

## Focus on Affordability

Welcome to the SCORE half-yearly report for 2000/2001! This will be the last report in its current format, before a major overhaul of the SCORE reports is conducted. The intention is to standardise output and more closely meet your information needs.

If you have any suggestions as to which tabulations you consider it crucial to receive in our half-yearly reports, please write to us at: JCSHR, University of Dundee, School of Town & Regional Planning, 13 Perth Road, Dundee, DD1 4HT. Alternatively, *email sbarnes@townplan.dundee.ac.uk*.

- This half-year report focuses on rent and affordability .
- The affordability situation has been steadily worsening over the last few years, with rents going up whilst incomes have remained static.
- One of the main contextual factors that could explain this worsening situation is the proportion of low-income households being housed. Indicators of this include Housing Benefit eligibility and household composition (e.g. lone parents tend to have lower incomes than dual-parent households).
- Housing Benefit eligibility and overall household composition show little change from the previous year. However, the household composition of working households has changed, with the proportion of lone parent households rising from 14.4% in 1999-2000 to 16.9% in 2000-2001. As affordability is worked out for working households, this rise may be a contributing factor in the worsening affordability situation.



### Main findings

#### Rents :

The median weekly rent figure for the half-year was £38.08, up 3.6% on the figure of £36.74 from the same period last year.

#### Incomes:

The median weekly income figure for the half-year was £109, showing little change from the £109.94 of the April-September 1999 period.

#### Affordability :

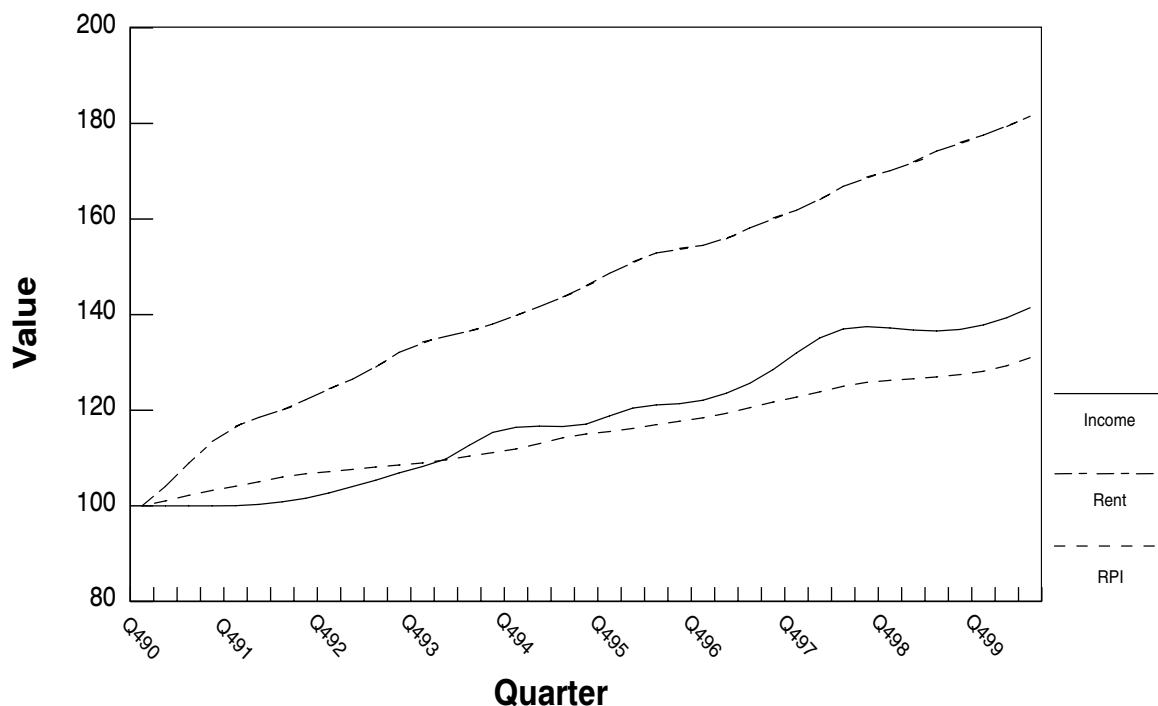
The proportion of working households failing one or both of the SFHA's affordability tests rose again, from 34.2% in the April-September 1999 period to 36.71%. This continues the trend of recent years.

