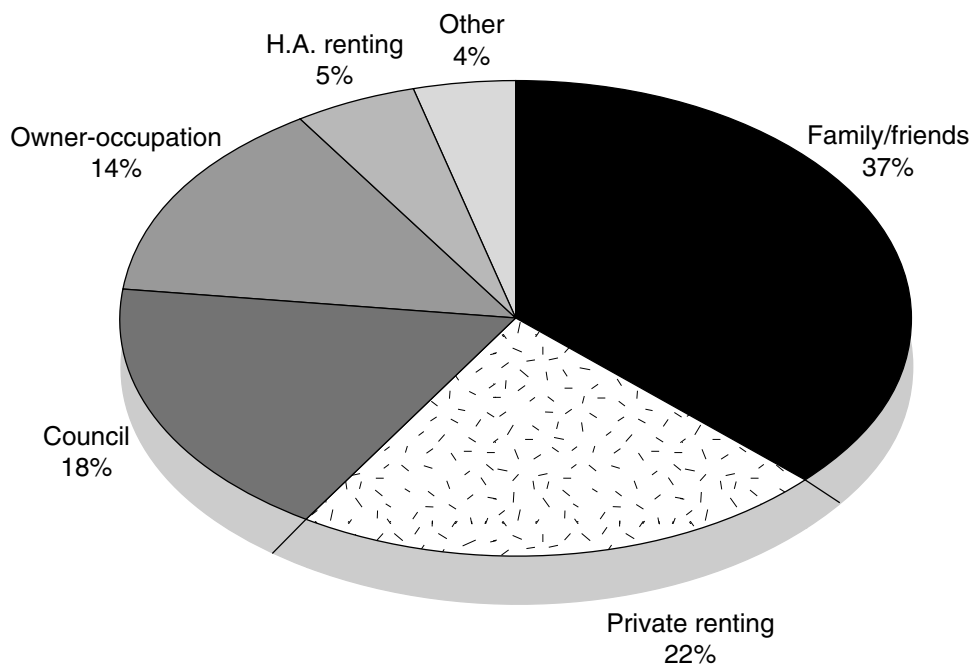


- Not surprisingly, it is these figures in particular which underline the most obvious differences in the characteristics of purchasers and renters, with 80% of purchasers in full-time work as against only 26% of renters. Unfortunately SCORE cannot track how many people either gain or lose employment after purchasing.

4.3 Ethnic origin

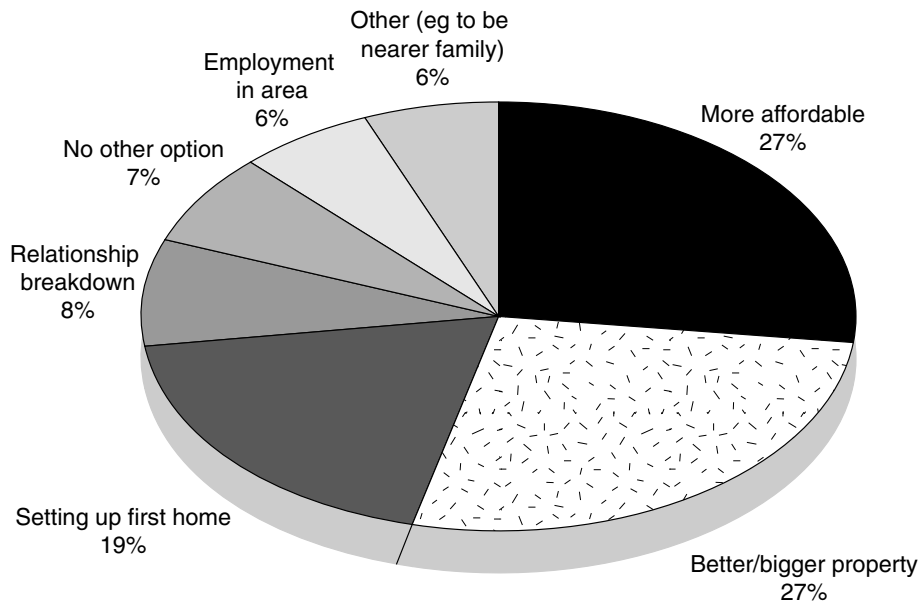
- Only 7 out of 625 households indicated that they were non-white. This represents less than half the proportion of people from ethnic minorities going into rented housing. As with the rented programme, the relatively small size of properties may be one of the many contributory factors (only 11% of properties were 3-bedroom and only one shared ownership property had 4 bedrooms).

