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# A house, not a home?

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Examining the use of the private rented sector to resolve homelessness in Scotland

**Ross Edward Philip Morris**

**MA (Soc Sci) (Hons) MSc (Housing Studies) MRes (Urban Studies)**

**Submitted in fulfillment of the requirements for the Degree of Doctor of Philosophy  
in Social Science**

**School of Social and Political Sciences**

**College of Social Sciences**

**University of Glasgow**

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## **Abstract**

Changes to homelessness legislation in post-devolution Scotland have resulted in an expansion of rights for homeless households seeking formal assistance from local authorities. These changes have led to Scotland's homelessness arrangements being considered among the most progressive in Europe. In recent years, however, the Scottish Government has increasingly promoted homelessness prevention and Housing Options approaches as a means by which homelessness might be avoided or resolved without recourse to statutory rights. As part of that, they have promoted greater use of the private rented sector (PRS) as a key housing option, with the potential to meet the needs of homeless households. The arguments made to support use of the PRS have much in common with arguments for privatisation in other areas of social policy, notably greater choice for the individual promoting better welfare outcomes, and competition among providers encouraging improvements in quality of service provision. Critics have argued that such benefits may not be realised and that, on the contrary, privatisation may lead to exclusion or act to worsen households' outcomes. This thesis considers the extent to which the PRS has been utilised in Scotland to accommodate homeless households, and the consequences of this for their welfare.

The thesis uses a combination of quantitative and qualitative methods. To examine trends in the use of the PRS, it presents quantitative analysis of the data on the operation of the statutory system and Housing Options arrangements, and of data from a survey of local authority homelessness strategy officers. To examine the consequences of this for homeless households, the thesis uses qualitative research involving face-to-face interviews with 35 homeless households across three local authority areas. This research considers the extent to which households' experiences of homelessness, housing need and the PRS reflect the arguments presented in the literature, and how settled accommodation has impacted on households' ability to participate fully in society.

The research found an increasing but still limited role for the PRS in resolving statutory homelessness in Scotland, with indications that the PRS is being increasingly used as part of the Housing Options approach and as a means of resolving homelessness outside the statutory system. The PRS is being utilised to varying degrees across different local authority areas, and a variety of methods are being used to do so. While local authorities saw clear advantages to making greater use of the sector, a number of significant barriers - including affordability, available stock and landlord preferences - made this difficult in practice. Research with previously homeless households in the PRS similarly found broadly positive experiences and views of the sector, particularly with regard to enabling households to access good quality accommodation in desirable areas of their choosing, with many households highlighting improvements relating to social inclusion and participation. Nevertheless, concerns around the security of tenure offered by the sector, repairs, service standards and unequal power relations between landlord and tenant persisted. As such, homeless households frequently expressed their decision to enter the sector in terms of a trade-off between choice and security.

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## **Author's declaration**

I declare that, except where explicit reference is made to the contribution of others, that this dissertation is the result of my own work and has not been submitted for any other degree at the University of Glasgow or any other institution.

Signature \_\_\_\_\_

Printed name \_\_\_\_\_

# 1. Introduction

How homelessness is responded to in Scotland has changed fundamentally in the last 15 years. The considerable expansion of rights brought about by the Scottish Government's legislative changes in the field of homelessness – including the Housing (Scotland) Act 2001 and the Homelessness etc. (Scotland) Act 2003 - have been highlighted as representing a 'radical divergence' from both what has gone before and the likely future direction of travel in English housing policy (Fitzpatrick, 2004). Prior approaches to homelessness, as established in the Housing (Homeless Persons) Act 1977 had at their core a commitment to equity of provision between homeless households who were owed a duty and those allocated housing through local authority waiting lists. Nevertheless, there remained significant distinctions in the levels of assistance offered to those who were determined to be a 'priority' and those who were not (Lowe, 1997). The Housing (Scotland) Act 2001 and Homelessness etc. (Scotland) Act 2003 sought to remove these distinctions in a variety of ways, most notably through the clarification that 'settled' accommodation meant permanent accommodation, expanding assistance to those found to be 'non-priority' and, ultimately, the commitment to abolish of priority need by 2012. Taken together, these steps sought to address the perceived inequity brought about by differential treatment for some homeless households over others (Anderson, 2009, Fitzpatrick, 2004).

In the years which followed, however, the increased pressure on the Scottish statutory homelessness system in the lead up to the abolition of priority need led the Scottish Government and local authorities to begin to consider alternative options. These in particular involved the implementation of the Housing Options and homelessness prevention approaches from 2009-10 onwards, as well as legislative steps to allow local authorities to make greater use of the private rented sector (PRS) to accommodate homeless households. These alternative responses to homelessness have been argued to run counter to the expansion of rights which went before, and questions have been asked about whether these shifts represent a return to more differentiated provision (Pawson, 2007, Pawson, 2009).

The PRS was cited in *Firm Foundations* (2007) as being of critical importance in meeting housing needs, with the Scottish Government adopting a strategy of encouraging improvements in the sector while, crucially, highlighting the potential of the PRS to meet the needs of those in housing need and homeless households (Scottish Government, 2007, Scottish Government, 2009b). This strategic direction has been broadly welcomed by local

authorities, who have ‘consistently sought’ to make greater use of the sector (Scottish Government, 2009b). Legislative change followed in 2010 with the introduction of Section 32a of the Housing (Scotland) Act 1987. This legislation for the first time allowed local authorities to make use of the PRS to discharge their duties to homeless households providing certain key conditions around support provision and tenancy duration were met (Scottish Government, 2010a).

Arguments in favour of making greater use of the sector in meeting housing needs frequently cite the choice the PRS offers its tenants, its relative flexibility and the presence of good quality accommodation in desirable areas (Scottish Government, 2007). These benefits are understood to originate from the market mechanisms impacting on private service providers, encouraging improvements to meet the changing needs of diverse consumers (Le Grand, 2007).

Despite this, the PRS has continued to draw criticism, with issues around affordability, landlord responsibilities, service standards and housing quality being frequently cited as a cause for concern with the sector as a whole (Scottish Government, 2009c, Scottish Government, 2012d). In a broader sense, the involvement of private providers in welfare provision has also drawn criticism, with arguments suggesting that vulnerable welfare users will be less likely to be able to exercise their rights than those with more resources and social capital, and as such an unequal power differential between provider and service user may result (Walker, 1984). As homeless households are often among the most vulnerable in society with many demonstrating multiple competing needs (Scottish Government, 2015f), this raises questions about the sector’s future role and how this will develop in practice.

Given the Scottish Government’s strategic focus on the PRS and the rapidly changing homelessness policy and practice context at both local and national levels, there was seen to be a clear need for further investigation into how use of the PRS in homelessness was developing in Scotland. This thesis’s overall aim, then, was to examine the use of the PRS in providing settled accommodation to homeless households, and the potential impacts of PRS use on households accommodated in this way. This thesis presents the findings of research based around two key strands of enquiry related to this aim. Firstly, it is concerned with the extent to which this stated critical role for the PRS has played out in policy and in practice in meeting the needs of homeless households in Scotland. Secondly, and most significantly, it is concerned with how homeless households themselves

characterise and understand their experiences of homelessness, Housing Options and the PRS.

The thesis begins by setting these questions in the wider context of the literature. Chapter 2 offers discussion of the different ways in which homelessness may be defined and understood, and how this in turn impacts on the policies we utilise to resolve it. The current homelessness policy context is presented and considered against this framework, before discussion turns to how homelessness can impact on households' wider social inclusion and exclusion. In Chapter 3, private involvement in the provision of welfare is considered, with the advantages cited in favour of different models of privatisation discussed alongside critiques of these approaches to welfare. These discussions are then related back to the use of the PRS in meeting the needs of homeless households in order to contextualise the use of the sector and consider the practical realities of these theories. This chapter goes on to look in greater depth at the PRS in UK and Scottish housing policy, highlighting findings from the literature on the sector's contribution before specifically looking at arguments for and against making greater use of the sector to accommodate homeless households.

The chapters which follow on from this detail the approaches taken to responding to the questions raised by the literature, and present their findings along with detailed discussion of their implications for policy and practice. Chapter 4 describes the methodologies used to respond to these questions, providing discussion of the study's research aims, its selected methods and related ethical considerations. Chapters 5 and 6 present the findings of broadly quantitative research seeking to address the first of our two aims; that is, to consider the role played by the PRS in meeting the needs of homeless households in Scotland. Using an anonymised version of the HL1 dataset providing complete, detailed data on every statutory homeless application from 2002-03 to 2013-14, the thesis assesses how legislative changes since 2001 have impacted on the operation of the statutory homelessness system in Scotland. Furthermore, the role the PRS has played in the operation of the homelessness legislation in recent years is assessed and discussed in the context of reducing presentations and the continuing implementation of the Housing Options agenda. The role of the PRS is further considered as the thesis presents findings from a survey of local authority homelessness strategy officers in order to understand both the scale and nature of PRS use in accommodating statutory homeless households in Scotland and practitioners' perspectives on the benefits and barriers to doing so.

The primary focus of this thesis, however, is its research on the lived experiences of homeless households across three local authority areas. Chapter 7 presents the findings and analysis of in-depth qualitative, face-to-face interviews with households who were homeless or threatened with homelessness who have subsequently found settled accommodation in the PRS. These findings offer an increased understanding of how homeless households themselves characterised and understood their experiences of homelessness, Housing Options and the PRS, and as such give us an insight into the impacts shifts in policy and practice are having on those they seek to serve.

The thesis closes with in-depth discussion of the major contributions to the literature offered by this research, further discussion of these findings in the context of wider theoretical narratives and the potential policy implications of the findings presented herein.

This thesis, then, presents a nuanced picture of how the PRS is currently being used in Scottish homelessness policy and its potential for the future in meeting the needs of both statutory and non-statutory homeless households. The considerable advantages to doing so, identified both by local authorities and homeless households, are counterbalanced by a number of barriers, including constraints on choice and households' ability to exercise their rights in practice. Nevertheless the PRS can be seen to offer much opportunity for both authorities and homeless households, providing these barriers can be surmounted.

## **2. Homelessness and policy - in theory and in practice**

### **2.1 INTRODUCTION**

The period since 2001 has seen significant shifts in how local authorities respond to homelessness, both as a result of legislative changes from Holyrood and Westminster, as well as through shifts in practice to respond to these changes. These shifts in practice have included a growing emphasis on the PRS as a housing outcome for homeless households. This chapter aims to locate these shifts theoretically, in order to achieve a greater understanding of the assumptions about the causes, nature and appropriate responses to social problems implicit within homelessness policy. The chapter will also consider evidence of the potential exclusionary outcomes associated with homelessness in order that we can better approach developing an understanding of how policy and practice impacts on the lived experiences of homeless households.

The chapter begins by firstly considering how homelessness is defined, who we as a society consider to be 'homeless' and what impact this has and is likely to have on policy and practice. Following on from this, the chapter progresses to think about how these definitions fit with theoretical perspectives on social problems and welfare provision, considering the implicit beliefs that inform such perspectives, and the policy responses suggested by them. The chapter contends that how homelessness is understood – particularly whether we emphasise a broad or narrow definition and how we theorise the causes and remedies of homelessness – will have a significant impact on the type of assistance provided to homeless households and the desired outcomes promoted by different policy responses. Recent trends in homelessness and housing policy are considered against these theories of welfare and the implications of this discussed.

The chapter goes on to discuss the policy context in Scotland and England since 2001, a period often described as representing 'radical divergence' between the two countries (Fitzpatrick, 2004). This chapter contends that while on a purely legislative level this may be said to be the case, in practice homelessness policy and practice has progressed with marked similarity in a number of key areas including, crucially, the implementation of preventative and 'housing options' approaches to homelessness, as well as the increasing significance of the PRS in accommodating households experiencing or threatened with homelessness. The chapter moves on to consider perhaps the most significant aspect of

homelessness policy and practice - how homelessness (and its resolution) impact on households' lived experiences. The chapter briefly discusses the contested nature of social inclusion and exclusion, before selecting a broad definition - influenced by the 'redistributionist' and citizenship discourses of Townsend and Marshall - against which inclusion and exclusion might be judged. Research evidence from the literature around homelessness and social inclusion is summarised and presented in order to build an understanding of some of the issues facing households experiencing housing need in Scotland.

## **2.2 DEFINING HOMELESSNESS**

### **Definitions of homelessness**

Homelessness policy is not developed in a vacuum and clearly the ways in which homelessness is understood will inevitably have a profound impact on the policies which are advanced to alleviate it. At first glance, homelessness may appear to be an uncomplicated concept, referring to the absence of shelter at its narrowest, or, more commonly, as a means of denoting extreme housing need in statutory applications for assistance under the homelessness legislation. Many commentators would contend, however, that homelessness may also refer to a wide range of circumstances beyond these straightforward parameters. Those in housing need may consider themselves to be 'homeless' despite being in many respects adequately accommodated, while others experiencing significant difficulties may not necessarily self-identify as homeless, or certainly would not identify homelessness as being their primary problem. Additionally, it is clear that how we as a society define homelessness tends to shift over time, often in line with dominant political ideological perspectives around welfare.

Much academic and policy debate has centred on the question of whether a broad or narrow definition of homelessness ought to be utilised, with related discussion centring on the appropriate role for the state in responding to these issues. Should resources be focused primarily on those experiencing homelessness in its most extreme manifestations (such as rough sleepers and households in temporary accommodation), or should a more holistic approach be taken, accepting that homelessness may exist in a variety of different settings outside this traditional understanding? Moreover, is it possible that while legislative changes have afforded greater rights to homeless households in Scotland, recent years may have also seen a *de facto* shift in the way homelessness is defined, from a broad

understanding of which households might be properly described as homeless towards a far narrower, more restricted and conditional one?

### ***The statutory definition***

A useful starting point in reflecting upon these issues may be to consider the UK statutory definition as set out in the Housing (Homeless Persons) Act 1977 (as amended). The legislation defines a person as experiencing homelessness where;

*there is no accommodation in the United Kingdom or elsewhere which that person can reasonably occupy together with anyone else who normally lives with them as a member of their family or in circumstances in which it is reasonable for that person to do so.*

(Pleace et al., 1997, paraphrased from Fitzpatrick et al., 2009)

This is an advance on narrow, traditional notions of homelessness as ‘rooflessness’, referring only to those who have literally no roof over their heads, such as rough sleepers, newly-arrived migrants and victims of emergencies or natural disasters (Bramley, 1988). The statutory definition also includes those living in temporary and emergency accommodation, those experiencing ‘intolerable’ housing conditions (such as households in overcrowded accommodation or experiencing domestic abuse) and those threatened with the imminent loss of their present accommodation (Fitzpatrick, 2004).