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## Index of rent and income

(indexed to 4th quarter 1990)



- Figure 1 shows the worsening affordability situation. Median weekly rents continue to rise from year to year, whilst incomes seem to have reached a plateau (at least for the time being) in mid-1998.

## Affordability test (working households)

(April-September 2000)

Rent as a proportion of income	Income remaining after paying the rent		TOTAL (percentage and number of tenants)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	12.5%	63.3%	75.8% 1100
more than 25%	11.3%	13.0%	24.2% 352
<b>TOTAL (percentage and number of tenants)</b>	<b>23.8% 345</b>	<b>76.2% 1107</b>	<b>100.0% 1452</b>

## Affordability test (working households on Housing Benefit)

(April-September 2000)

Rent as a proportion of income	Income remaining after paying the rent		TOTAL (percentage and number of tenants)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	32.8%	12.9%	45.7% 163
more than 25%	45.7%	8.7%	54.3% 194
<b>TOTAL (percentage and number of tenants)</b>	<b>78.4% 280</b>	<b>21.6% 77</b>	<b>100.0% 357</b>

- Figure 2 shows that in the first half of the year 2000-2001, 36.71% (100% minus 63.29%) of rents for working households failed one or both of the SFHA's affordability tests. In the first half of 1999-2000 the failure rate was 34.2%.
- Of the 63.29% working households passing both tests, 3.17% are estimated to be eligible for housing benefit. If these are considered to be unaffordable due to their reliance upon benefit, then the failure rate rises to 39.88% (37.5% in the comparable period of 1999-2000).

## Affordability test (working households not on Housing Benefit)

(April-September 2000)

Rent as a proportion of income	Income remaining after paying the rent		TOTAL (percentage and number of tenants)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	5.8%	79.7%	85.6% 937
more than 25%	.1%	14.3%	14.4% 158
<b>TOTAL (percentage and number of tenants)</b>	<b>5.9% 65</b>	<b>94.1% 1030</b>	<b>100.0% 1095</b>

- Figure 4 shows that 20.27% of working households not on housing benefit failed one or both of the SFHA's affordability tests. This is up from the figure of 17.3% in the comparable period of 1999-2000.

## Income remaining after paying the rent by Scottish Homes Area (All Households)

(April-September 2000)

Scottish Homes Area	Income remaining after paying the rent		Total
	less than 140% of Income Support	140% or more of Income Support	
Ayrshire Dumfries & Galloway	212	102	314
	67.52	32.48	100.00
Borders	104	74	178
	58.43	41.57	100.00
Edinburgh & Lothians	550	219	769
	71.52	28.48	100.00
Fife	229	125	354
	64.69	35.31	100.00
Forth Valley	101	88	189
	53.44	46.56	100.00
Glasgow City	805	272	1077
	74.74	25.26	100.00
Grampian	150	141	291
	51.55	48.45	100.00
Highlands & Islands	109	86	195
	55.90	44.10	100.00
Lanarkshire	166	69	235
	70.64	29.36	100.00
North Clyde	133	60	193
	68.91	31.09	100.00
South Clyde	105	42	147
	71.43	28.57	100.00
Tayside	208	91	299
	69.57	30.43	100.00
<b>TOTAL (percentage and number)</b>	<b>2872</b>	<b>1369</b>	<b>4241</b>
	<b>67.72</b>	<b>32.28</b>	<b>100.00</b>

## Net Rent as Proportion of Income by Scottish Homes Area (All Households)

(April-September 2000)