4.4 Previous tenure (see table 4.3)



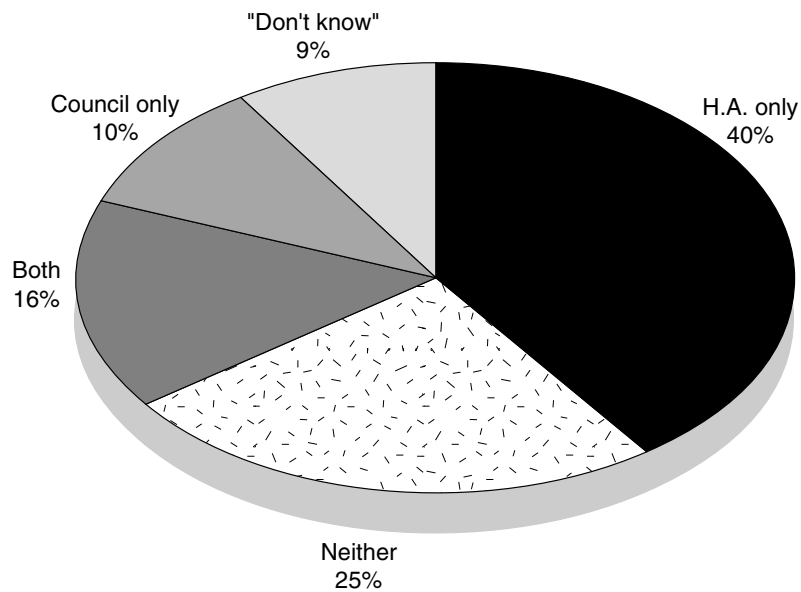
- Over one-third of purchasers were previously living with family (or friends), partly reflecting the high proportion of people entering shared ownership to set up their first home. Over a fifth of purchasers were previously living in privately rented accommodation: many of these people were likely to have said they were buying partly because it would be more affordable (see section 4.5).
- Although only 14% of buyers had come from home ownership, it is likely that more than 14% had owned a property at some point in the past, as a third of buyers were not first-time buyers (see section 4.8).
- Nearly 30% of buyers previously in home ownership were older people.

4.5 Reasons for purchasing



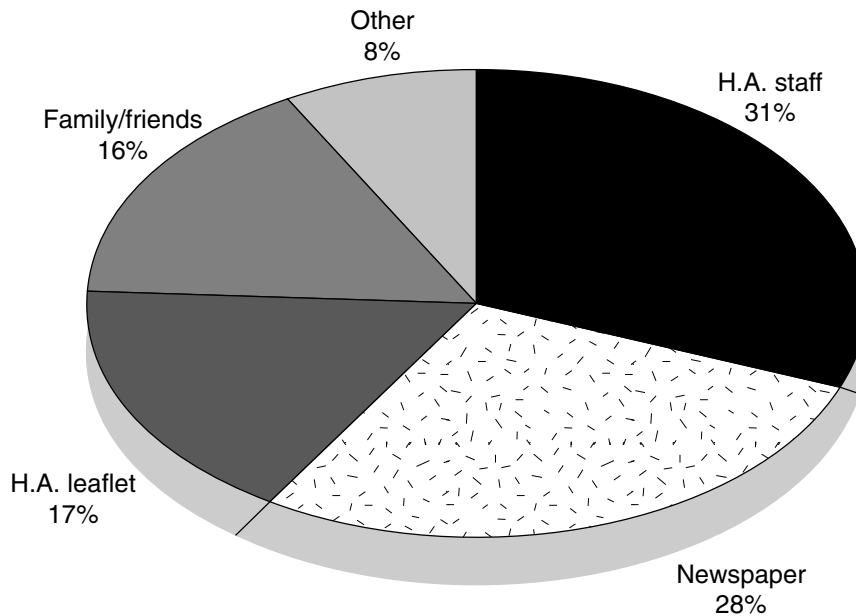
- Purchasers were asked to give up to three reasons why they had opted for shared ownership. The 27% of people who said it was more affordable were most likely to have previously been private renters or living care of family or friends. In the latter case, shared ownership would have been considered more affordable than other available options such as buying outright or market renting.

4.6 Previously on a waiting list?



- Two-thirds of purchasers had previously been on a waiting-list for rented housing, with people more than twice as likely to be on a housing association than a council list.

4.7 How did purchasers hear about shared ownership?



- Purchasers were most likely to hear about shared ownership after being advised by housing association staff, presumably when applying (or whilst on the waiting list) for rented housing. Newspaper advertisements were responsible for informing people in 28% of cases. “Other” includes estate agents in 2% of cases and Scottish Homes leaflets in 1.5% of cases.
- All but 4% of shared ownership properties were marketed directly by housing associations, with private companies used in the other cases.

4.8 First-time buyers?

- Two-thirds of purchasers were first-time buyers, suggesting that as many as a third of purchasers had been in home ownership at some point in the past.