Difficulties arise with the statutory definition, however, when attempting to delineate the circumstances under which households may be said to be unable to ‘reasonably occupy’ their present accommodation. While this is correctly applied to those who cannot physically access their existing home (for example, due to an emergency or physical impairment) and those fleeing violence, it could also be contended that in some instances overcrowding, property condition or insecurity of tenure could make a property unreasonable to occupy, blurring the edges of the definition considerably (Fitzpatrick et al., 2009, Pleace et al., 1997). This process, allowing some degree of local-level discretion, has a number of potential implications, not least of which being the increased level of resources required to respond to the needs of a more broadly-defined homeless population, and conversely the denial of rights to households who in other authorities or under different dominant political ideologies would be accepted as homeless or threatened with homelessness. The way authorities interpret the legislation and its definition of homelessness, as well as the informal processes and practices which build up around any ambiguous or discretionary statute over time, are therefore likely to have an impact on the outcomes of homeless applications and may, as a consequence, artificially reduce the

number of households applying, as well as potentially influencing the characteristics of those making a homeless application (Evans, 1999).

### ***Rights and rationed access?***

Homelessness legislation in the UK has always rationed resources by making distinctions between the assistance provided to those homeless households who are said to be owed a duty by local authorities and those who are not. In contrast to the relatively straightforward access arrangements associated with other areas of the welfare state - where resources are distributed primarily on the basis of need - households seeking assistance under homelessness legislation have traditionally had to prove not only that they are homeless, but also that they are in 'priority need', having become homeless 'unintentionally' and demonstrated a connection to the local area to which they are presenting (Pleace et al., 1997). Under the provisions of the arrangements in place from 1977 through to 1997, where such conditions were met, households were to be afforded the right to permanent accommodation, traditionally found from within authorities' housing stock or held by local housing associations, with rents significantly lower than those of similar properties available on the open market (Lowe, 1997, Fitzpatrick and Stephens, 1999). By contrast, where households failed to meet these conditions, authorities' duties were relatively minimal - principally involving the provision of information and advice, although under a small number of set circumstances temporary accommodation would be provided (Lowe, 1997).

While the duties owed to homeless households have changed over time, and indeed varied considerably between the constituent nations of the UK, the distinction between 'priority' and 'non-priority' households has remained relatively constant until fairly recently, as will be discussed in more detail later. Somerville (1994) notes that this distinction has led to tension between individuals and groups seeking acceptance as homeless in statutory definitions (in order to access the rights associated with this status), and local authorities and government - facing resource constraints and other socio-political pressures - looking for methods by which such definitions might be narrowed (Somerville, 1994, Jacobs et al., 1999).

### ***Broader definitions reflecting diverse experiences***

Related to this tension, there may also be seen to be some difficulty as a result of the disparity between structural definitions of homelessness and how individuals experiencing

acute forms of housing need actually describe themselves and their circumstances (Williams and Cheal, 2002, Jacobs et al., 1999, Bramley, 1988, Neale, 1997).

Feminist definitions of homelessness, for instance, take issue with the dualistic ways in which homelessness tends to be defined, failing to recognise the distinct meanings of ‘home’ and the private sphere experienced by men, women and children as a result of differing patterns in the division of labour, economic circumstances and social expectations (Munro and Madigan, 1993, Neale, 1997). As such, those engaging with the home most could be argued to be ‘more homeless’ than other members of the household; therefore one member of the household could be homeless whilst others are not. As traditional popular understandings of homelessness have tended to reflect only the circumstances of those (predominantly middle-aged, male and single) households experiencing ‘rooflessness’, policy and practice has often failed to recognise the distinct ways in which women’s homelessness is experienced and responded to (Watson, 1988, Neale, 1997). It is contended, therefore, that definitions of (and, therefore, responses to) homelessness ought to be broad and flexible in order to recognise the distinct and less visible problems associated with this population.

In order to represent the wide range of circumstances which may be described as homelessness, numerous typologies have been developed which attempt to display homelessness as a spectrum. Bramley’s (1988) influential *commonsense definitions*, for instance, identified seven categories of homelessness, representing varying ‘shades’ of housing need which might be referred to as homelessness by those experiencing it. The common element across these groups is ‘the lack of a right or access to their own secure and minimally adequate housing space’ (Bramley, 1988: 26). These categories of homelessness range from ‘rooflessness’ at one end of the spectrum to those sharing amenities at the other, and are summarised in the table below.

<i>Category of homelessness</i>	<i>Description</i>
<i>Rooflessness or Absolute Homelessness</i>	Those who literally lack a roof over their heads, such as those sleeping rough, those experiencing emergencies and those fleeing violence (Watchman and Robson, 1989, Johnson et al., 1991, Bramley, 1988)
<i>Houselessness</i>	Those without access to a secure home, but who do have

	<p>shelter, including;</p> <ul style="list-style-type: none"> <li>• those in temporary accommodation specifically provided to meet the needs of homeless households (Bramley, 1988, Lowe, 2004);</li> <li>• those leaving long-term institutional accommodation, such as foster homes, hospitals and prisons, who have no accommodation to return to (Bramley, 1988, Johnson et al., 1991)</li> </ul>
<i>Insecure accommodation</i>	<p>Those living in ‘insecure or impermanent tenures’, such as ‘self-referred’ hotel/B&amp;B guests, those residing in tied accommodation who are no longer employed by their landlord, and those who have received a notice to quit or mortgage foreclosure (Bramley, 1988, Lowe, 2004)</p>
<i>Intolerable housing conditions</i>	<p>Those living as part of an existing household where</p> <ul style="list-style-type: none"> <li>(i) relationships with others residing with them, or</li> <li>(ii) living conditions, such as overcrowding or the accommodation’s state of repair,</li> </ul> <p>are ‘highly unsatisfactory and intolerable for any extended period’ (Bramley, 1988: 26, Lowe, 2004).</p> <p>While this may be open to some interpretation, Johnson <i>et al.</i> (1991) suggest that reference be made, not only to legislation, but also to the housing standards expected generally in society - in order that relative housing deprivation may be identified where present (Johnson et al., 1991)</p>
<i>Sharing accommodation</i>	<p>Those who would prefer to have their own accommodation, but who are presently sharing with existing households in conditions which are tolerable (Bramley, 1988, Lowe, 2004). These include;</p> <ul style="list-style-type: none"> <li>• <i>Concealed households:</i> those households (with or</li> </ul>

	<p>without children) who are sharing involuntarily with another household as they cannot, for whatever reason, independently access accommodation of a good standard (Lowe, 2004, Johnson et al., 1991).</p> <ul style="list-style-type: none"> <li>• <i>Potential households</i>: households who would prefer to live together, but who are currently living apart from each other as they cannot access appropriate, independent accommodation to meet their needs (Bramley, 1988).</li> </ul>
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(based on Bramley 1988)

Such categorisations are useful as they allow us to think about this tension between how households define themselves and structural definitions of homelessness. Households towards the latter end of this spectrum would be less likely to be classified as homeless or to be owed a statutory duty than those at the former end, yet they may properly define themselves as being homeless. Equally, individuals or households experiencing multiple difficulties may not identify their lack of secure accommodation as their primary problem, and therefore two households in the same situation may characterise and define their experiences differently (Williams and Cheal, 2002). Equally, these categories are not static. A proportion of those in the latter groups, for instance, will find the resources necessary to enable them to meet their housing needs, whilst others will find themselves falling into the situations described in the first two categories. Similarly, it is contended that those in the middle groups (that is, those leaving institutional care and those in insecure tenures) will be more vulnerable to the most extreme manifestations of homelessness, that is *rooflessness* or *houselessness*, as their situations are generally more urgent, and their positions more tenuous (Bramley, 1988).

### **Definition, policy and practice**

Homelessness, then, may be understood as a fluid and contested concept. It is defined in statute, with this definition offering some discretion as to how this is to be understood and applied in practice. Homelessness may also refer to housing need beyond the boundaries of a definition required to ration resources; individuals may properly describe themselves as homeless whilst experiencing a variety of forms of housing need, yet others in identical circumstances may equally reject such definitions. While some of these households will seek formal assistance from local authorities, registered social landlords and other organisations, it is worth remembering that many will attempt to resolve their housing

difficulties on their own. Of those who seek assistance from local authorities, it is clear that the context within which they apply is of key significance.

### **Towards a working definition**

For the purpose of the thesis, a broad definition of homelessness has been utilised, recognising the diverse experiences of those who experience or are threatened with homelessness whether they make a formal application or not. As will be discussed in more depth later, using formal application and acceptance as the criteria by which homelessness is defined now has considerable significant issues as a result of the implementation of Housing Options and homelessness prevention approaches, potentially obscuring a significant proportion of those who would have previously met one or both of these criteria. Instead, the study sets as its subject;

Homeless households or households threatened with homelessness who sought assistance from a local authority or Rent Deposit Guarantee scheme (but have not necessarily made a formal homeless application) who have, or who it is reasonable to assume would have, been accepted as homeless or potentially homeless had a formal application been made.

## **2.3 THEORIES OF WELFARE, THEORIES OF HOMELESSNESS**

Thinking both generally about wider welfare policy and specifically about housing and homelessness, it can be argued that how society understands the causes and nature of a social problem will have a clear impact on the responses offered to alleviate that issue. Townsend (1979) writing on the subject of poverty noted that;

*any statement of policy to reduce poverty contains an implicit if not explicit explanation for its cause. Any explanation of poverty contains an implicit prescription for policy. Any conceptualisation of poverty contains an implicit explanation of the phenomenon*

(Townsend, 1979: 64)

As Anderson & Christian (2003) note, while ‘theories of poverty’ are not directly linked to ‘theories of homelessness’, multiple studies have found that the single most common characteristic of people experiencing homelessness is poverty (for instance, Anderson et al., 1993, Thomas and Niner, 1989, Anderson and Christian, 2003). As such, theories of poverty and social welfare are useful in understanding how we as a society understand homelessness specifically and social problems generally.

## **Theoretical understandings of welfare**

Writing on the subject of poverty, Townsend identified three distinct typologies of policy responses, each with their own assumptions and implicit solutions. These were:

- a) *Conditional welfare for the few;*
- b) *Minimum rights for the many;*
- c) *Distributional justice for all.*

(Townsend, 1979: 62)

These distinct perspectives on poverty and deprivation give an interesting insight into trends in both welfare and homelessness policy and practice. As such, we will briefly consider each of these conceptualisations and responses to poverty and deprivation in turn, before considering how this model might be applied in order to better understand past, current and future trends in homelessness policy.

### ***Conditional welfare for the few***

The first group of welfare responses described by Townsend is one which offers '*conditional welfare for the few*'. This model may most clearly be witnessed in the UK through the arrangements made in the provision of welfare under the Poor Laws, whereby assistance was minimal, conditional and stigmatised in order to minimise the number of those claiming relief (Somerville, 1994). Moreover, the Poor Laws represented an understanding of poverty and destitution as a primarily individual problem, resulting not from a lack of material resources, but rather from character flaws and moral weaknesses such as idleness, carelessness and behavioural issues. Such notions relate closely to more recent characterisations of the poor, such as assertions by some commentators about the existence of subcultures of poverty, cycles of deprivation and an identifiable 'underclass' (e.g. Gough et al., 2006, Murray, 1990, Wilson, 1987). In this narrative, 'negative' behavioural characteristics, such as 'illegitimacy', crime and withdrawal from the labour market separated some groups of poor people from others, with the presence of these groups having a 'contaminating' effect on others within the communities in which they live (Murray, 1990, Murray, 1994). Under this analysis, the welfare state had nurtured this 'underclass' by making lone parenthood and unemployment economically feasible, while these problems were exacerbated by crime becoming a 'safer' option, punishment becoming more lenient and morality more relaxed (Murray, 1990, Murray, 1994). Anderson (2000) notes that although this analysis of poverty and marginalisation in Britain has been heavily criticised both for its empirical approach and the conclusions it draws

about causation, his views generally reflected the economic and social policies of the then Conservative government;

*While the prevailing economic conditions during 1979-1997 caused the economic exclusion of a substantial minority of Britain's population, the analysis of the government focussed on individual inadequacy and failed to acknowledge or address the resultant social issues.*

(Anderson, 2000: 10)

Policy responses based on the principle of conditional welfare for the few were rooted in *laissez-faire* economics and, as such, one's standing within society was closely related to one's position within the hierarchies of employment. As the nature, volume and importance of the work individuals carry out is reflected in income levels, the argument follows that those who require aid from the state ought to receive only minimal assistance on the condition that they can demonstrate a willingness to meet certain conditions – in the case of poverty, a willingness to work (Townsend, 1979).

### ***Minimum rights for the many***

The second group of welfare responses described by Townsend are those which tend to provide '*minimum rights for the many*'. An advance on those based on notions of '*conditional rights for the few*', these responses have their roots in the turn-of-the-century social surveys of Rowntree, Booth and others alongside an, albeit limited, softening of attitudes towards those affected by poverty throughout the twentieth century (Townsend, 1979). Responses which favour *minimum rights for the many* tend to emphasise universal benefits, paid for through national insurance and taxation, which are 'usually limited in range, and modest in scope' (Townsend, 1979: 63).

Under these understandings, welfare services should be available to all who might benefit from them, and should be provided at a uniform, minimal standard. This restricted, minimalist role for state provision is argued by some commentators to be at the heart of the British welfare system (Crosland, 1956, George and Wilding, 1984, Powell, 1995, Glennerster, 1998), with some contending to varying degrees that its original aims did not involve the pursuit of egalitarian goals, rather 'the achievement of socially acceptable minimum standards in the various aspects of life affected by social service provision' (George and Wilding, 1984: 8). Equality, under this interpretation of the classic welfare state's aims, therefore, is concerned with ensuring universal access to benefits, or the equal right to participate rather than any attempt to achieve distributional equality (Powell,

1995). As such, the focus may be said to remain on the assurance of *minimal provision*, with assistance targeted at those in the greatest need ensuring a safety net rather than attempting to achieve equality.

### ***Distributional justice for all***

The third group of policy responses described by Townsend are those based on principles of equality, or '*distributional justice for all*'. Townsend describes such perspectives as regarding certain groups within society as having received less than their due share of the wealth and resources enjoyed by other groups, and/or having been denied access to 'the customs, activities and pleasures generally available within society' (Townsend, 1979: 63). For Townsend, the case for redistribution is made by the impact of distributional inequality on households experiencing poverty and deprivation. While inequality and low incomes may cause individuals or households to alter the extent of their participation, there exists in any society a *comparative* level of resources below which families will withdraw either in part or altogether from society, effectively becoming excluded (Townsend, 1979). Townsend held that the focus of previous interpretations of poverty were insufficient, concentrating as they did on the resources required to ensure self-preservation. The focus on the ability to meet basic needs was an advance on this, but this approach also denied the realisation of individuals', households' and communities' social needs – taken here to refer to the ability to participate fully in society through;

*a loosely defined set of customs, material goods and social pleasures [...] which can be said to represent general amenities, or to which all or most people [...] are agreed to be entitled*

(Townsend, 1979: 399).