Scottish Homes Area	Net Rent as Proportion of Income		Total
	25% or Less	More Than 25%	
Ayrshire Dumfries & Galloway	114	200	314
	36.31	63.69	100.00
Borders	102	76	178
	57.30	42.70	100.00
Edinburgh & Lothians	233	536	769
	30.30	69.70	100.00
Fife	151	203	354
	42.66	57.34	100.00
Forth Valley	107	82	189
	56.61	43.39	100.00
Glasgow City	386	691	1077
	35.84	64.16	100.00
Grampian	130	161	291
	44.67	55.33	100.00
Highlands & Islands	99	96	195
	50.77	49.23	100.00
Lanarkshire	86	149	235
	36.60	63.40	100.00
North Clyde	77	116	193
	39.90	60.10	100.00
South Clyde	61	86	147
	41.50	58.50	100.00
Tayside	107	192	299
	35.79	64.21	100.00
<b>TOTAL (percentage and number)</b>	<b>1653</b>	<b>2588</b>	<b>4241</b>
	<b>38.98</b>	<b>61.02</b>	<b>100.00</b>

## Income remaining after paying the rent by Household Composition

(April-September 2000)

Household Composition	Income remaining after paying the rent		Total
	less than 140% of Income Support	140% or more of Income Support	
Single older person	450	56	506
	88.93	11.07	100.00
Older couple	81	13	94
	86.17	13.83	100.00
Single adult	1060	766	1826
	58.05	41.95	100.00
2 adults	129	197	326
	39.57	60.43	100.00
3 or more adults	28	19	47
	59.57	40.43	100.00
1 adult & child/ren	803	153	956
	84.00	16.00	100.00
2 adults & child/ren	228	139	367
	62.13	37.87	100.00
3 or more adults & child/ren	23	12	35
	65.71	34.29	100.00
Mixed adult & older person/s	53	13	66
	80.30	19.70	100.00
Other households	14	1	15
	93.33	6.67	100.00
TOTAL (percentage and number)	2869	1369	4238
	67.70	32.30	100.00

## Net Rent as Proportion of Income by Household Composition

(April-September 2000)

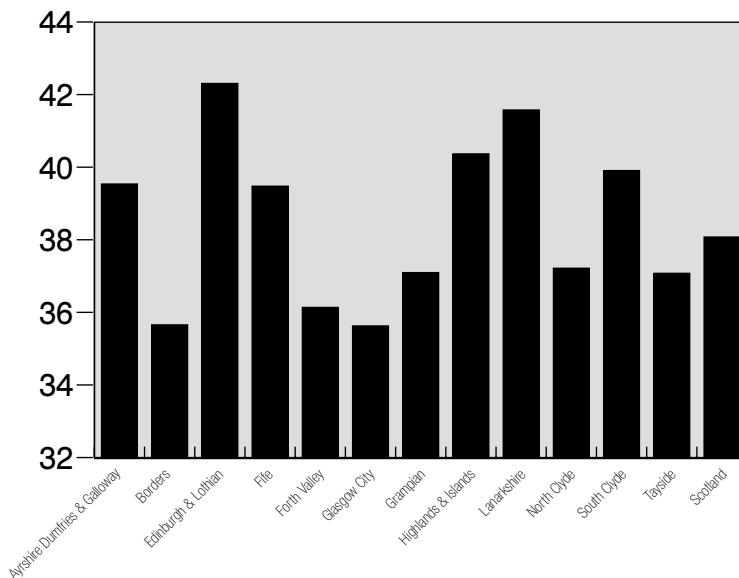
Household Composition	Net Rent as Proportion of Income		Total
	25% or Less	More Than 25%	
Single older person	120	386	506
	23.72	76.28	100.00
Older couple	76	18	94
	80.85	19.15	100.00
Single adult	526	1300	1826
	28.81	71.19	100.00
2 adults	203	123	326
	62.27	37.73	100.00
3 or more adults	30	17	47
	63.83	36.17	100.00
1 adult & child/ren	344	612	956
	35.98	64.02	100.00
2 adults & child/ren	282	85	367
	76.84	23.16	100.00
3 or more adults & child/ren	29	6	35
	82.86	17.14	100.00
Mixed adult & older person/s	37	29	66
	56.06	43.94	100.00
Other households	5	10	15
TOTAL (percentage and number)	33.33	66.67	100.00
	1652	2586	4238