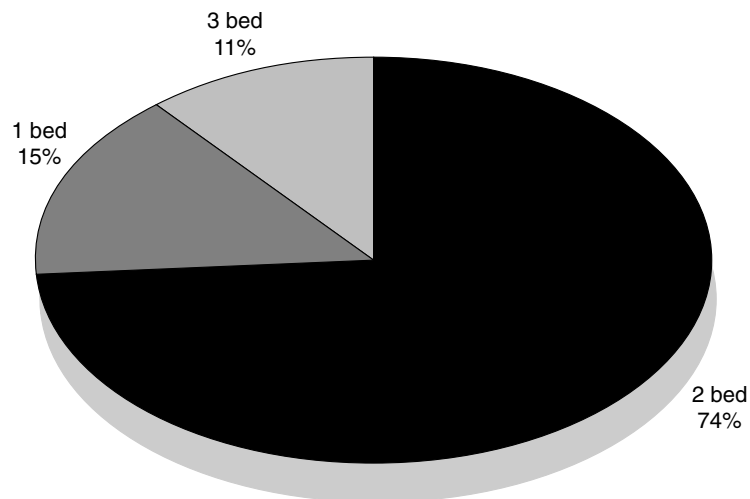
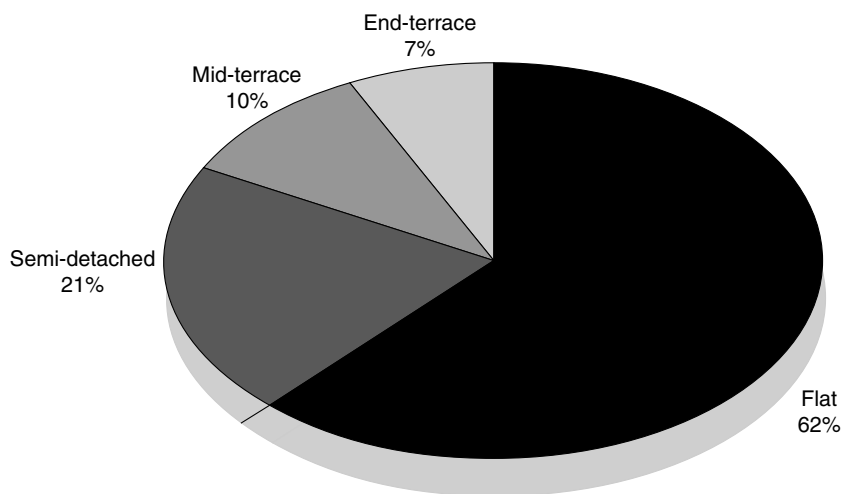
4.9 Mortgages

- 80% of purchasers needed a mortgage, with most of the remainder likely to be using savings or house sale proceeds.

4.10 **Tranche purchased**
(see table 4.4)

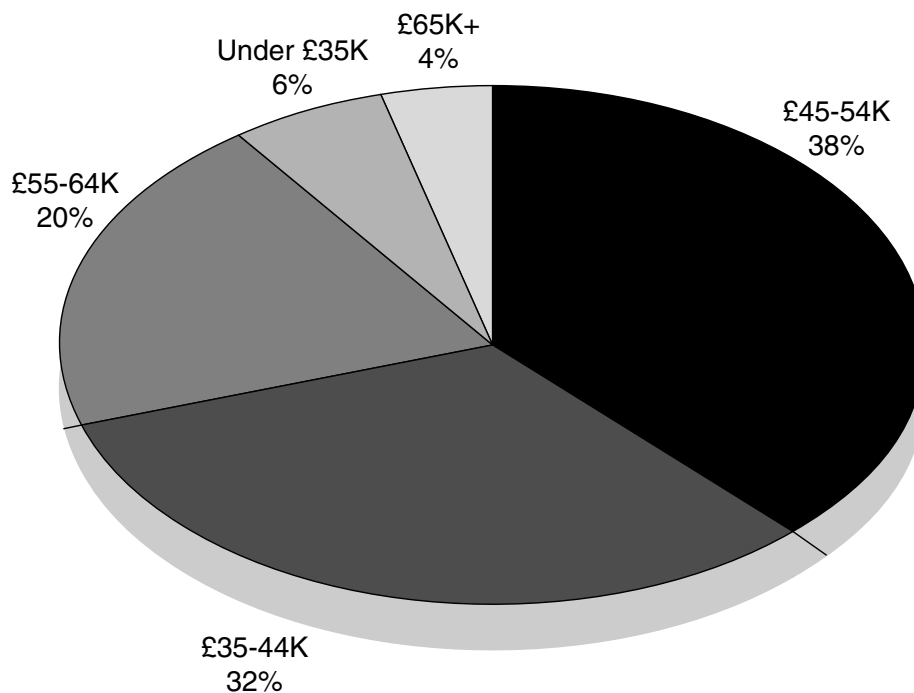
- Two-thirds of purchasers had bought a 25% tranche and just under a third had bought a 50% tranche. Most of the remaining 3% had bought a 75% tranche. People buying a 50% tranche were more likely to be single adults or couples without children; 84% of older purchasers and 76% of households with children bought a 25% tranche.

4.11 **Type and size of property**



- The financial restraints governing shared ownership can make the provision of larger properties very difficult.
- In terms of design type, 90% of properties were described as general needs and 10% as amenity standard.