Townsend was influenced in this regard by the work of TH Marshall, whose understanding of full citizenship could be summarised as the ability to access;

*the whole range, from the right to a modicum of economic welfare and security to the right to share to the full in the social heritage and to live the life of a civilised being according to the standards prevailing in society*

(Marshall, 1950: 8)

In order for these social rights to be met, Marshall, in line with Townsend's later work on *relative poverty*, contends that individuals and households should be able to enjoy the standards of life which are common in the society in which they live, rather than achieving a mere subsistence. As such, it would be argued, in order for those in receipt of state

assistance to achieve full citizenship as defined by Marshall, an optimum rather than minimum level of welfare provision should be sought (Powell and Hewitt, 2002, Marshall, 1950, Townsend, 1979). These perspectives, according to Levitas (1994; 1996) have in have contributed to and influenced a '*redistributionist*' discourse of social exclusion. This discourse understands exclusion as resulting not from the 'negative' behaviours posited by Murray and others, or from the lack of paid employment but rather from a lack of sufficient resources – broadly defined - and opportunities to participate fully in the activities common in society (Levitas, 1998).

Responses associated with such approaches tend to focus on the reorganisation of society around egalitarian and redistributive principles, with the intention of spreading economic, social and political resources and opportunities more widely throughout society (Townsend, 1979, Townsend, 1997). What is considered 'just', however, may be said to be open to considerable interpretation. Principles of distributional justice may differ over a range of variables, including what is to be distributed (income, resources, opportunities, welfare and so on); the subjects of this redistribution (individuals, groups of people, reference classes); and on what basis distribution ought to be 'fairly' organised (strict egalitarianism, maximisation, by individual characteristics like desert or merit, or on the basis of free transactions in an open market) (Lamont and Favor, 2008).

## **Theoretical understandings of homelessness**

As we have seen then, how a problem is defined and its causes understood are likely to have a significant impact on the policies offered to alleviate it. The narratives and policy responses we have seen in the previous section relate very closely to the changing ways in which homelessness has been understood throughout the twentieth and early twenty-first centuries. In the section which follows we will move on to consider the shifting narratives and understandings of homelessness, and how this has in turn influenced policy.

### ***Individual explanations of homelessness***

Like the '*conditional welfare for the few*' narratives of poverty, individual or agency theories of homelessness see the actions and characteristics of households as primary, and as such, responses influenced by this analysis focus on the individual. The literature typically identifies two key strands to agency theory; those which emphasise 'personal culpability' and those which take a more pathological approach (Johnson et al., 1991). The first of these strands reflects the historical view of homelessness as resulting from poor personal decisions and lifestyle choices, and responses tend to be restricted to very basic

temporary accommodation and limited assistance, such as the provision of advice and information (Neale, 1997: 36). The second of these strands emphasises pathological explanations of homelessness. Like ‘personal culpability’ models, pathological explanations understand individual failure as the primary cause of homelessness, but instead sees these failings as beyond their control, and as such assistance should be provided on the basis of humanitarianism (Johnson et al., 1991). Again the state should play only a relatively minimal role in responding to homelessness, but policy based on this understanding tends to have a focus on social control, with assistance such as casework or housing support provided on the condition that the individual behaves in a particular manner (Neale, 1997).

Like the approaches to poverty highlighted by Townsend as offering ‘*conditional welfare for the few*’, the history of UK homelessness policy may also be traced back to the Poor Laws, and the belief that those in receipt of welfare should never be in a better position than those who are not (Somerville, 1994). The Poor Laws were repealed by the National Assistance Act 1948 however responsibility for meeting the needs of homeless households was placed on welfare rather than housing departments, and implicitly demonstrated a continuation of individual understandings of homelessness with a focus on pathological solutions (Neale 1997: 37). Furthermore, the National Assistance Act only required authorities to provide temporary accommodation to unintentionally homeless households, and as such it is argued that ‘less eligibility’ remained intact (Somerville, 1994: 164).

The 1960s and 1970s saw a growing recognition that these explanations were unsatisfactory in describing the circumstances of a growing number of households made homeless through no fault of their own, experiencing extreme housing need as a result of wider structural factors impacting on society as a whole. Theories of homelessness recognising this came to the fore and found expression in the Housing (Homeless Persons) Act 1977. Despite this, agency theories can be argued to have had an enduring currency. While the 1977 Act is generally regarded as representing a break with the Poor Law tradition of stigmatised provision, 1996 marked a return to the principle of ‘less eligibility’ through clear attempts to ensure that homeless households would not receive preferential treatment in accessing accommodation (Somerville, 1999). The Housing Act of 1996 sought to substantively limit the main homelessness duty in England and Wales (Fitzpatrick et al., 2009), with the Conservative government of the time arguing that in some areas, particularly in London, local authority and housing association tenancies were

granted almost exclusively to homeless households. The government of the time argued that homelessness was seen by some as representing a 'fast track' to permanent accommodation, with spokesmen regularly referring to single mothers queue-jumping in front of their preferred beneficiaries, married couples and families (Lowe 1997). Once again, homelessness was to be understood, first and foremost, as a result of individual action, and the natural policy response, therefore, was argued to be a system of deterrence (Lowe, 2004).

The Housing Act 1996 represented a significant limiting of the rights established in the 1977 Act. The Act abolished English and Welsh councils' duties to provide permanent accommodation to homeless households, and the definitions associated with the legislation were changed. New eligibility criteria were put in place, and although the definitions of priority need remained the same, the intentionality criterion was significantly appended (Lowe, 1997). At the same time, if a local authority believed there to be 'suitable alternative accommodation' in the area, they had no duty to provide accommodation for the household (Lowe, 2004). In the circumstances where the main homelessness duty was owed, councils were only required to provide homeless households with temporary accommodation for a period of two years in hostels or properties leased from the PRS. After that time, councils were given a degree of discretion as to whether to continue to accommodate the household following further inquiry at that time (Lowe, 1997). In addition, the 'reasonable preference' given to homeless households in council housing allocations was withdrawn, and homeless households would now only be able to access this type of accommodation through the waiting list. The stated intention here was to assist homeless households in meeting their short-term needs until they could find alternative accommodation, but to withdraw from giving additional priority in accessing social housing (Lowe, 2004).

These primarily temporary, segregated and punitive responses to homelessness, targeted only at those in extreme need, could be said to be characteristic of the kind of minimal state intervention typically associated with 'benefits-in-cash' in the classic British welfare state, whereby the government's role is seen as being to provide an equality of access to a subsistence standard of living and little more (Lowe, 2005, Powell and Hewitt, 2002, Powell, 1995). The '*moral underclass*' discourse – identified by Levitas (1996; 1998) in the works of authors such as Murray (1990; 1994) - may be clearly seen in such responses, whereby the behaviours of individuals are emphasised as the root of their problems, with '*conditional welfare*' provided along with the ever present threat of removal, in order to

promote ‘positive’ behaviours amongst recipients (Murray, 1990, Murray, 1994, Townsend, 1979, Levitas, 1996, Levitas, 1998). The provision of social housing (with its below-market-value rents and security of tenure) would be seen under this discourse as providing negative incentives to homeless households, by rewarding claimants with a good standard of living. Such approaches would instead advocate minimal, temporary and stigmatised assistance in order to discourage homeless applications from all but the most needy, reducing the role of the state and encouraging a greater role for individual responsibility.

### ***Structural explanations of homelessness***

In contrast to these individual or ‘agency’ theories of homelessness, structural explanations place primary importance on the socio-economic context within which individuals operate rather than their choices, behaviours and actions. Such theories provide causal explanations focusing on wider social, economic and housing market factors, while recognising that homelessness results from the interaction of a variety of causes (Johnson et al., 1991, Drake et al., 1981). These include economic factors such as poverty, unemployment and inequality (Fitzpatrick et al., 2000, Fitzpatrick et al., 2009), social factors such as discrimination on the grounds of race, (dis)ability or gender (Sim, 2000: 176, Johnson et al., 1991, Nicholls and Quilgars, 2009, DCLG, 2011) and housing market factors like the increasing role of owner-occupation, barriers to accessing the PRS and reductions in the number of available social housing units (Johnson et al., 1991, Whitehead, 1993, Mullins and Murie, 2006).

Policy solutions based on structural understandings of homelessness emphasise the importance of responding to these wider problems in society, while acknowledging that homelessness should be seen not as a lifestyle choice but as the consequence of factors out-with the control of individuals. As a result, provision tends to be more egalitarian and less punitive than that based on agency explanations.

The Housing (Homeless Persons) Act of 1977 may be contended to be one such recognition in policy of this change in emphasis from an individual welfare focus towards one which accepted homelessness as a broadly defined ‘housing’ problem. Under the post-1977 framework, providing certain criteria were met, homeless households claiming assistance would be entitled to the same type of provision as non-homeless households accessing accommodation through a waiting list – that is, long-term, secure and affordable accommodation in the social rented sector (however in practice there has been a propensity

for vulnerable and homeless households to be allocated poorer quality accommodation in less desirable areas) (Fitzpatrick and Stephens, 1999, Power, 1987). As such, this type of provision may be said to be a considerable advance on previous arrangements; no longer was the provision of accommodation for homeless households to be conditional, stigmatised and temporary. Despite this, it is vital to remember that there remained a crucial differentiation between the support provided to those households found to be owed a duty and those who were not. For households who were not found to be unintentionally homeless and in priority need, authorities' duties remained minimal – namely the provision of information and advice, and, in restricted instances, temporary accommodation (Lowe, 1997). Nevertheless, it might be said that homelessness policy shifted to some extent away from '*conditional welfare for the few*' towards offering '*minimum rights for the many*', with its emphasis on the provision of welfare to those who might benefit from them at a uniform but 'socially acceptable minimum standard'.

### ***'The new consensus'***

The deep recessions witnessed at the start and end of the 1980s brought with them an awareness of the limitations of structural explanations of homelessness, and as such responses to homelessness in policy also began to change. While empirical studies demonstrated a clear link between poverty, exclusion from the labour market and homelessness (Thomas and Niner, 1989, Doogan, 1988), the over-representation of women and BME groups amongst the homeless population (Anderson et al., 1993, Cowen and Lording, 1982), and issues relating to housing supply (Drake et al., 1981), it was increasingly accepted that a reliance on purely structural explanations could not explain the high incidence of vulnerable people in the homeless population, particularly amongst those sleeping rough (Pleace, 2000, Doogan, 1988, Anderson et al., 1993). As such there arose a growing consensus among academics and the wider policy community that, while structural factors were vital in explaining homelessness, individual factors may indeed still have a significant role to play (Pleace, 2000, Fitzpatrick et al., 2009).

This trend in academic thought was described by Pleace (2000) as representing a 'new consensus', under which homelessness was understood as resulting from the 'complex interaction between individual characteristics and structural factors' (Pleace, 2000: 583). This was first evidenced by Dant & Deacon (1989) in their study of resettlement outcomes for homeless households who had previously slept rough. Amongst that population, they found pre-existing exclusion from the labour market, family relations, social interactions

and relationships as well as a high incidence of poor mental and physical health which predated experiences of homelessness (Dant and Deacon, 1989). The ‘new consensus’, in contrast to traditional explanations of homelessness, saw pre-existing individual factors as making certain households more vulnerable to structural changes than others (Pleace, 2000, Fitzpatrick et al., 2009). The argument runs that:

- a) *Structural variables (such as housing shortages and rising levels of poverty and unemployment) create the conditions within which homelessness will occur and determine its overall extent; but*
- b) *People with personal problems are more vulnerable to these adverse social and economic conditions than other people; therefore*
- c) *The high concentration of people with support needs in the homeless population can be explained by their susceptibility to structural forces, rather than necessitating an individualistic explanation of homelessness.*

(Fitzpatrick et al., 2009: 4)

This understanding of the causes of homelessness may be argued to be closely related to the way wider changes in society have been conceptualised since the early 1990s. Giddens (1994), for instance, describes contemporary society as being increasingly influenced by ‘manufactured risks’ - that is, large-scale, man-made changes, such as climate change and globalisation – which have the potential to have a profound impact on vast numbers of the population. As a result, it is argued that;

*the extent to which [individuals] can lead fulfilling and productive lives is closely linked to their capacity and resources to process information, make judgements and take action.*

(Pleace 2000: 584)

In other words, individuals’ and households’ ability to respond to structural changes will be determined significantly by the social, economic and cultural resources at their disposal (Giddens, 1994, Pleace, 2000). Those with the least resources – broadly defined - will be more vulnerable and less capable of responding to these large-scale structural shifts than others in society.

Policy responses to these structural changes based on ‘new consensus’ understandings of welfare generally and homelessness specifically have tended to focus on equipping those households and groups perceived to be the most vulnerable with the resources to respond

to such structural shifts, rather than attempting to rectify these changes themselves, or responding directly to their consequences. Pleace (2000) cites the Rough Sleepers Initiative (RSI) as a homelessness policy which aimed to provide vulnerable households with the means and abilities necessary to avoid future homelessness should such structural factors affect them again (Pleace 2000: 584). This involved the provision of support and advice workers, more temporary and permanent accommodation for homeless households, and resettlement services (Jones and Johnsen, 2009). From taking office in 1997, the New Labour government continued this emphasis on street homelessness, making this an initial priority of their newly formed Social Exclusion Unit. The SEU's first report noted an intention to tackle the 'root causes of rough sleeping' as an issue of social justice, yet the same report also included elements of more moralistic discourses. Rough sleeping and street homelessness are presented as a 'blight' that is likely to have negative consequences for businesses and tourism (Social Exclusion Unit, 1998, Jones and Johnsen, 2009). Similarly, while assistance was to be provided in accessing temporary and permanent accommodation, homeless households had a responsibility to take this help, with the threat of legal remedies if they failed to do so (Social Exclusion Unit, 1998, Jones and Johnsen, 2009).

Parallels may be drawn here with the '*social integration*' discourse of social exclusion which gained currency throughout the 1990s, as described by Levitas (1996; 1998), which - while offering a safety net to those requiring assistance - placed significant emphasis on the responsibilities of those in receipt of assistance to actively work to engage themselves in society. This process of active 'social reintegration' may be seen to be in line with the wider work associated with the New Labour government's Social Exclusion Unit, as well as European understandings of social inclusion as involving an active role for the individual in their *reinsertion* into society (Levitas, 1998, Levitas, 1996, Room, 1995, Pleace, 2000). Levitas (1996; 1998) has noted that this '*social integration*' discourse has a tendency to implicitly (and, at times, explicitly) stress the primacy of paid employment. The more moralistic aspects of this social inclusion discourse have similarly placed significant emphasis on the role of the individual, and such approaches tend to advocate punitive steps in order to encourage particular types of 'good' behaviour (Murray, 1990, Murray, 1994, Levitas, 1998). It may be argued that such approaches to homelessness at times reflect a return to a focus on '*conditional welfare for the few*', with its emphasis on helping those most at risk of being impacted by structural change rather than providing a general safety net for all.