## Median Weekly Rent (£) by Scottish Homes Area

(April-September 2000)

- The average median weekly rent for Scotland is £38.08. The area averages vary from a low of £36.14 in Glasgow City to a high of £42.31 in the Edinburgh & Lothians area.

**Figure 9 - Median Weekly Rent (£) by Scottish Homes Areas**



## Median Weekly Rent (£) by Household Type

(April-September 2000)

	Ayrshire Dumfries & Galloway	Borders	Edinburgh & Lothians	Fife	Forth Valley	Glasgow City	Grampian	Highland & Island	Lanarkshire	North Clyde	South Clyde	Tayside	Total
Older persons	37.38	35.66	38.71	36.80	34.99	36.17	36.46	36.69	38.06	36.14	36.92	35.95	36.72
	71	85	246	76	80	172	84	58	109	88	92	158	1319
Single adult	37.38	35.66	39.00	37.66	33.22	32.49	36.42	37.62	38.19	34.68	36.66	34.00	35.66
	156	74	467	178	112	671	260	105	147	137	78	268	2653
2+ adults	39.54	36.50	47.02	41.03	37.46	36.49	38.44	42.43	42.81	37.59	41.19	38.06	39.77
	49	34	75	54	36	158	25	44	45	35	21	70	646
One adult & child/ren	42.38	38.02	48.75	40.44	40.97	36.98	44.78	44.16	44.95	38.74	44.23	42.07	42.06
	102	25	216	107	56	327	55	73	132	70	56	132	1351
2+ adults & child/ren	44.21	38.38	47.60	42.85	40.97	43.17	45.45	44.80	47.94	41.33	49.83	43.07	44.21
	82	30	100	69	31	141	19	62	60	37	26	72	729
Other households	42.65	37.62	47.10	40.60	41.13	37.06	45.45	39.48	45.32	41.01	45.39	40.55	41.90
	9	8	16	8	5	36	3	5	10	7	3	9	119
<b>Total Households</b>	<b>39.54</b>	<b>35.66</b>	<b>42.47</b>	<b>39.48</b>	<b>36.08</b>	<b>35.63</b>	<b>37.10</b>	<b>40.40</b>	<b>41.58</b>	<b>37.18</b>	<b>39.91</b>	<b>37.08</b>	<b>38.08</b>
	<b>469</b>	<b>256</b>	<b>1120</b>	<b>492</b>	<b>320</b>	<b>1505</b>	<b>446</b>	<b>347</b>	<b>503</b>	<b>374</b>	<b>276</b>	<b>709</b>	<b>6817</b>

## Median Weekly Income (£) by Household Type

(April-September 2000)