4.12 Market value of property



4.13 Incomes of purchasers (see table 4.5)

- The median weekly income of purchasers was £225, as against around £100 for people in rented housing. Not surprisingly, the median income of two-adult households (with or without children) was approximately £300, whereas for older people the figure was around £170 and for single adults £184.
- Incomes were not significantly different in relation to the size of tranche purchased. Median weekly income for 25% tranche purchasers was £220 and for 50% tranche purchasers £233.

4.14 | **Rents**

Median weekly rent (£) for 25% and 50% tranche purchasers

	25% tranche	50% tranche
Ayrshire, Dumfries & Galloway	24.15	18.15
Edinburgh, Lothian & Borders	22.29	14.86
Fife	25.70	18.28
Glasgow	19.47	10.71
Grampian	21.93	14.94
Highlands & Islands	27.52	18.56
Lanarkshire & Central	24.12	17.16
North & South Clyde	21.22	13.93
Tayside	23.13	14.70
Scotland	22.94	16.89

4.15 | **Total weekly housing costs (£) for people paying rent and mortgage**

Ayrshire, Dumfries & Galloway	42.62
Edinburgh, Lothian & Borders	44.37
Fife	43.74
Glasgow	37.69
Grampian	48.95
Highlands & Islands	50.57
Lanarkshire & Central	40.64
North & South Clyde	47.86
Tayside	42.13
Scotland	43.78

- Total weekly rent and mortgage costs averaged £43.78 (ie £190 per month), ranging from £37.69 in Glasgow (£164 per month) to £50.57 in Highlands and Islands (£219 per month). There were no significant differences in housing costs paid by different household types; variations in costs clearly relate to factors other than this.

4.16 Weeks vacant

The number of weeks properties were lying vacant was as follows:

No weeks	54%
Under 10 weeks	30%
10-19 weeks	9%
20-29 weeks	3%
30 weeks +	4%

- The fact that over half of shared ownership sales did not follow a vacant period presumably indicates that in some areas purchasers had been identified and were ready to move in on completion of the scheme. A relatively small minority of sales took place after long vacancy periods, though it should be borne in mind that SCORE logs will not of course have been completed for sales still subject to delay (eg through lack of demand) or where shared ownership properties eventually reverted back to rented housing.

5. Tables

TABLE 1.1 Household Type by Scottish Homes Development Districts

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Single older person	20%	23%	17%	12%	20%	18%	21%	21%	19%	19%
Older couple	5%	6%	5%	3%	6%	4%	4%	5%	7%	5%
Single adult	34%	35%	41%	37%	48%	32%	32%	34%	33%	36%
2 adults	11%	7%	9%	11%	6%	12%	10%	8%	7%	9%
3 or more adults	1%	1%	2%	2%	1%	1%	2%	2%	1%	2%
1 adult and child/ren	14%	15%	16%	20%	12%	14%	17%	20%	18%	17%
2 adults and child/ren	11%	9%	8%	11%	6%	15%	9%	7%	12%	9%
3 or more adults and child/ren	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%
Mixed adult and older person/s	2%	2%	3%	3%	1%	1%	2%	2%	2%	2%
Other households		0%		0%	0%	0%	0%	1%	0%	0%
Total Households	100% 801	100% 3050	100% 561	100% 2885	100% 947	100% 476	100% 1099	100% 1193	100% 974	100% 11986

TABLE 1.2 Economic Status of Household

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Work full-time	36%	21%	26%	23%	32%	38%	29%	28%	30%	26%
Work part-time	3%	3%	3%	4%	7%	5%	4%	5%	7%	4%
Training	1%	1%	1%	1%	1%	2%	0%	1%	1%	1%
Unemployed	26%	26%	33%	39%	19%	20%	31%	24%	25%	29%
Retired	25%	29%	22%	16%	26%	22%	26%	28%	25%	24%
At home	2%	5%	2%	4%	7%	5%	2%	4%	3%	4%
Student	1%	4%	2%	1%	3%	1%	1%	1%	3%	2%
Permanently sick	6%	10%	12%	11%	6%	6%	6%	10%	7%	9%
Other 16 and over	0%	0%		1%	1%	0%	0%	0%	0%	0%
Total Households	100% 803	100% 3054	100% 558	100% 2879	100% 948	100% 476	100% 1096	100% 1191	100% 988	100% 11993

TABLE 1.3

Ethnic Status

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Black Caribbean		.1%		.1%	.2%	.2%		.1%		.1%
Black African	.1%	.7%		.3%	.2%		.4%	.1%	.1%	.3%
Black - Other	.1%	.3%		.1%	.1%					.1%
Indian		.1%		.2%						.1%
Pakistani		.5%	2.2%	1.9%	.2%	.2%	.6%	1.3%	.3%	.9%
Bangladeshi	.1%	.1%		.4%			.3%			.1%
Chinese		.3%	.2%	.4%	.1%				.2%	.2%
White	99.5%	97.1%	97.6%	95.6%	98.5%	98.2%	98.6%	98.5%	99.1%	97.5%
Combination	.1%	.3%		.2%	.2%	.2%		.1%	.2%	.2%
Other		.7%		.8%	.4%	1.1%	.1%			.4%
Total Households	100.0% 802	100.0% 2916	100.0% 537	100.0% 2825	100.0% 932	100.0% 444	100.0% 1092	100.0% 1194	100.0% 924	100.0% 11666