## ***Critiques of the continued reliance on individual and structural explanations***

This new orthodoxy, along with other theories of homelessness which rely on individual and structural explanations, is critiqued by Neale (1997) as being too simplistic, failing to take into account the heterogeneous experiences which may lead to homelessness. Neale argues that although wider societal structures and forces exist which will lead to some households becoming homeless rather than others, there is no predetermined outcome as a result of this; because individual circumstances and external factors will affect different people in different ways there exists the potential to effect change in people's lives (Neale, 1997). Since there is no single agreed cause of homelessness, there may be no single agreed solution (Neale, 1997: 48)

Acknowledging the heterogeneity of homeless experiences, Fitzpatrick (2005) proposes an alternative 'critical realist' approach to understanding homelessness which describes four distinct branches of causal mechanisms which may interact with each other in order to create the circumstances under which homelessness might form. These are as follows:

- a) Economic structures, meaning 'the ways in which social class, social stratification and welfare policies interact to cause poverty and limit access to the material resources required to participate in society' (Fitzpatrick 2005: 13);
- b) Housing structures: relating to allocations policies, housing market factors and barriers to accessing appropriate accommodation resulting in 'certain groups being concentrated in less desirable areas and segregation along social and economic lines' (Fitzpatrick 2005: 13);
- c) Patriarchal and interpersonal structures, including domestic violence, limited support and relationship breakdown;
- d) Individual attributes, including health, low-self esteem and limited social capital.

Fitzpatrick argues that, for each individual or household, different structures will be at play but that, critically, some households will be more at risk of homelessness than others (Fitzpatrick, 2005).

An alternative approach to understanding homelessness is proposed by Anderson and Tulloch (2000) in their review of research conducted into the causes of homelessness. This study aimed to construct a 'dynamic analysis' of homelessness in order to identify

‘pathways’ into and out of homelessness. Three key pathways were identified, corresponding to different stages in life, namely:

- a) Youth pathways into homelessness: 15-24 years
- b) Adult pathways into homelessness: 20-50 years
- c) Later life pathways into homelessness: 50+ years

For each set of pathways, critical factors were identified that increased the risk of experiencing (or conversely improved the chances of avoiding) homelessness. With regard to youth pathways, for instance, family breakup, abuse and experience of the care system were key risk factors, while the ability to return to the family home was the most important determinant between those who experienced youth homelessness and those who did not (Anderson and Christian, 2003, Anderson and Tulloch, 2000).

These alternative, dynamic approaches to homelessness - emphasising flexibility and recognising difference in homelessness experiences – may be said to have found expression in policy through the shift towards an expanded safety net for homeless households in Scotland since 2001, as well as the increasing emphasis on the more equal treatment of homeless households brought about by the Housing (Scotland) Act 2001 and the Homelessness etc. (Scotland) Act 2003 (Anderson and Christian, 2003, Fitzpatrick et al., 2012). The use of Housing Options and homelessness prevention activities in housing and homelessness policy too might be contended to represent a shift away from ‘one-size-fits-all’ homelessness services, and an acknowledgement in policy and practice of the dynamic nature and heterogeneity of homelessness. These approaches emphasise the need for services to reflect the wide range of differing circumstances of those in housing need, and advocate – on paper at least - responses that best meet the needs of households seeking assistance. The section which follows will discuss these trends in greater depth.

## **2.4 HOMELESSNESS POLICY IN SCOTLAND SINCE 2001**

### **Radical divergence? The expansion of rights in Scotland**

Since 2001, the rights of homeless households in Scotland and the duties owed to them have been augmented in a variety of ways. The Housing (Scotland) Act 2001 amended the Housing (Scotland) Act 1987 and introduced a number of measures aimed at clarifying and expanding the assistance given to homeless households. The Act clarified the main duty owed to unintentionally homeless households in priority need as ‘permanent’

accommodation, while non-priority households were also to be granted the right to temporary housing for a reasonable period of time (Fitzpatrick, 2004). Permanent accommodation, then, was the provision of a Scottish Secure Tenancy – the same tenancy given to households who applied via local authorities’ housing lists – with the considerable rights and tenure securities that went along with that tenancy. In addition, registered social landlords (RSLs) were given a duty to give reasonable preference to homeless households applying through their waiting lists, while the Section 5 referral process was established by which households could be referred by local authorities to other housing providers, with RSLs duty-bound to comply.

The Homelessness etc. (Scotland) Act 2003 continued this progressive policy direction and, like the legislative changes introduced in 2001, was built on the recommendations of the government’s Homelessness Task Force (HTF). The phased abolition of the ‘priority need’ criterion in the assessment of homeless applications by 2012 was introduced, to be achieved through the gradual extension of duties owed to certain households, with the intention of ultimately ending the traditional distinction between ‘priority’ and ‘non-priority’ homeless households (Anderson, 2009, Fitzpatrick, 2004). This legislation aimed to correct the inequity argued to be inherent in the distinction between ‘priority’ and ‘non-priority’ homeless households, which was argued to have resulted in the crises of rising numbers of street homelessness amongst ‘non-priority’ groups in the 1980s and 1990s (Anderson, 2009, Evans, 1999, Fitzpatrick et al., 2009). These legislative changes have been described as amongst the most progressive in Europe, and may be argued to represent a significant shift towards Townsend’s *‘distributive justice for all’* model of welfare in homelessness policy, rejecting the pattern of minimum and conditional assistance in favour of attempting to remove distinctions and achieve optimum outcomes for those seeking assistance. In line with the *‘distributive justice’* model, these pieces of legislation, taken together, were a clear effort to correct a perceived injustice in the allocation of resources.

A further significant step change has taken place in Scotland since 2009-10, with the implementation of homelessness prevention and ‘Housing Options’ approaches similar to those that have been in operation in England since 2002 (Pawson and Davidson, 2008). Homelessness prevention in this context is defined as referring to ‘activities that enable a household to remain in their current home where appropriate, or that provide options to enable a planned and timely move to help sustain independent living’ (Department for Communities and Local Government, 2006: 15).

For the Scottish Government, the role of homelessness prevention activities should be to reduce the need for households to be re-housed in crisis by allowing them to understand their options before crisis occurs. Particularly, homelessness prevention should not be seen as a means of ‘gate-keeping’ or a method by which households’ rights may be denied. Rather they should be central to how homelessness services are delivered, and should augment existing services (Scottish Government, 2009a). On the ground, this typically translates into the ‘Housing Options’ interview, whereby households’ current circumstances, support networks, needs and aspirations are discussed, and then from this information Housing Options staff are able to highlight the range of options open to them in accessing or retaining appropriate accommodation (Scottish Government, 2014b, Ipsos MORI and Mandy Littlewood Social Research and Consulting, 2012, Scottish Government, 2010b).

At the centre of this emphasis on promoting ‘Housing Options’, both implicitly and explicitly, is the belief that the PRS has a significant role to play in meeting the housing needs of those experiencing (or likely to experience) homelessness. Further discussion of the PRS in homelessness policy takes place in Chapter 3, but a brief discussion of the rationale for this is presented here to offer some context to the reader. English reports have referred to private involvement as offering councils a “cost effective response” to homelessness, while advocating that “everything should be done to remove barriers” to utilising private rented accommodation (DTLR, 2003: 24). In Scotland too, the consultation paper *Firm Foundations* (2007) noted the government’s interest in pursuing greater private sector involvement in this area. The PRS, it was argued, has “much to offer its tenants in terms of flexibility, choice of location and, in most cases, good quality housing” (Scottish Government, 2007: 29). In addition to these stated benefits, *Firm Foundations* also acknowledged the role for the PRS in meeting the needs of homeless households. Related to this, a greater role for the PRS in housing homeless people is projected to have a positive impact on the social rented sector, in that the reduced pressure on the sector would enable LAs and RSLs to meet “a wider range of housing need” rather than primarily accommodating homeless households (Scottish Government, 2007: 29).

## **Legislative changes and trends in homeless applications**

Homeless applications in Scotland remained broadly stable throughout the 1990s. At this point in time, assistance under the Homeless Persons legislation was governed under the provisions set out in the Housing (Homeless Persons) Act 1977 and consolidated into Part II of the Housing (Scotland) Act 1987. This legislation placed a statutory duty on

authorities to provide advice and assistance to homeless households, and – where certain criteria were met – also placed a duty on authorities to provide accommodation to such households. Under these arrangements, households applying for assistance under the homelessness legislation would be assessed to determine whether:

- They are *homeless* - defined as meaning they have no accommodation in the UK or elsewhere, or have accommodation but cannot reasonably be expected to return to it – or are *potentially homeless* – whereby it is likely the household will become homeless within the next 28 days;
- They are *unintentionally homeless* – with intentionality being assessed based on whether the households’ homeless situation arose as a result of an action or inaction on their part;
- They are deemed to be in *priority need* as set out in the Housing (Scotland) Act 1987, and as subsequently amended.

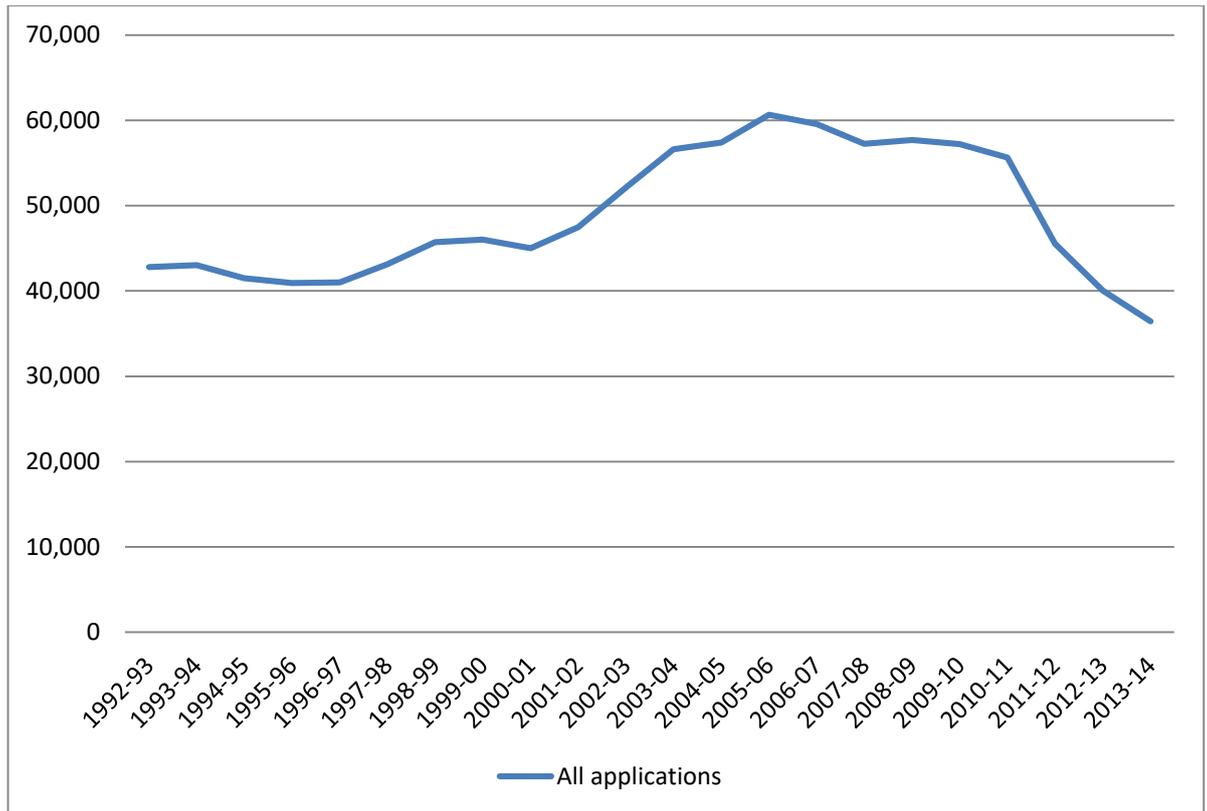
(Scottish Government, 2012c)

Local authorities would also be able to determine whether the household had a ‘local connection’ to their authority or another authority in Scotland, England or Wales.

Where households were found to be unintentionally homeless or threatened with homelessness and in priority need, the local authority would have a duty to take reasonable steps to ensure either that the households’ current accommodation remains available or that alternative accommodation can be found for their use. Where households were found to have priority need but they were viewed to be ‘intentionally homeless’, authorities would be required to ensure access to temporary accommodation for a reasonable period of time, and to provide advice and assistance as they viewed appropriate (Housing (Scotland) Act 1987). Where households were determined to be homeless but without priority need, the local authority’s duties would be limited to providing appropriate advice and assistance towards securing accommodation as they deemed appropriate.

As a result, these arrangements might be understood as offering something of a ‘two-tier’ duty to homeless households, with those who met the statutory requirements receiving accommodation, generally in the secure social rented sector, while those who failed to meet these requirements – typically single people and couples of working age without children – would receive only piecemeal support despite the high prevalence of absolute homelessness and vulnerability amongst these groups (Anderson and Christian, 2003).

**Figure 2.1: Applications by financial year, 1992-93 to 2013-14**



(Source: Scottish Government Homelessness statistics 2014)

Figure 2.1 shows the total number of applications received in Scotland by financial year between 1992-93 and 2013-14. As can be seen in this chart, levels of homelessness presentations remained high but relatively stable throughout the 1990s, with around 43,000 applications in 1992-93 and 1993-94, dropping to around 41,000 in 1994-95, 1995-96 and 1996-97 before reaching a peak of around 46,000 in 1999-00. Kemp, Lynch and Mackay (2001), assessed the relationships between structural factors and homelessness in Scotland using quantitative data and multivariate statistical techniques. This research found a positive relationship between homelessness and levels of unemployment both locally and nationally, with homelessness tending to be higher in local authorities with high levels of unemployment and vice versa (Kemp et al., 2001). This research also supported links between housing markets and homelessness, although the evidence found that these relationships sometimes run counter to traditional structural narratives of homelessness. Analysis of data from the early 1980s found that homelessness was typically higher where local authority vacancies were low – however data from the 1990s appeared to show a negative correlation – in that Scottish authorities where vacancies were more common

would experience greater numbers of homeless presentations. This relationship could be demonstrated for all applications and acceptances in 1996, 1997 and 1998, and separately when looking specifically at presentations by young people and lone parents during these years (Kemp et al., 2001). Kemp *et al.* posit that this may be the result of an ‘intervening variable’ that wasn’t considered in their data – for example a trend towards less stable relationships concentrated within authorities with low demand areas and high rates of vacancies (Kemp et al., 2001).