	Ayrshire Dumfries & Galloway	Borders	Edin- burgh & Lothians	Fife	Forth Valley	Glasgow City	Grampian	Highland & Island	Lanark- shire	North Clyde	South Clyde	Tayside	Total
Single older person	85.46 37	100 35	86.05 109	87.4 32	86.05 34	84.87 100	81.53 57	83.725 28	82.25 30	85 29	95.72 35	83.5 44	86.05 570
Older couple	178.05 6	149 15	164.06 16	131.16 8	. 3	130.68 18	246.86 9	213.67 5	139.16 7	147.38 7	179.94 7	186.08 12	157.33 113
Single adult	60 129	108.98 66	73.1 369	92.5 152	130 88	74 533	144 191	106.08 71	79 91	81.8 78	75.65 57	65.24 146	75 1971
2 adults	217.89 34	251.92 22	168.5 40	186.5 32	217.5 23	115.77 84	152 17	280 29	240 17	153.25 19	180 9	203 24	187.46 350
3 or more adults	. 2	. 3	320 6	137.28 8	. 1	133.93 18	. 3	. 1	. 3	. 2	. 0	. 4	175 51
1 adult & child/ren	107 83	115.4 17	116 175	117.28 88	153.5 36	99.33 266	114.40 56	121.3 49	103.22 72	114 44	117 33	115 71	109 990
2 adults & child/ren	209.04 52	226.38 24	222.5 64	200 45	288.5 19	180.65 74	229.27 16	218.85 32	200 22	135.48 15	175 9	195 19	205 391
3 or more adults & child/ren	. 0	. 0	199 8	. 4	. 3	200 13	. 2	. 3	. 1	. 1	. 4	. 3	210.18 42
Mixed adult & older person/s	177.5 6	137.29 6	124.8 9	. 4	. 2	133 27	. 1	. 2	133.15 6	147.78 6	. 1	. 3	142.06 73
Total Households	105 349	141 188	100 796	120 373	138.46 209	93.05 1133	125 352	139.05 220	112.12 249	112.05 201	123.39 155	106 326	109 4551

Note: Where the number of lettings is less than five, no median income figure is given

## Median Weekly Rent (£) by Tenancy Type

(April-September 2000)

	Ayrshire Dumfries & Galloway	Borders	Edin- burgh & Lothians	Fife	Forth Valley	Glasgow City	Grampian	Highland & Island	Lanark- shire	North Clyde	South Clyde	Tayside	Total
Fair Rent	36.15 3	32.25 15	39.15 16	44.03 3	37.03 4	35.22 42	33.18 4	42.41 4	48.99 1	35.33 20	38.69 4	36.02 9	36.15 125
Assured	39.74 456	35.77 237	42.78 1066	39.88 465	36.40 305	35.17 1172	37.10 358	40.33 342	42.06 429	37.17 346	39.91 274	37.34 665	38.25 6115
Co-op	35.91 11	. .	39.00 21	. .	. .	36.49 185	. .	. .	40.54 70	46.50 12	. .	35.56 40	36.49 339
Short Assured	. .	36.75 5	39.56 30	34.29 28	28.69 14	35.63 139	42.08 84	27.85 4	37.29 8	39.72 45	. .	32.39 4	35.63 361
Total Households	39.54 470	35.66 257	42.31 1133	39.48 496	36.14 323	35.63 1538	37.10 446	40.37 350	41.58 508	37.22 423	39.91 278	37.08 718	38.08 6940

## Median Weekly Rent (£) by Dwelling Type

(April-September 2000)

	Ayrshire Dumfries & Galloway	Borders	Edin- burgh & Lothians	Fife	Forth Valley	Glasgow City	Grampian	Highland & Island	Lanark- shire	North Clyde	South Clyde	Tayside	Total
Flat/multi	38.08 227	35.66 161	41.66 858	37.81 290	36.14 235	35.07 1295	37.10 386	37.08 127	38.19 321	37.08 355	38.02 174	36.90 521	37.10 4950
Maisonette	41.01 1	41.17 3	58.92 11	37.62 13	41.90 9	39.47 26	32.54 4	35.39 1	40.33 2	39.40 17	42.77 24	38.58 14	39.81 125
Bedsit	30.72 8	35.08 9	33.09 41	30.44 14	31.07 22	31.94 51	28.37 14	33.09 21	32.56 17	30.46 15	29.84 23	29.11 73	30.42 308
House/Bungalow	43.15 211	38.02 84	47.31 223	43.77 164	38.47 56	49.42 158	40.33 86	43.65 200	46.21 165	43.86 36	48.86 51	45.20 107	44.46 1541
Other	35.41 23	.	.	41.49 15	38.56 1	34.73 8	.	31.68 1	46.14 3	.	40.17 6	37.35 3	35.78 60
Total Households	39.54 470	35.66 257	42.31 1133	39.48 496	36.14 323	35.63 1538	37.21 490	40.37 350	41.58 508	37.22 423	39.91 278	37.08 718	38.09 6984