TABLE 1.4

Previous Tenure by Household Type

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other house- holds	TOTAL
Council/ New Town	40%	40%	8%	17%	36%	19%	29%	41%	42%	40%	22%
Tenant of this HA	19%	19%	10%	15%	24%	17%	25%	26%	23%	23%	16%
Tenant of other HA	4%	5%	1%	2%	3%	2%	3%	2%	4%	8%	3%
Renting privately	9%	9%	12%	13%	12%	10%	12%	8%	9%	18%	11%
Renting from Scottish Homes	1%	2%	0%	0%	2%	1%	1%	1%	2%		1%
Renting with job	1%	2%	1%	1%	1%	0%	1%		2%		1%
Owning/ buying	13%	18%	2%	4%	9%	3%	3%	4%	9%	5%	6%
Immediate family	6%	3%	26%	28%	5%	26%	13%	8%	3%	5%	19%
Friends/ Relatives	3%	1%	22%	12%	3%	13%	7%	4%	3%	3%	13%
Bed & Breakfast	2%	1%	8%	4%	2%	6%	4%	4%	1%		5%
Institution	0%		1%			0%			1%		1%
Hostel/ Supported Accommodation	0%	0%	5%	1%	1%	1%	0%				2%
Other	2%	1%	4%	2%	3%	3%	2%	2%	2%		3%
Total Households	100% 2234	100% 616	100% 4326	100% 1041	100% 183	100% 1999	100% 1137	100% 133	100% 251	100% 40	100% 11960

TABLE 1.5

Reasons for Re-housing

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other households	TOTAL
Medical/ Health	32%	44%	10%	12%	20%	8%	11%	16%	37%	24%	17%
Overcrowding	2%	1%	17%	20%	12%	29%	35%	30%	6%	29%	16%
Live Independently	7%	5%	17%	14%	1%	9%	5%	2%	2%	3%	11%
Temporary Accommodation	2%	1%	16%	10%	7%	11%	8%	7%	5%	3%	10%
Need Sheltered Housing	24%	18%	4%	3%	4%	3%	2%	3%	8%	3%	8%
Family/ Friends	9%	8%	7%	8%	5%	8%	7%	4%	5%	3%	7%
Poor Housing	5%	6%	6%	8%	13%	7%	10%	15%	10%	14%	7%
Relationship Breakdown	1%	0%	7%	3%	2%	9%	2%	3%	1%	5%	5%
Under Occupation	7%	8%	2%	4%	5%	1%	1%	2%	7%		4%
Disability	1%	3%	1%	1%	3%	0%	1%	3%	6%	6%	1%
Other reasons	7%	7%	15%	17%	28%	14%	17%	15%	13%	10%	13%
Total Reasons	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	4062	1020	7093	1618	260	3211	1699	195	370	63	19591

TABLE 1.6

Homelessness

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other households	TOTAL
Statutorily homeless	3%	2%	16%	8%	5%	15%	10%	7%	5%	5%	11%
Non-statutorily homeless	9%	6%	46%	39%	7%	34%	18%	10%	7%	5%	30%
Other households in need	88%	92%	38%	52%	88%	51%	71%	82%	88%	90%	59%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	2231	612	4317	1042	179	1992	1136	134	251	40	11934

TABLE 1.7

Source of Referral

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other households	TOTAL
Council, New Town	29%	33%	25%	33%	36%	33%	35%	41%	36%	43%	30%
Statutory Agency	1%	1%	3%	0%		0%	0%		0%		1%
Voluntary Agency	0%	1%	2%	1%	1%	1%	1%		0%		1%
Direct Application	49%	48%	56%	47%	30%	45%	36%	31%	39%	30%	49%
Mobility Scheme	1%	1%	0%	0%	2%	0%	0%				0%
Internal Transfer	15%	14%	8%	11%	18%	13%	20%	20%	16%	20%	13%
Other Housing Assoc.	0%	0%	0%	1%	1%	0%	0%		0%		0%
Mutual Exchange	2%	1%	2%	4%	7%	6%	6%	6%	4%	8%	3%
Succession	1%		1%	0%	2%	0%			2%		1%
Other	1%	1%	2%	2%	5%	1%	2%	2%	2%		2%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	2233	614	4326	1042	182	2001	1138	133	251	40	11960