As can be seen in Figure 2.1, in the years which followed on from the expansion of rights under the Housing (Scotland) Act 2001, the number of homeless presentations began to increase substantially, rising from around 45,000 in 2000-01 to a peak of more than 60,000 in 2005-06 (and only reducing slightly to just under 60,000 in 2006-07). This increase has been in part attributed to the homelessness legislation, and local authorities’ new duties towards non-priority households (Scottish Government, 2014b, Wilcox et al., 2015). Anderson (2009) counters this argument, however, noting that;

*Arguably, one unintended outcome of widening the safety net in Scotland was an increase in the (visible) levels of homelessness (most likely due to perceptions of improved chance of ‘success’) at least in the short term. However simply widening the safety net does not impact on the social and economic triggers which result in a housing crisis leading to an individual homelessness application – it merely ensures a more positive final outcome.*

(Anderson, 2009: 119)

In the period since 2009-10, however, Scotland has seen dramatic reductions in the number of applications under the homelessness legislation. This was most apparent with an 18% reduction in homeless applications between 2010-11 and 2011-12, and while the pace of change has slowed since then this trend in falling numbers of applications has continued. Indeed, the number of applications in 2013-14 was 40% less than at the peak in applications witnessed in 2005-06 (36,457 compared to 60,662) (Scottish Government, 2014a). This trend has also continued at a local authority level, with the total number of applications falling in 24 of the 32 local authorities in Scotland between 2012-13 and 2013-14. Marked reductions of up to 10% were seen in fifteen local authority areas, while two authorities saw reductions of more than 20% (Scottish Government, 2014a). Analysis of this data by the Scottish Government noted a view that;

*It is very unlikely that the large reduction in homeless applications over the past two years (sic) is a consequence of any changes in the social and economic factors which cause households to approach councils for assistance with an acute or urgent housing need.*

*Quite the contrary, all other things being equal we might have expected homeless applications to increase in the current economic environment and also as a consequence of Welfare Reforms.*

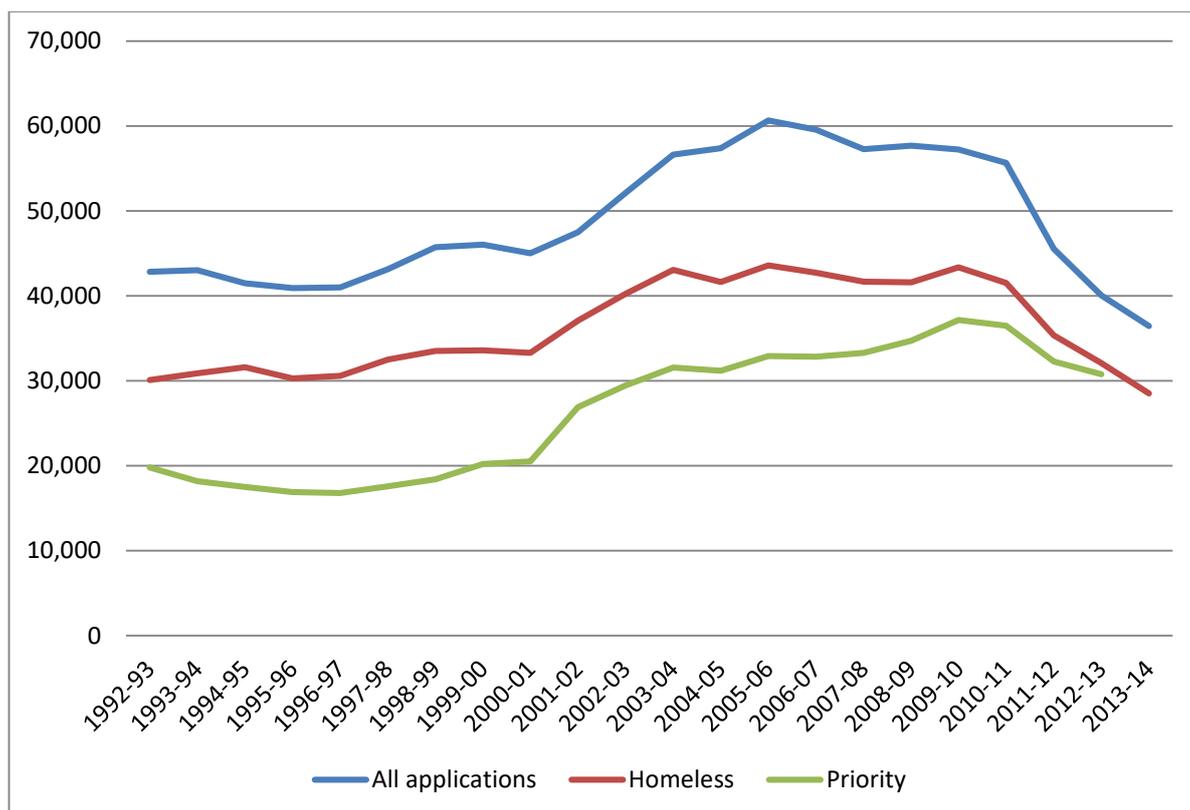
(Scottish Government, 2014b: 5)

These recent shifts have been widely attributed to the ‘increasingly robust implementation’ of the homelessness prevention agenda and the implementation of ‘Housing Options’ approaches to homelessness (Fitzpatrick et al., 2012: 59, Scottish Government, 2014b, Ipsos MORI and Mandy Littlewood Social Research and Consulting, 2012).

While homelessness prevention was an integral part of the progressive programme for homelessness as set out in the 2001 Act, it was not until 2009 that guidance on the Housing Options approach was issued (Wilcox et al., 2015: 80). At this point in time reductions in homelessness applications and acceptances began to emerge similar to that previously witnessed in England (see, for instance, Department for Communities and Local Government, 2014). In any event, Scotland continues to have a higher incidence of homeless acceptances than other parts of the UK. Statistics for 2013/14 show there were 12.1 priority homeless acceptances per 1,000 households in Scotland, compared to 2.4 and 4.0 per 1,000 households in England and Wales respectively (Wilcox et al., 2015). While this may be to some extent explained by mismatches between levels of supply of affordable accommodation in social and private sectors in Scotland, a number of commentators have suggested that this may be partially explained by the wider and more inclusive definition of statutory homelessness utilised north of the border and the progressive homelessness agenda followed since devolution (Wilcox et al., 2015, Scottish Government, 2014b, Fitzpatrick, 2004, Fitzpatrick et al., 2012).

In line with the reduction in applications since 2010-11, there has also been a corresponding reduction in the number of people found to be homeless, as may be seen in Figure 2.2. This chart shows the general trends in the number of homeless applications since 1992-93, and as may be seen the proportion of applicants found to be “homeless” and those found to be “homeless and in priority need” broadly followed trends in the number applying as homeless. Variation from these trends can be seen from around 2004-05, when the gap between the number of those applying as homeless and the proportion of those being accepted as homeless began to widen.

**Figure 2.2: Applications and assessments by financial year, 1992-93 to 2013-14**



(Source: Scottish Government Homelessness statistics 2015)

The extension of rights in 2001 resulted in increasing numbers of people applying as homeless, but also a reduction in the number of those who were accepted as being owed a duty by local authorities. This may be explained in a number of ways. This widening gap between applications and acceptances could, for instance, indicate that the extension of rights from 2001 had resulted in increasing numbers of households who were in housing need but not ‘homeless’ in a narrow sense presenting to local authorities. Equally, local authority homeless teams – wary of the resource implications of increased rights for those found to be homeless or threatened with homeless – were perhaps more likely to utilise a more stringent definition of homelessness in this context than before.

Similar questions might be raised about the dramatic reductions in applications across Scotland from 2010-11 onwards, coupled with the increasing proportion of these households found to be homeless, as may also be seen in Figure 2.2. The proportion of homeless applicants assessed to be homeless in 2010-11 was 75%, and this increased to 81% in 2013-14. In the context of the Scottish Government’s commitment to abolish the ‘priority need’ criterion by 2012 as set out in the Homelessness etc. (Scotland) Act 2003 – whereupon anyone found to be unintentionally homeless and with a local connection

would be owed a duty by the local authority – there was a need to be more proactive in the prevention of homelessness. To the Scottish Government’s credit, such approaches were always a key part of homelessness strategy (see, for instance, Scottish Executive, 2005), but it was in 2010 that the ‘Housing Options’ and ‘homelessness’ prevention agendas began to gain momentum. The introduction of these approaches led to a dramatic and sustained reduction in the number of homeless applications, leading to some authorities’ practice being criticised as effectively involving some element of gatekeeping.

The Scottish Housing Regulator recently reviewed the arrangements currently in place with regard to Housing Options and homelessness prevention (Scottish Housing Regulator, 2014). In this review, the Regulator notes that the only guidance currently available is that published in 2009 co-produced by the Scottish Government and COSLA. The review notes that almost half of all local authorities expressed the view that more guidance was required in this area. At the time of writing further guidance is currently being produced by Scotland’s Housing Network (formerly the SHBVN) in collaboration with the Scottish Government.

This review found a mixed experience for households through Housing Options, and noted varying practice between authorities. Most concerningly, staff in some authorities were found to be working to targets for the reduction of homeless applications as a measure of performance against the Housing Options approach (Scottish Housing Regulator, 2014). The Regulator found that ‘Housing Options has contributed to the number of people having a homelessness assessment’ and that ‘the diversion of people from homelessness assessment to Housing Options was not always appropriate’. The Regulator concludes by noting that it is ‘likely in such cases this has resulted in an under-recording of homelessness as a number of people with clear evidence of homelessness or potential homelessness do not go on to have a homeless assessment’ (Scottish Housing Regulator, 2014: 5-6). These reductions in homeless applications – coupled with the increasing proportion of those households found to be homeless or threatened with homelessness – certainly raise questions. Given the economic climate in the intervening period between 2010-11 and 2013-14, one would almost certainly anticipate the number of homeless presentations to rise, and for the proportion of those found to be homeless to remain broadly static. One possible explanation for the current trends might be that Housing Options and homeless prevention approaches are working, and that those households who may have been ‘threatened with homelessness’ previously are receiving appropriate support to find alternative housing or remain in their current accommodation. An

alternative explanation might be that households who are less likely to be successful in being assessed as ‘homeless’ in a narrow sense are instead being diverted into alternative options that might not necessarily be in their best interests.

The more pro-active approaches to homelessness prevention employed in England since 2002 and now implemented through Scotland has drawn a number of criticisms, with particular reference to the potential for these arrangements to become a two-stage process for homeless applicants, with applicants who would otherwise be entitled to assistance being directed towards alternative options (such as joining the LA waiting list, applying to a housing association or accessing accommodation in the private sector) (Pawson, 2009, Hawkey, 2004). Discussing the English implementation of ‘housing options’, Rashleigh (2005) voiced concerns that the success of homelessness prevention would be assessed based solely on authorities’ ability to reduce statutory homeless applications. Moreover, it was contended that this approach may inadvertently (or, indeed, deliberately) promote gate-keeping practices, encouraging authorities to focus only on reducing homelessness among those likely to be owed a statutory duty (Rashleigh, 2005, Pawson, 2009). Pawson (2007) found some evidence of such practices during the initial implementation of these approaches in England, noting that in two of the four local authorities he worked with, households seeking assistance were referred to rent deposit guarantee schemes before any formal assessment of homelessness had taken place, potentially denying these households their statutory rights (Pawson, 2007, Pawson, 2009). Others (such as Keeble 2006 and Flood 2006) found evidence of the inappropriate placement of vulnerable households in private tenancies as a result of these approaches (Pawson, 2009).

## **Homelessness and welfare reform**

While housing is a devolved matter, with responsibility for this lying with the Scottish Government, it is nevertheless important to note the significant impact UK Government welfare policy can have on housing and homelessness policy and practice in Scotland. This has been particularly keenly felt with the ‘welfare reform’ agenda rolled out by the Coalition and Conservative Governments of 2010 and 2015. Key changes to welfare entitlement impacting on households in housing need and vulnerable to homelessness include:

- a) the introduction of the ‘underoccupancy charge’ or ‘Bedroom Tax’ which restricted housing benefits payments in the social rented sector on the basis of apartment size,

- b) the restriction of LHA for single households under the age of 35 to a ‘shared accommodation rate’ often well-below market rent levels and;
- c) the implementation of Universal Credit which has the potential to severely impact on vulnerable households in receipt of benefits in both the social and private rented sectors.

It can be seen then that while housing and homelessness remain devolved matters, these ideologically motivated changes from Westminster are having, or are likely to have a significant impact on the delivery of housing policy objectives at a local and national level in Scotland. While the Scottish Government has committed to removing the distinction between priority homeless and non-priority homeless households, the options open to them in accommodating these households – particularly single households who make up the majority of homeless applicants - have been effectively limited. The PRS, identified in *Firm Foundations* as having a crucial role to play in responding to the 2012 commitment, has been effectively removed as an option for single households under the age of 35. As such, the Coalition policy goal of encouraging voluntary assistance through the restriction of welfare finds expression in Scotland as households have little option to share with family and friends, or to make other piecemeal arrangements. In addition, this is likely to increase the demand for one-bedroom properties in the social rented sector (unaffected by these changes) as these households seek sustainable accommodation. While the ‘Bedroom Tax’ is at present being negated by the Scottish Government, this continues to have a significant impact South of the border, and future administrations may not keep to this current commitment, resulting in antagonism between transferring social tenants and households in housing need, both seeking affordable accommodation in the sector.

## **2.5 SOCIAL EXCLUSION**

It is clear, then, that housing and homelessness policy in Scotland has seen considerable changes in recent years, and that these shifts raise questions about the understandings and solutions to homelessness being applied locally and nationally. A critical element in trying to build a richer understanding of these changes is of course how policy and practice affects households experiencing or threatened with homelessness. As noted above, the growing use of the PRS in homelessness policy includes explicit objectives set forth by the Scottish Government, some of which concern tenant welfare; the PRS is seen as offering flexibility, greater choice over location and good quality accommodation. When evaluating these impacts, however, we should also be looking more broadly at the

consequences of this policy. One means by which this might be assessed is the extent to which measures improved social inclusion or exacerbated social exclusion for those affected.

In a broad sense, social exclusion is understood to refer to ‘multi-dimensional’ and ‘dynamic’ processes acting to disadvantage individuals and communities (Whelan and Whelan, 1995, Room, 1995), or indeed to ‘shut them out’ altogether from the social, cultural, economic and political systems of society (Walker, 1997: 8). In 1997, the New Labour government set the alleviation of social exclusion as a key policy priority, defining exclusion as;

*a shorthand label for what can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown*

(Social Exclusion Unit, 1997, in Levitas 2006: 125-6)

The term is contested, however, with a wide range of narratives employing the term to mean different things, from moralistic discourses of poverty and welfare through to perspectives in favour of redistribution (Levitas, 1996, Levitas, 1998).

This thesis will take as its starting point an understanding of social inclusion influenced by the work of Townsend (1979) and Marshall (1950) in order to look as comprehensively as possible at the impact of policy on households’ lived experiences.