## Median Weekly Rent (£) by Number of Bedrooms

(April-September 2000)

	Number of Bedrooms				Total Lets: 3 or less bedrooms
	bedsits	1	2	3	
Ayrshire Dumfries & Galloway	30.72 10	37.38 181	40.61 175	43.73 103	39.54 469
Borders	35.08 13	35.66 150	37.96 71	38.38 22	35.66 256
Edinburgh & Lothians	33.12 50	39.60 566	46.20 333	50.38 159	42.29 1108
Fife	31.00 18	37.14 193	40.43 194	43.15 85	39.47 490
Forth Valley	29.31 29	34.99 164	39.21 82	40.97 45	35.95 320
Glasgow City	31.94 78	32.62 713	36.50 577	44.13 137	35.63 1505
Grampian	28.37 20	36.46 287	39.73 88	46.18 36	37.10 431
Highlands & Islands	29.61 19	37.89 111	42.28 137	47.02 74	40.32 341
Lanarkshire	32.13 14	36.83 177	42.81 229	48.03 75	41.58 495
North Clyde	29.56 19	35.31 185	38.84 174	42.54 37	37.18 415
South Clyde	29.84 28	36.66 125	43.59 75	47.87 46	39.84 274
Tayside	29.12 76	35.28 343	39.64 196	44.66 93	37.06 708
Total Households	29.99 374	36.23 3195	40.40 2331	45.04 912	38.00 6812

## Median Weekly Rent (£) by Building/Letting Type

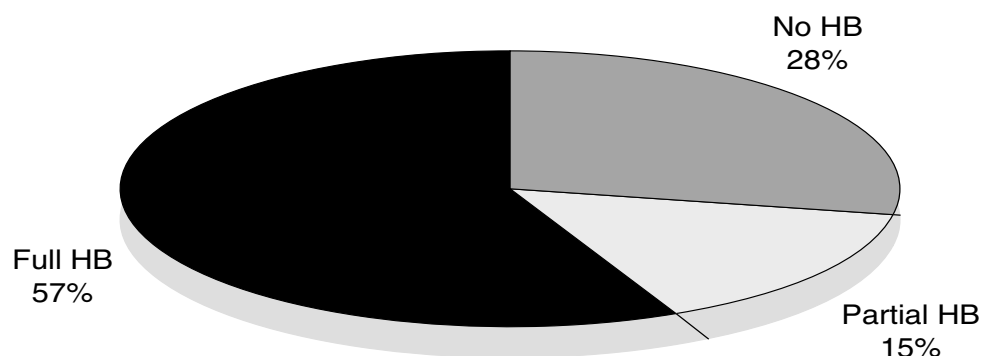
(April-September 2000)

	First let newbuild	Unimproved let	Other lets: new let	Other lets: re-let	Total
Ayrshire Dumfries & Galloway	44.21	35.41	31.16	38.04	39.54
	82	1	2	385	470
Borders	35.66	36.69	37.27	35.66	35.66
	52	13	7	185	257
Edinburgh & Lothians	45.46	36.92	47.00	41.25	42.31
	161	41	43	888	1133
Fife	41.54	.	39.48	39.32	39.48
	77	.	6	413	496
Forth Valley	39.36	.	.	35.76	36.14
	20	.	.	303	323
Glasgow City	48.07	34.79	37.89	34.77	35.63
	161	185	42	1150	1538
Grampian	43.38	37.45	37.76	36.17	37.10
	80	30	4	332	446
Highlands & Islands	43.65	39.12	43.73	39.58	40.37
	89	5	10	246	350
Lanarkshire	46.17	41.58	48.03	38.97	41.58
	126	61	3	318	508
North Clyde	43.46	37.88	39.78	36.48	37.22
	47	33	25	318	423
South Clyde	45.39	38.76	35.04	39.84	39.91
	9	2	14	253	278
Tayside	42.13	32.83	39.06	36.65	37.08
	72	7	2	637	718
Total Households	43.94	35.90	41.01	37.30	38.08
	976	378	158	5428	6940

## Housing Benefit Eligibility (all households)

(April-September 2000)

- The proportion of households estimated to be eligible for full and partial Housing Benefit in 2000-2001 has not changed since the 1999-2000 period, when it rose up from 53% in 1998-1999 to 57%.