TABLE 2.1

Building by Letting Type by Scottish Homes District

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
New build										
New let	41%	26%	28%	15%	23%	25%	28%	20%	32%	24%
Re-let	27%	37%	50%	12%	47%	39%	34%	28%	34%	30%
Rehab										
New let	4%	2%	4%	5%	4%	1%	2%	12%	5%	4%
Re-let	27%	20%	14%	51%	14%	9%	20%	36%	29%	29%
Other										
New let	0%	1%	0%	1%	0%	1%	0%	1%	0%	0%
Re-let	1%	14%	3%	17%	12%	25%	16%	3%	0%	12%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	808	3083	568	2925	952	502	1104	1230	1069	12241

TABLE 2.2

Dwelling Type

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Flat	54%	68%	72%	85%	70%	44%	75%	79%	65%	72%
Maisonette	2%	0%	0%	2%	0%	1%	1%	1%	2%	1%
Bedsit	1%	7%	3%	5%	6%	6%	7%	7%	11%	6%
House	42%	25%	25%	8%	24%	49%	17%	13%	23%	21%
Other		0%		0%					0%	0%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	808	3083	568	2925	952	502	1104	1230	1070	12242

TABLE 2.3

Design Type

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Amenity	10%	14%	17%	5%	8%	9%	7%	11%	10%	10%
Sheltered/Warden	12%	19%	14%	8%	18%	18%	17%	17%	18%	15%
General purpose	76%	64%	65%	84%	71%	72%	72%	68%	67%	72%
Other	2%	3%	5%	4%	3%	1%	3%	4%	6%	4%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	808	3083	568	2925	952	502	1104	1230	1070	12242

TABLE 2.4

Tenancy Type

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Fair Rent	1%	3%	1%	6%	1%	2%	1%	3%	2%	3%
Assured	87%	94%	99%	89%	78%	96%	96%	93%	98%	92%
Co-op		2%		3%	13%		0%	0%		2%
Short Assured	12%	1%		3%	8%	1%	2%	4%	0%	3%
Total Tenancies	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	807	3084	568	2925	952	502	1104	1230	1070	12242

TABLE 3.1

Basic Median Rent by Household Type (£)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Single older person	32.14 160	31.74 704	32.34 93	29.69 350	28.98 186	32.93 84	30.69 228	29.78 252	30.39 183	30.86 2240
Older couple	35.42 43	34.21 190	33.69 27	31.38 95	30.82 59	35.42 21	33.57 49	32.46 65	33.35 67	33.12 616
Single adult	34.30 273	31.10 1078	33.12 229	25.71 1072	29.15 455	29.41 154	30.17 355	30.46 401	29.40 317	29.86 4334
2 adults	36.23 92	35.57 201	34.43 49	28.11 308	33.40 58	35.48 59	32.66 109	31.78 94	32.93 73	32.46 1043
3 or more adults	38.12 10	37.28 39	36.09 12	33.06 57	40.13 9	37.54 6	36.40 21	35.60 19	41.83 10	36.31 183
1 adult and child/ren	39.29 116	39.25 453	36.59 88	30.45 566	38.15 109	38.26 68	36.00 191	36.09 239	37.51 173	35.60 2003
2 adults and child/ren	38.46 87	41.78 278	39.21 44	33.62 304	39.31 54	39.27 71	38.81 104	37.69 82	39.23 113	38.22 1137
3 or more adults and child/ren	40.30 6	44.24 38	41.53 3	40.30 42	45.38 4	42.59 4	42.09 15	45.57 11	46.26 11	42.27 134
Mixed adult and older person/s	35.42 13	38.18 55	36.83 16	31.50 80	32.97 10	34.00 7	35.72 22	34.45 24	36.44 24	35.04 251
Other households	. .	40.96 11	. .	36.54 11	39.00 3	57.92 2	37.62 5	38.46 6	40.24 2	38.59 40
Total Households	35.54 800	33.44 3047	33.62 561	28.62 2885	31.09 947	34.37 476	32.93 1099	31.96 1193	32.71 973	32.21 11981

TABLE 3.2

Basic Median Rent by Tenancy Type (£)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Fair Rent	35.58 7	32.80 86	33.43 5	27.88 162	29.77 8	29.27 12	25.58 15	29.48 35	28.20 20	29.68 350
Assured	35.58 701	33.57 2899	33.59 563	28.59 2592	30.60 742	34.55 484	32.93 1065	32.00 1141	32.76 1047	32.27 11234
Co-op	. .	34.63 56	. .	33.79 92	35.52 127	. .	33.42 3	39.52 2	. .	34.38 280
Short Assured	32.65 98	31.74 40	. .	25.71 79	29.03 75	24.78 6	28.79 21	33.58 52	75.06 2	30.98 373
Total Households	35.54 806	33.44 3081	33.53 568	28.65 2925	31.09 952	34.51 502	32.93 1104	31.96 1230	32.72 1069	32.21 12237