These writers’ work influenced the ‘*redistributionist*’ narrative on social exclusion, assessing this in terms of households’ ability to access all of the norms common to the society within which they live;

*that is, the diets, amenities, standards and services – which allow them to play the roles, participate in the relationships and follow the customary behaviour which is expected of them by virtue of their membership of society.*

(Townsend, 1993: 36).

For Marshall and Townsend, welfare provision should be provided at an “optimum rather than minimum” level, echoing many of the claims made in favour of use of the PRS as a means of accessing a better quality of accommodation in desirable locations (see Chapter 3). Given this thesis’s focus on the use of the PRS to accommodate homeless people, it is primarily interested in those aspects of inclusion – broadly defined - most likely to be

directly affected by appropriate housing. As such, the key areas this thesis will consider will be:

- Housing needs – including how well households’ current property meets their needs and aspirations; satisfaction with the property and services provided; the extent to which households were able to exercise choice and experiences of homelessness.
- Financial and economic needs – including questions of affordability; inclusion or exclusion from the labour market; proximity to amenities; transport links and economic barriers to participation.
- Social relations and health needs – including satisfaction with the neighbourhood in which people live; their relationship with neighbours; proximity and ability to socialise with friends and family; improvements to health and ability to participate in community and cultural activities.

Using this framework we will now consider the extent to which homelessness has been found in the literature to contribute to social exclusion, before applying this framework to the findings of the study’s own qualitative research (See Chapter 7).

## **Homelessness and social exclusion**

### ***Housing needs***

With regard to meeting households’ immediate housing needs, the literature suggests that homelessness is likely to have a negative impact on households’ ability to access appropriate accommodation. Affordability remains a concern in the PRS (an issue which has been magnified as a result of recent changes to LHA and the wider welfare reform agenda), while landlords are often hesitant to let to homeless households. A recent survey of the PRS in Scotland found that 51% of landlords would definitely not (29%) or probably not (22%) consider letting to homeless families (even if rent was guaranteed and local authorities managed the property), while 53% of landlords would definitely not (29%) or probably not (24%) consider letting to homeless single people (Scottish Government, 2009b).

Homeless households might also find difficulty in accessing appropriate accommodation in the social rented sector. As well as the legislative means of rationing access to social housing, (as discussed in greater detail earlier in this Chapter), a number of writers have commented on the ways in which access to social housing is informally rationed,

particularly in the way local authorities interpret or administer legislation (Evans, 1999). The length and complexity of the application process, along with the attitudes of staff, were found to have an impact on the withdrawal or 'drop-out' rate of homeless applicants (Evans, 1999). Similarly, the use of temporary accommodation, particularly the least desirable types such as hostels or bed and breakfasts were found to act as a deterrent to applicants, again bringing to mind the 'trial-by-fire' approaches of the Poor Laws. Furthermore, since many local authorities operate one-offer only policies, homeless households may often be accommodated in the least popular housing types and areas (Evans, 1999, Fitzpatrick and Stephens, 1999, Power, 1987).

### ***Financial and economic exclusion***

Homeless households also experience considerable barriers to accessing employment. Studies of single homeless people carried out by Anderson et al (1993) and Anderson & Morgan (1997) found that only around 10% of respondents were in paid work, and a high proportion had very little or no previous experience of employment. Similarly, more than half of those interviewed had no formal qualifications or training, meaning that single homeless people would be disadvantaged in competing for available jobs. The studies also found through qualitative group discussions that many single homeless people were put off job searching by disillusionment and the difficulties they faced in both finding and keeping work while homeless (Anderson, 1999, Anderson, 1993, New Economics Foundation, 2009). The significant costs associated with temporary accommodation can also have an impact on moving into paid employment, and as a result this may have a discouraging effect on tenants moving into further education or low-income/part time employment (New Economics Foundation, 2009).

### ***Social relations and health needs***

Due to the frequent moves often associated with the experience of being homeless (such as moving between friends' homes or temporary accommodation), homeless people can often find themselves without a base from which they can live their lives. Quilgars *et al.* (2008) found that many young people experiencing homelessness felt that their lives were 'on hold' while living in temporary accommodation. Homelessness may lead to a further fracturing of homeless people's social networks, particularly as a result of having to move away in order to access services. These problems may be particularly keenly felt in rural areas where homelessness services tend to be limited and focused around larger conurbations (Johnsen and Quilgars, 2009, Quilgars et al., 2008).

Homelessness and poor housing can also be seen to have the potential to seriously impact on the health outcomes of individuals and families. Many studies have highlighted the poor physical health of people experiencing homelessness in both absolute and relative terms (Anderson et al., 1993, Quilgars and Pleace, 2003, Love et al., 2007), while others have shown that homelessness can impact negatively on individuals' psychological and emotional well-being (Johnsen and Quilgars, 2009, Quilgars and Pleace, 2003, Love et al., 2007, Kershaw et al., 2003). It is important to note that these health inequalities impact on both single homeless people and families, and are not restricted to those experiencing 'rooflessness' (Quilgars and Pleace, 2003).

Similarly, studies found links between street homelessness and substance abuse. Love *et al.*'s 2007 study in Aberdeen found that almost half of the participants reported "alcohol problems", a third had used street drugs in last month and a fifth had injected in four weeks before survey. Again, almost a third of respondents described themselves as problem drug users (Love et al., 2007). Similar evidence was found by Kershaw *et al.* In their Glasgow study of street homeless households, a quarter of respondents were dependent on a drug at the time of interview, with almost a fifth of these dependent on heroin. Only a third reported neither problematic drink nor drug use, and indeed more than half of the respondents reported hazardous drinking behaviours. This was particularly prevalent in the over 55 age group, where 63% described hazardous drinking, compared with just 37% of 16-24 year olds (Kershaw et al., 2003). By contrast, a recent study of homeless families in England by Pleace *et al.* (2008) found that problem drug use was not prevalent in the population of their study, with 11% reporting a problem with drink and/or drugs ever, and only 3% reporting experiencing problems with drink or drugs currently (Pleace et al., 2008).

Related to these health concerns, homeless households were also found to make greater use of health care services than the general population. Kershaw *et al.* (2003) found that 64% of homeless households in Glasgow had seen their GP in the six months prior to interview, while 40% of those interviewed in Aberdeen had seen their GP in the previous two weeks, again considerably higher than the average for the population as a whole (Kershaw et al., 2003, Love et al., 2007).

## **2.6 SUMMARY**

The literature suggests a clear link between homelessness and social exclusion, with homeless households often facing unique barriers to inclusion not experienced by other

households. Whether this is the result of stigma, economic barriers or restricted social resources, homeless households can often find themselves excluded from society as a whole. How homelessness is understood ties in closely with this, of course, with prevailing attitudes influencing the responses offered to alleviate it. This may be clearly demonstrated in the changes in policy and practice in Scotland since 2001.

The recent shifts in policy and practice towards ‘Housing Options’ and homelessness prevention approaches – and particularly the use of the PRS to meet housing need - raise further interesting questions when considered in the context of theories of welfare. One of the most commonly cited critiques of ‘Housing Options’ and homelessness prevention approaches is that they may result in authorities effectively ‘gatekeeping’ and restricting access to formal homelessness processes (Pawson, 2009, Pawson, 2007, Scottish Housing Regulator, 2014). Indeed, homeless applications *have* reduced dramatically since the introduction of Housing Options in Scotland, despite economic and social uncertainty for many and little evidence that there have been major structural shifts with regard to households accessing and sustaining appropriate housing (Fitzpatrick et al., 2015). This raises the question as to whether the prevailing ‘theories of welfare’ or understandings of homelessness in Scotland have changed.

The expansion of rights since 2001 is characterised as reflecting a shift towards a ‘*distributive justice*’ model of welfare, in that households accessing assistance through homelessness legislation are, in theory at least, entitled to permanent accommodation in the social rented sector on the same terms as those accessing housing through authorities’ housing lists. Were gatekeeping to be taking place with regard to homelessness practice, this could take a number of forms. This could, for instance, take the form of a *de facto* narrowing of the definition of homelessness being utilised with regard to assessing whether a household ought to apply as homeless or not. In this instance, we could expect to see changing trends in the previous living circumstances of households formally applying as homeless – for example, this could manifest as higher proportions of households applying from the PRS and reducing proportions applying from ‘insecure’ and social rented sectors – as those with circumstances not matching a narrow definition of homelessness are diverted away from making an application. This could also manifest in changing demographics of those making formal applications – for example, where younger people or certain household types such as couples were increasingly encouraged to look at other housing options. Such changes could mark a shift back towards ‘*conditional rights for the*

*few*', whereby homelessness resources were increasingly targeted on meeting the needs of groups felt to be 'deserving' of assistance.

The promotion of the PRS as a means by which the needs of homeless households might be met in this context is equally worthy of comment, and requires further consideration. As we will see in the chapter which follows, the PRS has been cited as offering a number of distinct advantages – including providing access to desirable locations where council housing is scarce, improving households' choice and offering good quality accommodation. At the same time, the PRS has often been criticised for a range of issues including management standards, accessibility and affordability. The chapter which follows will discuss these issues further, before locating these shifts within theories of welfare and homelessness.

## **3. Privatisation, the Private Rented Sector and homelessness policy**

### **3.1 INTRODUCTION**

It can be seen then, given the increasing focus on considering alternative housing options, as well as the Scottish Government's stated interest in a greater role for the PRS in meeting the needs of homeless households and those threatened with homelessness, the private sector is likely to have an increasingly significant role in Scottish homelessness policy and practice. The chapter which follows will briefly discuss the rationale for private involvement in the provision of welfare generally, before presenting critiques of this in order to understand the major arguments surrounding this. The changing role of the PRS in the UK generally (and Scotland specifically) will be explored alongside related trends in homeownership and the social rented sector, in order to contextualise the shifts in homelessness practice witnessed in recent years. Finally, the characteristics, role and potential of the PRS in Scotland will be considered, with some discussion of the arguments cited in favour of a greater role for the sector presented alongside potential barriers and issues often noted in the literature around private rented accommodation. The implications of these issues, as well as the potential opportunities these shifts might offer homeless households and low income groups are considered, with relevant evidence presented, in order to generate research questions.

### **3.2 THEORISING PRIVATE INVOLVEMENT IN WELFARE**

#### **Models of privatisation and private involvement in welfare**

Despite its enduring currency, the term 'privatisation' remains significantly contested. The terminology of privatisation has been utilised in both positive and negative respects by politicians and political journalists of both Right and Left to further their respective cases (Donnison, 1984: 33, King, 1992, Drakeford, 2000), while others have noted the considerable variety of activities the term is used to describe (Drakeford, 2000, Hartley, 1990). Generally speaking, privatisation refers to 'the transfer of assets or functions from government to the private sector' (Linneman and Megbolugbe, 1994: 636), but within that framework the term has been taken to refer to a wide variety of distinct (and at times, competing) policy approaches to altering the relationship between the public and private domains (Kay and Thompson, 1986).

This thesis will define privatisation in a broad sense; as an ‘umbrella term’, describing a variety of practices aimed at transferring responsibility for the production and/or delivery of goods and services from the public sector to the private domain, broadly defined (Schill, 1990, King, 1992, Bendick, 1989, Linneman and Megbolugbe, 1994) and the (related but potentially distinct) ways in which market forces and processes have been introduced into the provision of public services (Bendick, 1989, Schill, 1990, Linneman and Megbolugbe, 1994, Starr, 1989). In line with this broad approach, privatisation or ‘private involvement’ will be taken to refer to the process by which any entity other than the state (including individuals and groups of individuals) is involved in the provision of welfare regardless of whether they are motivated by profit (Schill, 1990, Starr, 1989, Bendick, 1989). The privatisation of welfare in this broad sense may be summarised as referring to processes involving one or more of four central strands with distinct (yet often over-lapping) aims and outcomes. These are:

- a) Denationalisation and the transfer of ownership (and responsibility) from the public to the private sector (Heald, 1984, Drakeford, 2007, Linneman and Megbolugbe, 1994);
- b) The purchaser-provider split and the introduction of market forces into the provision of welfare services (Glennerster and Le Grand, 1994, Bramley, 1993, Le Grand, 2007);
- c) A shift away from traditional, bureaucratic methods of public management towards a more business-like and ‘professional’ model, emphasising the importance of innovation, service standards and accountability (Hood, 1991, Osborne and McLaughlin, 2002, Clarke and Newman, 1993)
- d) An increased emphasis on the importance of individual responsibility (Drakeford, 2007).

In line with King (1992), the study will be wary in its use of the term ‘privatisation’ in order to avoid generalisations about the aims and objectives of the policies and practices we intend to consider (King, 1992). Rather, the identification of these distinct strands allows for a clearer understanding of the differing aims of the various policies and practices which might be described as ‘privatisation’, while recognising the potential interplay between these approaches, aims and intended outcomes in policy. In the section which follows, these strands will be discussed in more detail, and considered with reference to their relationship to, and expression in, housing and homelessness policy.

### **3.3 HOUSING, HOMELESSNESS AND PRIVATISATION**

The ‘four strands’ identified in the typology above represent four broad approaches to the privatisation of welfare, however it is worth noting that this list is not exhaustive. In

reality, new forms of privatisation are likely to emerge (and have emerged in recent years) utilising some or all of these approaches in different ways, with aims and objectives that fall outwith the assumptions made by those who originally proposed them. The section which follows represents an attempt to address some of these issues, firstly by offering a critical discussion of the character, aims and objectives of each ‘strand’ (presented here as ‘ideal types’ rather than exact descriptions of policy), before relating these strands to examples of its expression in housing and homelessness policy. These discussions are presented as a means by which we might begin to form an understanding of the character, aims and objectives of the policies and practices with which this thesis is principally concerned – namely the increased use of the PRS in accommodating homeless households<sup>1</sup>.

## **Transfer of ownership from the public to the private sector**

### ***Rationale for the transfer of ownership***

In the narrowest sense, ‘privatisation’ is concerned with the transfer of ownership rights over a public enterprise or resource to the private sector. Here privatisation describes a process whereby government “divorces itself from both the financing and production of goods and services” (Schill, 1990: 882, Linneman and Megbolugbe, 1994: 636). Policy examples in the UK context include the denationalisation of various public utilities, large scale voluntary transfers to independent housing providers and the introduction of the Right to Buy for council tenants throughout the 1980s and 1990s (Drakeford, 2007, Mullins and Murie, 2006).

One of the major rationales cited in favour of this transfer of responsibility particularly – as well as other strands of privatisation generally - lies in the *Public Burden Model of Welfare* (Titmuss, 1968, Walker, 1984). This refers to the idea that public spending on welfare (particularly that which aims to redistribute wealth within society) is too high, has an inherently negative impact on the economy, and is likely to retard growth and discourage economic investment (Titmuss, 1968, Walker, 1984). Under this analysis the welfare state is seen as working against the market by disincentivising work, while simultaneously encouraging the rapid expansion of the public sector at the expense of the private (Pierson, 1998, Friedman, 1962). As such, successive governments have sought to reduce this

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<sup>1</sup> While the New Public Management may be understood as a significant strand of privatisation, this does not directly relate to the central interest of this thesis and as such this will not be considered in depth.