## Housing Benefit Eligibility (all households) by Scottish Homes Areas

(April-September 2000)

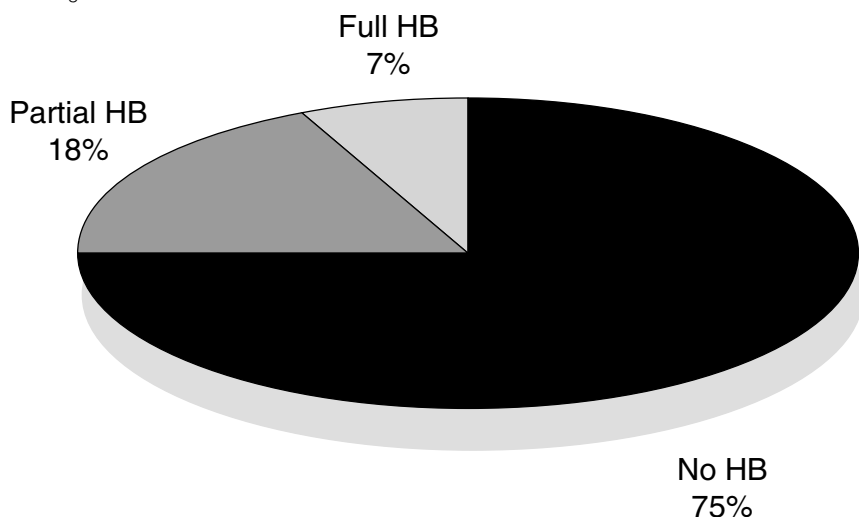
- Some considerable regional changes have taken place since 1999-2000. Most notably, Tayside and Highland & Islands areas have seen a large rise in the proportion of households eligible for housing benefit (from 65.8% to 75.62% and from 55.5% to 62.61% respectively). The Ayrshire, Dumfries and Galloway area has seen the largest fall in households dependent on housing benefit, from 80.5% to 72.73%.

	No HB	Partial HB	Full HB	TOTAL
Ayrshire Dumfries & Galloway	27.27 93	14.96 51	57.77 197	100.00 341
Borders	40.72 79	13.92 27	45.36 88	100.00 194
Edinburgh & Lothians	22.02 183	16.85 140	61.13 508	100.00 831
Fife	31.87 123	16.84 65	51.30 198	100.00 386
Forth Valley	45.15 93	13.11 27	41.75 86	100.00 206
Glasgow City	18.82 220	15.31 179	65.87 770	100.00 1169
Grampian	46.41 142	13.40 41	40.20 123	100.00 306
Highlands & Islands	37.39 83	14.41 32	48.20 107	100.00 222
Lanarkshire	26.23 64	16.80 41	56.97 139	100.00 244
North Clyde	29.90 61	18.14 37	51.96 106	100.00 204
South Clyde	26.47 45	18.24 31	55.29 94	100.00 170
Tayside	24.38 88	12.74 46	62.88 227	100.00 361
Total Households	27.49 1274	15.47 717	57.03 2643	100.00 4634

## Housing Benefit Eligibility (Working Households)

(April-September 2000)