TABLE 3.3

Median Total Housing Costs by Scheme Type (£)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Amenity	36.23 78	38.70 432	37.26 94	33.97 135	35.25 77	38.70 45	35.35 81	33.64 131	38.13 102	36.69 1175
Sheltered/Warden	58.96 99	58.45 582	56.31 77	58.67 238	51.91 167	57.35 88	58.38 191	56.08 203	53.12 191	56.76 1836
General purpose	37.06 611	36.46 1960	35.97 369	28.80 2445	34.12 677	36.75 362	34.04 800	33.23 841	34.67 715	33.70 8780
Other	33.67 19	42.83 107	37.46 28	27.67 107	50.14 31	44.88 7	33.42 32	39.86 55	40.62 61	36.46 447
Total Households	37.90 807	39.18 3081	37.20 568	29.36 2925	35.24 952	38.57 502	36.31 1104	35.48 1230	37.00 1069	35.60 12238

N.B. All figures beneath rental and income amounts denote number of households

TABLE 3.4 Median Weekly Income by Household Type (£)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Single older person	80.55 102	77.05 441	83.03 48	76.67 259	76.19 131	82.77 54	77.11 144	87.15 130	82.25 126	79.00 1435
Older couple	125.78 27	141.10 126	135.08 12	139.16 68	150.68 36	152.76 11	149.42 33	133.75 33	138.32 44	139.75 390
Single adult	68.30 207	68.25 838	67.80 168	68.25 909	95.52 383	100.00 132	73.53 282	74.05 325	78.83 215	68.30 3459
2 adults	240.00 43	145.00 145	163.65 30	118.82 222	159.90 45	215.00 42	189.00 66	157.94 52	165.00 52	150.00 697
3 or more adults	183.75 5	155.00 21	119.45 7	150.00 37	. 4	. 3	159.24 12	142.80 9	287.95 6	157.21 104
1 adult and child/ren	96.55 89	94.03 368	91.85 77	91.56 487	102.48 82	90.00 56	97.05 140	96.55 208	95.95 99	95.07 1606
2 adults and child/ren	188.80 41	167.74 213	175.20 28	146.75 229	203.32 36	172.90 54	169.60 71	183.86 53	202.35 74	165.38 799
3 or more adults and child/ren	. 3	160.70 27	. 1	158.67 34	. 2	. 4	172.20 7	154.50 5	210.60 5	162.98 88
Mixed adult and older person/s	182.48 6	115.01 28	121.05 8	112.55 47	210.80 7	. 4	157.46 11	126.66 13	172.01 14	122.86 138
Other households	. 7	150.77 7	. 5	106.49 5	. 1	. 1	. 3	. 2	. 1	148.39 20
Total Households	97.99 523	93.81 2214	87.10 379	94.60 2297	104.00 727	111.00 361	101.63 769	99.80 830	110.20 636	97.10 8736

*Where there are fewer than 5 households, data is suppressed

TABLE 3.5 Housing Benefit Qualification*

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
No HB	30%	28%	25%	25%	46%	37%	34%	31%	35%	30%
Partial HB	23%	20%	21%	16%	18%	18%	18%	22%	21%	19%
Full HB	47%	53%	55%	59%	36%	45%	47%	47%	44%	51%
Total Households	100% 491	100% 2200	100% 350	100% 2255	100% 692	100% 299	100% 715	100% 795	100% 536	100% 8333

*All households

TABLE 3.6 Housing Benefit Qualification by Household Type *

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other house- holds	TOTAL
No HB	94%	73%	84%	85%	77%	32%	68%	66%	79%	50%	74%
Partial HB	6%	9%	14%	9%	11%	49%	26%	22%	11%	25%	20%
Full HB		18%	2%	6%	11%	19%	7%	13%	11%	25%	6%
Total Households	100% 17	100% 11	100% 1115	100% 334	100% 35	100% 338	100% 350	100% 32	100% 19	100% 4	100% 2255

* Working Households

TABLE 3.7

Rent Ratio by Household Type *

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other households	TOTAL
25% or Less	93%	82%	67%	89%	77%	83%	94%	97%	100%	100%	78%
More Than 25%	7%	18%	33%	11%	23%	17%	6%	3%			22%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	14	11	1113	331	35	337	339	32	18	4	2234

* Working Households : Estimated Housing Benefit included where applicable

TABLE 3.8

Income Ratio by Household Type *

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other households	TOTAL
Less than 140% of Income Support	14%	27%	11%	12%	20%	25%	42%	44%	33%	50%	19%
More than 140% of Income Support	86%	73%	89%	88%	80%	75%	58%	56%	67%	50%	81%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	14	11	1113	331	35	337	339	32	18	4	2234

* Working Households : Estimated Housing Benefit included where applicable

TABLE 4.1

Household Type by Scottish Homes District (Shared Ownership)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanarkshire & Central	North & South Clyde	Tayside	TOTAL
Single older person		5%	14%	9%	13%	1%	1%		2%	6%
Older couple	3%	1%	11%	2%	12%		4%		2%	5%
Single adult	41%	36%	25%	29%	20%	55%	37%	33%	20%	32%
2 adults	27%	35%	14%	26%	21%	30%	28%	41%	26%	27%
3 or more adults		5%	5%	2%	3%	1%	3%			2%
1 adult and child/ren	14%	7%	5%	7%	10%	5%	7%	11%	20%	9%
2 adults and child/ren	8%	12%	23%	17%	16%	4%	17%	11%	26%	15%
3 or more adults and child/ren				3%				4%	3%	1%
Mixed adult and older person/s	8%		5%	3%	5%	3%	3%		2%	3%
Other households				2%						0%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	37	86	44	58	128	73	75	27	65	593