‘public burden’ by transferring responsibility for the provision of welfare from the state to independent providers (including both for-profit and not-for-profit firms), charitable organisations and/or individuals and families.

Related to this understanding of the public sector as unproductive and prone to the creation of negative incentives is the ‘property rights’ model of ownership, which sees the organisational behaviours of the public and private sectors as being fundamentally different, and as such the public sector will always tend towards being less efficient and provide a lower quality of service (Alchian, 1977, Vining and Boardman, 1992). Such arguments contend that, even where public and private providers are producing the same good with the same overall objectives, the inability of public sector ‘owners’ to sell or easily transfer their stake will ultimately limit accountability, and in turn, disincentivise profitable and efficient behaviours. As a result, it is argued that the performance of public organisations will always be inferior to that of private firms providing the same service, even where competition does not exist and private ownership will inherently result in more positive outcomes than public (Miranda and Lerner, 1995, Alchian, 1977).

### ***Critiques of the transfer of ownership***

Firstly, critics of private ownership in the provision of welfare contend that this model promotes individual self-interest above the common good (Walker, 1984). It is proposed by Titmuss (1971) that the allocation of resources based on the principle of need inherent in Universalist services (the *Institutional Redistributive Model*) is morally superior to the principally private and market-driven provision (the *Residual Welfare Model*) (Titmuss, 1971, Titmuss, 1968). Furthermore, Titmuss holds that the approach a society takes to the organisation of its welfare services is likely to have a significant impact on the general altruism of its citizens (Titmuss, 1971). Building on this analysis, Titmuss infers that the motivations of public sector managers are likely to be more altruistic than those of private sector providers (Titmuss, 1971). Recent research into the field may support this assertion. Steele’s (1999) study of the motivations of managers in the public private and voluntary sectors, for instance, found that public sector managers were more likely to be concerned with the ‘public value’ of their work than their private sector counterparts (Steele, 1999). This distinct ‘public sector ethos’ is, however, critiqued by Le Grand (2003), who argues that public sector managers may just as easily be motivated by ‘knavish’ concerns (putting individual self-interest before the common good), while private sector providers may equally be guided by ‘knightly’ or altruistic motives. Le Grand contends that, through the use of a variety of incentives in a pluralistic, mixed economy of welfare, the egoistic and

altruistic motivations of both public and private providers may be utilised to increase the 'public value' and secure the positive ends the public favour (Le Grand, 2003).

It is further argued that there exists the potential for private providers of services to exploit those in need in order to increase their profits rather than acting towards the common good (Walker, 1984). State ownership allows for the provision of services on the basis of need rather than ability to pay, underpinned by a system of democratic accountability.

### ***Relationship to PRS involvement in homelessness***

In housing, this *transfer of ownership* found expression in the 1980s and 1990s through policies such as the Right to Buy, Tenants' Choice/Housing Action Trusts and Large Scale Voluntary Transfers. Drakeford (2000) argues the Conservative government of the time's focus on privatisation did not begin with the New Right's emphasis on liberalisation and market forces, but rather represented a distinct and "long-standing Conservative ideological preference for private over public ownership and in its more recent determination to cut back public expenditure and to narrow the scope of the local state" (Drakeford, 2000: 51). This focus on 'load-shedding' may be clearly demonstrated in both Right to Buy policies and the promotion of large-scale voluntary transfers to private and quasi-private providers (such as housing associations) (Mullins and Pawson, 2010). The benefits here are not principally sold on the basis of competition, but rather on private ownership as an end in itself.

At an authority level, the Right to Buy resulted in vastly depleted stock numbers in the social rented sector, particularly affecting local authorities' capacity to meet housing need in their respective areas. The Right to Buy afforded council tenants the opportunity to purchase their rented accommodation at (often considerably) discounted rates (Forrest and Murie, 1991, Jones, 2004), and by 2004, 2 million local authority properties had been sold, and annual sales figures continue to be significant, despite restrictions imposed in the interim period by the Labour government (Mullins and Murie, 2006: 99). During the same period, the responsibilities placed on local authorities under the 1977 homeless legislation remained largely unchanged (see previous chapter for more information on this), resulting in authorities continuing to owe a homelessness duty to significant numbers of households (generally discharged through permanent accommodation in the social rented sector), while their capacity to respond to this continued to deplete. In the context of these reductions, authorities in Scotland and England – charged with both meeting the needs of homeless households *and* those applying for accommodation through their waiting lists –

have increasingly sought to utilise the private sector in their respective areas to meet housing need.

Beyond the necessity brought about by reducing stock numbers and increasing demand for assistance, the use of the PRS has been seen as a means of improving the quality of service and accommodation provided to homeless households. While such stated benefits are typically associated with marketisation rather than the transfer of ownership as an end in itself, it is contended that private owners have a clear interest in maintaining their property to a good standard, with financial incentives in both the short-term (tenant satisfaction resulting in longer-term tenancies) and longer-term (re-sale value of home). Proponents of the value in private ownership would suggest that these incentives are absent in public provision, although discussions around knightly and knavish behaviours in the public and private sectors are clearly of relevance here.

## **Marketisation and the purchaser-provider split**

### ***The rationale for marketisation***

Perhaps the most commonly cited arguments in favour of privatisation and private involvement in the provision of welfare are those which emphasise the importance of market forces in improving public services. Fundamental in this line of thought is the contention that competition in the provision of goods and/or services will inevitably lead to significant improvements in efficiency, quality of service and cost-effectiveness (Drakeford, 2000). The issue here, therefore, is not whether the particular welfare asset is publicly or privately owned, rather that its governance and operation is influenced by market forces and as such is able to reap the benefits associated with the need to adapt to such an environment.

The rationale behind the introduction of market forces and competition in welfare may be understood to have its roots in public choice theory and the work of the neoclassical economists who influenced it. Central to this line of thought is the contention that a large public sector led by administrative rather than market forces will inevitably have a retarding effect on initiative. Furthermore, it is argued that almost all public goods could be provided through the market more effectively than through the public sector (Gamble, 1994, Pierson, 1998).

The spontaneous order of the market is understood, then, to be vastly superior to any form of order that could be created through bureaucratic processes (Pierson, 1998, Hayek, 1982:

III, 54/55). Furthermore, the democratic decision-making processes which inform state intervention and the nature of public bureaucracy inevitably encourage both the electorate and the elected to act in a fiscally irresponsible manner (Pierson, 1998, Downs, 1957). Public choice theorists similarly hold that the nature of public sector bureaucracy itself encourages inefficiency, as bureaucrats act in their own individual self-interest by maximising their budgets and responsibilities, neither constrained by competition nor the related economic considerations associated with the market (Pierson, 1998: 46, Niskanen, 1968, Dunleavy, 1991).

Market providers will, arguably, be constrained from acting in such manners by the threat of bankruptcy, and as such will provide a more efficient and fiscally responsible service than public sector providers operating as a monopoly (Pierson, 1998). In contrast to the 'property-rights' literature discussed previously, however, the benefits of privatisation are understood here to be gained not simply as a consequence of private ownership in itself, but through the presence of competition. As a result, it is contended that competition may be applied in the provision of welfare services, with public providers vying for state-financed contracts with private firms and not-for-profit providers (Le Grand, 2007, Niskanen, 1968). As these critiques of collective provision (and the rationale for the alternative model being presented here) are based on an understanding of human behaviour as principally motivated by self-interest rather than altruism, it is posited that competition is the best way to bring about a range of positive outcomes in welfare provision, including improved service quality, efficiency, responsiveness, choice and equity (Le Grand, 2007, Bartlett and Le Grand, 1993).

The arguments in favour of increased choice and competition in the provision of public services are discussed further by Le Grand (2007). It is argued that these mechanisms will increase responsiveness to customers' needs and desires, incentivise improved service quality and efficiency, and lead to a more equitable service than where choice and competition are not present (Le Grand, 2007: 42). The argument goes that, where customers receiving a welfare service from a provider are able to transfer their custom to an alternative provider, and where suppliers experience consequences as a result of the choices made by individuals (for example, where funding is paid on a per-capita basis), providers will be incentivised to produce a high quality and responsive service in order to attract or retain customers (Le Grand, 2007). As such, quality should increase as a result of competition, while providers will strive to innovate in order to keep ahead of their competitors.

## ***Critiques of marketisation***

With regard to the introduction of competition in the provision of welfare services, it is clear that such processes may actually incur additional costs which could make hierarchical provision more efficient (Boyne, 1998). This may particularly be the case where the service is relatively specialised, suppliers are limited in number and future demand for the service is unknown (Walsh, 1995, Boyne, 1998). The public sector in such instances may be able to access economies of scale as well as existing infrastructure which would not otherwise be available to private firms. Similarly, as quality may in some cases be measured in terms of inputs (such as through pupil-teacher ratios), efficiency could actually decrease under competition. Competing providers could point to increased expenditure as evidence of higher service quality, and as such costs will tend to rise across the board while efficiency decreases (Walsh, 1995).

The contractual relationship between purchaser and provider may also lead to potential difficulties in ensuring efficiency and quality in the provision of services. Principal-agent theory suggests that agents (in this case, the provider) will always act in their own interests, rather than in the interests of the principal (here, the purchaser). At the same time, it is held that the purchaser-provider split may lead to an 'asymmetry of information' about the conditions of production between supplier and funder, and as such the provider may exploit their position to maximise profit and/or produce the service inefficiently (Propper, 1993: 35, Boyne, 1998). In an effort to address this, the purchaser may try to find information about the conditions of production through, for example, auditing the provider, however this may prove expensive (Propper, 1993, Walsh, 1995).

A further issue of significance here is the difficulty of measuring 'quality' in welfare services once the contract has been awarded; this has led to considerable concern about the likely impact of introducing competition on service standards across the public sector (Propper, 1993, Walsh, 1995). Indeed, many services may only really be assessed during or after use and as such this further complicates monitoring and standard-setting. While in theory contracts between public and private agencies would set out specific service standards, it may in practice be difficult to determine whether a high quality of service has been maintained (Walsh, 1995).

It is also argued that private firms will be more likely than public providers to act to reduce service quality once the contract has been granted and the costs for provision agreed. Assuming self-interest among providers, private firms may act to maximise their profits by

decreasing their actual costs through reducing the quality of service provided. There are argued to be less incentives for public managers to act in this manner, since they are unlikely to individually benefit from such behaviour (Boyne, 1998). As such, effective monitoring is posited by principal-agent theory as crucial to ensuring efficiency and quality in contracted-out services.

With regard to arguments in favour of privatisation on the grounds that it increases the choice open to service users, Walker (1984) argues that 'marketisation' may in some cases incentivise their exploitation, since consumers of welfare services often lack the specialised knowledge or social capital to allow them to make informed decisions about the services they receive (Walker, 1984). Glatter and Woods (1994) suggest that in order for consumers to make effective, informed choices, a diverse range of resources are required, including money, information, knowledge of their legal rights and social and cultural capital. As such, there is considerable potential for differential outcomes based on class and ethnicity amongst service users in the private sector not present in the social sector (Glatter and Woods, 1994). If consumers lack cultural capital, the choices available to them may be more limited, and their expectations will be, as a result, lower (Glatter and Woods, 1994).

### ***Relationship to PRS involvement in homelessness***

In relation to homelessness policy, many of the benefits of marketisation have been explicitly and implicitly highlighted as being of crucial significance. In particular, the Scottish Government has frequently made reference to the PRS as offering a greater degree of '*choice*' for homeless households, particularly with regard to *accessing accommodation in sought after locations*. Such locations typically have a limited (or indeed, non-existent) supply of properties in the social rented sector, while at the same time there are considerable waiting lists for such properties where they are available. The PRS is seen as a means by which households threatened with homelessness can access these locations. Questions remain, however, about access, particularly with regard to the extent to which many such locations would be a practical option for low income households. Where demand is high, landlords will be more able to command considerable rents, potentially exceeding the amount households in receipt of benefits can access through the Local Housing Allowance, or low income households can afford. Landlords with stock in high demand areas will also be more able to exercise lettings preferences, and as we have seen previously many would prefer not to accommodate homeless households and those in

receipt of Local Housing Allowance. For those on low incomes and/or in receipt of benefits, the amount of choice available in practice may be limited.

Choice and competition are argued to lead to improvements in *quality* and *equity* in PRS provision, but again this may be limited where demand is low. Competition is contended to be superior to public provision primarily as a result of the market forces that influence the behaviour of providers. Where public providers *may* have political, altruistic or bureaucratic motivations for improving service quality, they equally *may not*, resulting in either limited improvements or changes which do not reflect the wants or needs of their client base. It is contended that private providers, motivated by the pursuit of profit, the need to compete and the threat of bankruptcy will tend to be more responsive to these needs, offering a better quality and more equitable service than may be achieved through public provision. It is important to note, however, that such benefits will only be achieved where competition is real. Similarly, choice and competition may equally only have a limited effect on some landlords; examples include landlords for whom rental income will be the same regardless of whether improvements to the physical condition of the property are made (for example, those accommodating households in receipt of Housing Benefit) and those unable to afford repairs due to the limited returns offered by the property (most common in rural areas). As such, the benefits of competition - in terms of costs, quality of service and property condition may not be realised in the experience of many tenants.

## **Individual Responsibility**

### ***The rationale for greater individual responsibility in welfare provision***

Related to the introduction of market forces into the provision of welfare and processes of 'load-shedding' are attempts to increase the role of individual responsibility for welfare. Drakeford (2007) characterises this as a two-pronged approach, with a 'carrot' for families able to afford private welfare and a 'stick' for households requiring state assistance (Drakeford, 2007). The 'carrot' for better-off families is the introduction of financial incentives (such as tax relief) to utilise private providers of welfare. For poorer families, the 'stick' is often simply the removal or reduction of state support from those who rely on it (Drakeford, 2007). The rationale behind such approaches may be understood in the context of a general determination of successive governments to restrict the role of the state, based on three key arguments about the nature of state provision. Firstly, and as noted previously, it has long been argued by supporters of public choice theory that tax-funded services free at the point of use encourage individuals and politicians to make

choices which are fiscally irresponsible. This is contrasted with individuals making choices in the open market, where any benefit must be weighed against the potential costs of any given choice (Pierson, 1998, Drakeford, 2000). Secondly, there is the notion that state welfare produces negative moral outcomes and contributes to the development of an 'underclass'. This idea centres around the notion that there exists a distinct class of individuals, perceived as adhering to a different code of ethics and behaviour to those around them, living apart from society and, ultimately, having a 'contaminating' effect on the neighbourhood within which they live, and those around them (Murray, 1990, Murray, 1994). Thirdly, state welfare is understood to lead to an ever-expanding public sector whose employees seek to put their own interests before those of the public at large (Drakeford, 2000).