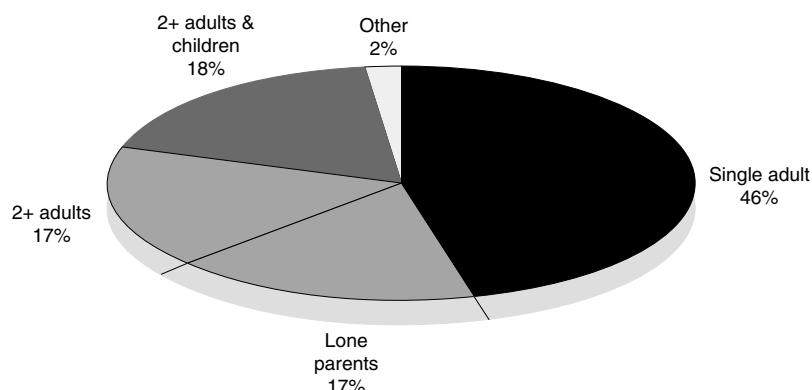
- The proportion of working households eligible for housing benefit remains unchanged since the 1999-2000 period, standing at 25%. Eligibility for full benefit has fallen from 8% to 7%, with eligibility for partial benefit rising from 17% to 18%.



## Household Composition of Working Households

(April-September 2000)

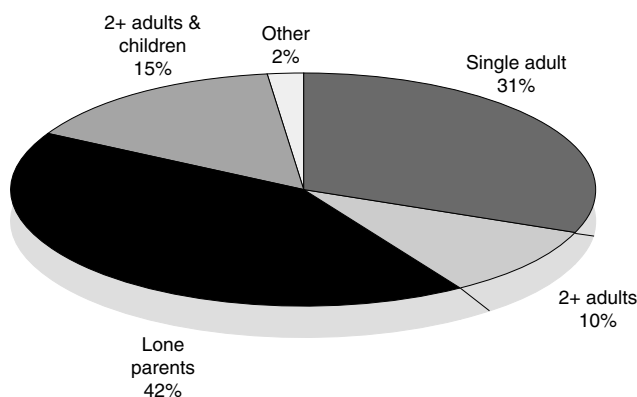
- The proportion of lone parent households rose from 14.4% in 1999-2000 to 16.9% in 2000-2001. There was little change in the other categories.



## Household Composition of Working Households on Housing Benefit

(April-September 2000)

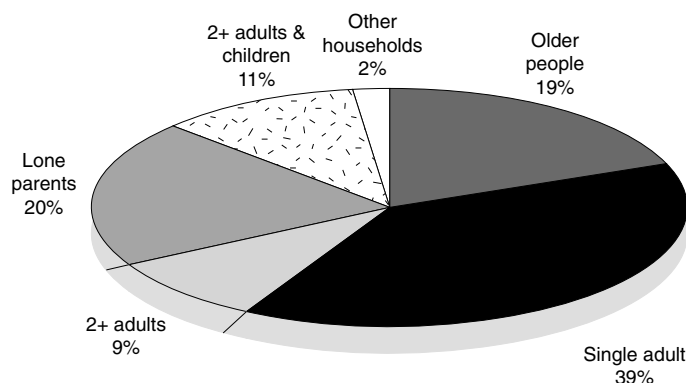
- The proportion of lone parent working households on housing benefit rose from 38% last year to 42% this year. This means that not only are there more lone parent households than 1999-2000, but they are poorer. The proportion of single adult households also rose – up from 28.5% in 1999-2000 to 31% for 2000-2001. A corresponding fall was seen in the proportion of households made up by 2+adults & children households, down to 15% in 2000-2001 from 21% in 1999-2000.



## Household Composition (all households)

(April-September 2000)

- The composition of those housed has changed very little since 1999-2000. The only categories to change are those of older people (down 2% to 19%) and single adults (up 2% to 39%).



# SCORE

## What is Score?

SCORE (Scottish Continuous REcording) is a system, run by SFHA, which monitors new tenancies granted by a registered housing association or co-operative in Scotland. It applies to all main areas of housing association activity except: supported accommodation and hostels where occupancy agreements rather than tenancy agreements are given. Shared ownership sales have been monitored since April 1996.

Each year SFHA members and SCORE subscribers receive an Annual Digest, a mid-year report (for lets from April - September) and a special feature report sent out around May.

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 data in this Report was prepared by the  
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