TABLE 4.2

Economic Status of Household (Shared Ownership)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Work full-time	87%	82%	70%	75%	67%	90%	86%	88%	86%	80%
Work part-time		8%	2%	8%	9%	4%	3%	8%	9%	6%
Unemployed		1%		5%	2%	3%	1%			2%
Retired	10%	7%	25%	8%	18%	1%	9%		3%	10%
At home			2%							0%
Student		1%			2%			4%	2%	1%
Permanently sick	3%	1%		3%	2%		1%			1%
Other 16 and over						1%				0%
Total Households	100% 39	100% 88	100% 44	100% 61	100% 129	100% 72	100% 78	100% 26	100% 65	100% 602

TABLE 4.3

Previous Tenure (Shared Ownership)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanark- shire & Central	North & South Clyde	Tayside	TOTAL
Council/NT	13%	8%	23%	38%	19%	8%	21%	22%	14%	18%
Renting from this HA		2%	2%	8%			1%	4%	9%	3%
Renting from other HA		5%		10%		1%	1%		2%	2%
Renting privately	24%	18%	26%	7%	15%	45%	18%	11%	38%	22%
Renting from Scottish Homes				2%						0%
Renting with job	3%	1%	5%		3%	3%		7%		2%
Owning/ buying	11%	17%	21%	5%	25%	1%	17%		8%	14%
Family/friends	45%	46%	23%	31%	34%	39%	41%	52%	28%	37%
Other	5%	2%			5%	3%	1%	4%	2%	2%
Total Households	100% 38	100% 87	100% 43	100% 61	100% 129	100% 74	100% 78	100% 27	100% 65	100% 602

TABLE 4.4 Tranche Purchased by Household Type (Shared Ownership)

	Single older person	Older couple	Single adult	2 adults	3 or more adults	1 adult and child/ren	2 adults and child/ren	3 or more adults and child/ren	Mixed adult & older person/s	Other households	TOTAL
20% tranche		7%					1%				1%
25% tranche	88%	78%	61%	59%	57%	75%	77%	100%	67%		67%
50% tranche	12%	11%	37%	37%	36%	25%	20%		28%		30%
60% tranche	1%										0%
75% tranche	4%	2%	4%	7%		1%		6%	100%	2%	
Total Households	100% 34	100% 27	100% 190	100% 159	100% 14	100% 55	100% 90	100% 5	100% 18	100% 1	100% 593

TABLE 4.5 Median Weekly Income* by Household Type (£) (Shared Ownership)

	Ayrshire Dumfries & Galloway	Edinburgh Lothian & Borders	Fife	Glasgow City	Grampian	Highlands & Islands	Lanarkshire & Central	North & South Clyde	Tayside	TOTAL
Single older person	.	.	.	.	133.73	.	.	.	.	143.12
Older couple	.	1	4	4	16	1	.	.	1	27
Single adult	.	185.00	223.46	160.00	194.00	170.00	230.58	.	163.50	184.31
2 adults	3	18	9	15	26	38	12	4	13	138
3 or more adults	3	255.00	311.38	293.50	300.00	285.00	369.04	.	295.00	300.00
1 adult and child/ren	.	12	5	14	25	19	15	4	12	109
2 adults and child/ren	.	2	1	1	3	1	1	.	.	280.80
3 or more adults and child/ren	.	202.20	.	.	207.00	.	.	.	187.10	200.00
Mixed adult and older person/s	2	5	1	4	13	4	1	1	13	44
Other households	.	232.60	342.60	262.30	339.93	.	355.77	.	325.00	305.29
Total Households	2	7	8	10	21	2	9	.	10	69
	.	.	.	2	.	.	.	.	.	320.00
	1	.	1	1	4	1	.	.	1	5
	.	.	.	.	.	.	.	.	.	280.00
	.	.	.	.	.	.	.	.	.	9

Total Households	165.00 11	200.00 45	275.40 32	220.00 52	225.00 123	200.25 66	264.62 4	261.00 10	228.72 52	225.00 431

* Where there are fewer than 5 households, data is suppressed

ANNUAL DIGEST

SCORE

For copies of the Annual Digest and Quarterly Report subscription details contact
Pat Boyle at SFHA on 0131 556 5777

The SCORE Log is a double-sided A4 document which records information
under 17 separate headings. A full manual giving complete
instructions is available, free to SFHA members, £5 to others

The SCORE database is maintained and analysed by the
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Printed & Designed by Reprographic Services
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St. Andrews, Fife, KY16 9ST
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SCORE is funded by Scottish Homes

ISSN: 1353 - 338X