Of these arguments, we will only consider the first two in detail as only these relate directly to the issues around individual responsibility in housing.

### ***Critiques of individual responsibility in the provision of welfare***

While fiscal austerity is frequently cited as a principal motivation for the individualisation of responsibility (Schill, 1990, Linneman and Megbolugbe, 1994), Titmuss (1968) notes a disparity in the way welfare spending is characterised in the public and private sectors. He contends that national accounting practices tend to highlight increases in public pension payments as an economic burden, while increases to publicly-subsidised occupational pensions are not – despite the fact that both will contribute to increasing effective demand for goods and services (Titmuss, 1968: 125). On a related point, the contention by Friedman and others that increased public expenditure will hamper economic activity may be seen as a challenge to the Keynesian orthodoxy at the heart of the traditional welfare state. Keynesian economics holds that, in contrast to the assumptions of classical economists, supply does not inevitably create its own demand in a capitalist market. Rather, Keynes argued, in order to produce this balance, in most eventualities demand must be stimulated by the state through the manipulation of the propensity to consume and the incentives for investment (Keynes, 1936). By encouraging consumer demand for goods and services while promoting investment, it is argued that the state can stimulate economic activity and as such move closer to full employment and equilibrium. This may be achieved through a range of indirect measures, including altering taxation and interest rates, increasing expenditure on capital projects and crucially, spending on welfare services (Pierson, 1998).

In terms of empirical evidence for a causal relationship between public spending and economic activity, Atkinson (1999) found mixed evidence. Considering a European Commission report from 1993 which plotted social expenditure against per capita GDP, Atkinson found that while considerable variation existed between countries with similar GDP levels, there was also a tendency for better off countries to have larger GDPs. Despite this, Atkinson makes it clear that it is not possible to draw a simple causal relationship between significant welfare spending and a high national income. The direction of causation could in fact be in the opposite direction (i.e. better off countries are more able to afford to pay for welfare programmes), or alternatively other independent factors (such as industrialisation of the economy) could as easily be at play, influencing both variables (Atkinson, 1999).

Studies relating unemployment to social transfers produced similarly varied results. The findings of a study by Layard, Nickell and Jackman (1991) found a strong positive relationship between levels of welfare spending and unemployment rates. Atkinson contends, however, that a causal relationship may still be difficult to identify. It is argued that countries may differ with regard to their needs, for example a country may have a high rate of spending as a result of a large dependent population, rather than as a consequence of overly generous welfare policies. Similarly, welfare spending may be lower where the economy has been successfully managed, rather than indicating a low priority being given to social welfare (Atkinson, 1999: 42).

### ***Relationship to PRS involvement in homelessness***

It may be possible to contend that the increasing use of private providers in the case of homelessness policy could be considered to represent privatisation in its purest form – namely the transfer of both ownership and responsibility from the public to the private sector. Autonomous private and quasi-private providers have played an increasingly significant role in homelessness policy over the last 30 years, and as such government may in effect be argued to have to an extent divorced itself from the provision and - in many cases - the financing of welfare, with financial assistance only provided where the individual is unable to afford the costs required to meet their needs. The Right to Buy demonstrated a clear political desire to shift provision from the public to the private sphere, with social housing portrayed simultaneously as a financial burden and a cause of concentrated social problems. Private ownership was seen as a means of promoting positive behaviours and outcomes, as well as a means by which the government might ‘shed’ some of its assets and responsibilities. These positive behaviours are argued to

result from the ‘stake’ individuals have in their properties and the ongoing costs which restrict and influence their actions. The private rented sector has also recently been cast in this light, with government acting through housing benefits changes (principally the ‘bedroom tax’) to financially constrain the choices of social rented sector tenants ‘in line with’ similar decisions individuals in the PRS must make. At the same time, the government intends to influence behaviours in the PRS through limits in the amount of LHA single people under the age of 35 can claim (Department of Work and Pensions, 2012: 7).

### **3.4 THE PRIVATE RENTED SECTOR IN HOUSING AND HOMELESSNESS POLICY**

#### **Policy background**

##### ***Housing as a social good: the PRS throughout the 20<sup>th</sup> century***

The scale and nature of the PRS in the UK has changed considerably in the last 100 years, shifting from the majority tenure in the first part of the twentieth century to playing a much more limited role following decades of dramatic decline. Indeed, in 1910 the UK was ‘a nation of private tenants’, with private landlords owning approximately 90% of homes (Mullins and Murie, 2006). While this figure is disputed (Whitehead and Kleinman, 1986, Department of Environment, 1977a), it is nonetheless clear that the sector played a very significant role in the housing market at this time. Private renting was seen very much as the normal way of acquiring accommodation, and the desire to own one’s home was not as commonplace as it is today, true of the rich as well as the poor (Kemp, 1988). The condition and quality of the stock available in the housing market was significantly differentiated by households’ income (Mullins and Murie, 2006), with stock conditions at the lower end of the market particularly unacceptable, with overcrowding and sharing amenities both common occurrences (Kemp, 1988).

Government interventions, beginning with the nineteenth century public health reforms and leading on to those which arose as a result of the First World War, weakened the positions of private landlords, as space restrictions and rent controls were put in place and, crucially, in 1919 when government moved towards the mass provision of affordable housing (Mullins and Murie, 2006). While the interwar years saw decontrol of the PRS, the outbreak of the Second World War saw the reintroduction of controls on almost all PRS rents (Kemp, 1988) and there followed a period of very decline in the sector as it

struggled to compete with the social rented and owner-occupation sectors (Whitehead and Kleinman, 1986, Harloe, 1985). The slum clearance and improvement programmes of the 1960s also had a considerable impact on shrinking the sector, while rent control policies and subsidies for alternative tenures prompted many landlords to sell their properties (Whitehead, 1993, Mullins and Murie, 2006). During this period, however, proponents of the PRS continued to advocate in favour of the removal of these controls in order that the sector might play a greater role in achieving housing policy goals. The 1957 Rent Act in particular offered substantial decontrol, and weakened security of tenure for tenants, but resultant abuses by landlords in the 1950s and 1960s led to Labour's Rent Act of 1965 which again aimed to strike some balance between tenants' rights and landlords' ability to invest and turn a profit (Mullins and Murie, 2006, Kemp, 1988).

Whitehead (1993) contends that prior to the 1980s, there was a general consensus between UK political parties that housing could be considered to be a 'social good', and that government had a responsibility in ensuring that every family could obtain a 'decent home [...] and that government funds were made available to achieve this aim' (Whitehead, 1993: 102). While Conservative administrations have focused on increasing tenure choice and Labour governments have prioritised the social rented sector, there was arguably broad agreement that in order for good housing conditions to be achieved, accommodation had to be affordable (Whitehead, 1993). Within this consensus, where adequate housing could be achieved at affordable prices, the market had a role to play. Where this was not the case, there was a responsibility for the state to bridge gaps in provision (Whitehead, 1993).

### ***The PRS prior to deregulation***

In 1979, the majority of households were owner-occupiers (55.3%), but a sizeable social rented sector existed, with more than a third of households accommodated by either a local authority or a housing association, with the remainder (11%) accommodated in the private rented sector (Whitehead, 1993). While this seems like a considerable proportion, almost a quarter of such properties were tied to employment, while more than 60% were rented by households who had been in the sector for many years (and as such had tenancies subject to rent controls and other additional security measures). As such, of the total stock, only around 2% was readily available, and these units were characterised by high rents for relatively small dwellings. These properties stood in contrast to those accommodated in the controlled part of the sector, where the norm was low rents for poor quality accommodation (Whitehead, 1993: 106). Stock condition in the PRS was considerably poorer than in other tenures, while there was found to be significant evidence of overlap

between various indicators of poor quality accommodation (Whitehead and Kleinman, 1986). At this point in time, all housing sectors in the UK could be described as being subject to considerable amounts of regulation (Whitehead, 1993), however regulation of the PRS was in practice ‘very uneven’ throughout the UK (Bailey, 1999). Regulation was not enforced uniformly and could be easily avoided by landlords either by claiming one of a number of exemptions or through tenants’ ignorance of their rights and their landlord’s obligations to them (Crook, 1988, Bailey, 1999).

The PRS at this time was understood by government as the ‘market clearing tenure’; the domain of households unable to secure the funds necessary to purchase their own home, or able to access accommodation in the social rented sector (Whitehead and Kleinman, 1986, Whitehead, 1993, Department of Environment, 1977b). The sector was not homogeneous, with the sector meeting the needs primarily of those with on low incomes (Crook, 1988), including elderly households (generally in secure properties with rent restrictions), young single people (typically accommodated in furnished properties with less security), those in tied accommodation, and those who would prefer to living in other tenures but could not afford to do so (Bovaird et al., 1985, Crook, 1988).

With regard to the political context, it is clear that government has traditionally been cautious in utilising the PRS. As we have seen, significant rent controls were in place for most of the twentieth century, while most aspects of legislation relating to the deregulation of the sector introduced a number of statutory safeguards for tenants during this period. In this context, the incentives available to landlords to continue to provide their present accommodation (or indeed to allow their operation to grow) were arguably limited. Unable to charge a market rent, landlords were less inclined to invest in their properties and more likely to sell them into the owner-occupation market (Whitehead and Kleinman, 1986, Mullins and Murie, 2006).

Despite broad consensus in the state’s role in ensuring that households can secure affordable accommodation of a decent standard, there has been considerable disagreement about the PRS and its role. The position of the Conservative party has traditionally been that in order for the sector to flourish, there must be improvements in the housing market overall coupled with means-tested assistance to ensure households are able to access accommodation (housing benefit). This market-orientated response focuses on incentivising independent provision through making the sector profitable, and as such it was contended that issues around affordability and property condition could be resolved through encouraging investment rather than imposing regulations (Whitehead and

Kleinman, 1986). The Labour party has traditionally held an opposing view of the sector, focusing instead on public involvement in resolving the property conditions and management issues common to the sector (Whitehead and Kleinman, 1986).

### ***'A new and pivotal role for the sector': the PRS since the 1980s***

On coming to power in 1979, the Conservative government expressed interest in reforming the PRS as part of a programme of privatisation which also included the expansion of the role of home ownership through the Right to Buy. Crook (1988) contends that this emphasis on privatisation may be seen as a rejection of previous governments' understanding of housing as a 'social good'; beyond the achievement of a basic minimum, housing was instead understood to be a private good, enjoyed by individuals and as such responsibility for this should be borne by the individual rather than the state (Crook, 1988). Under this interpretation, the private sector is seen as far more capable of meeting households' needs and matching their individual preferences than public provision, with the appropriate role for the state being to set a minimum standard and provide financial assistance to help households achieve this (Crook, 1988).

Despite the focus on ownership seen throughout much of the 1980s, the period also saw significant shifts in the legislative framework aimed at stimulating the PRS after decades of decline (Mullins and Murie, 2006). The Housing Act 1980 was the first step in the government's programme of deregulation as it related to the PRS, and this legislation aimed to create new tenancies which had conditions more favourable to landlords while limiting rent controls and regulations (Mullins and Murie, 2006, Kemp, 1988).

The guiding interest behind this liberalisation of the sector was in promoting investment; by allowing for market rents to be charged for the prescribed services set out in the contract, it was felt that housing needs could be successfully met through a market response (Mullins and Murie, 2006, Whitehead, 1993, Scottish Government, 2009d). Government believed that these legislative changes, taken together, would encourage investment and new building from larger institutional landlords in their stock, whilst offering favourable terms for smaller landlords (Mullins and Murie, 2006: 115, Kemp, 1988).

Further deregulation was proposed following the 1987 election, with proposals to further decontrol rents in England, Wales and Scotland with the stated aim of allowing landlords to make a reasonable return on their investment, both in terms of rental income and capital return, and in turn increase the supply of accommodation in the sector. In England, the

sector's role in providing accommodation was additionally linked to improving the mobility of job-movers (Mullins and Murie, 2006, Department of Environment, 1987). Despite this, and in line with one of the most frequently recurring themes around the PRS, the government was still reluctant to fully remove controls and regulations, as it was felt this would leave tenants with inadequate statutory security. Properties should be let at rent levels determined by the market, but in return tenants should expect a certain degree of security in their tenure (Scottish Development Department, 1987).

To achieve this, the government sought to expand the assured tenancy framework that was already in place in England and Wales to Scotland, while introducing short tenancies in Scotland and assured shorthold tenancies south of the border (Mullins and Murie, 2006, Coleman, 1992). Rents for assured tenancies would be negotiated between landlords and tenants, and would be free from rent control. With assured shorthold and short tenancies, tenants' security was reduced considerably after the period of the lease, although tenants would have the right to register their rent (Coleman, 1992, Mullins and Murie, 2006). This was of particular importance where Housing Benefit (HB) was being paid to the tenant, as government was keen to ensure that unscrupulous landlords would not be able to exploit this by artificially increasing rent levels. As such, controls remained in place whereby rent officers would restrict the amount of HB payable to a level appropriate to the market rent (Coleman, 1992, Mullins and Murie, 2006). The 1987 deregulation proposals passed into legislation with the Housing Act 1988 and the Housing (Scotland) Act 1988, with relatively few changes and came into force in January 1989 (Coleman, 1992, Whitehead, 1993, Scottish Government, 2009d). In Scotland, in addition to the introduction of assured and short assured tenancies (which had the effect of reducing the security offered to tenants significantly), landlords were also given more power to regain possession of their property, particularly in the incidence of rent arrears (Bailey, 1999).

While state involvement *was* greatly reduced by these policy shifts, it is important to note that a number of safeguards regulating the sector remained in place after 'deregulation' in Scotland, and in a limited number of instances were in fact strengthened. Examples of this include restrictions placed on landlords' ability to increase rent after the initial period of the lease has expired, as well as limited progress throughout the 1990s in implementing minimum standards with regard to the physical condition and safety of dwellings (Bailey, 1999). The years since devolution have seen further successive attempts by the Scottish Government to introduce additional regulation and safeguards in these areas. These have included:

- a) The licensing of Houses in Multiple Occupation from 2000 onwards (Scottish Government, 2009d),
- b) The introduction of landlord registration and ‘fit and proper person’ checks in 2006 (Scottish Government, 2009d, Scottish Government, 2013),
- c) The creation of a ‘Repairing Standard’ in the PRS, giving tenants the right to complain to the independent Private Rented Housing Panel since 2007 (Scottish Government, 2009d),
- d) A new requirement for deposits to be held by Tenancy Deposit Schemes, independent of landlord or tenant,
- e) The Private Rented Housing (Scotland) Act 2011, which aimed to strengthen regulation of the sector, particularly in the registration of private landlords, amending the HMO regime, implementing new rules around overcrowding and the introduction of a Mandatory Tenant’s Information Pack (Scottish Government, 2013), and
- f) The Housing (Scotland) Act 2014 which placed new duties on landlords with regard to electrical safety and carbon monoxide detection.

In addition, the Scottish Government has recently consulted on a number of other proposed changes to the sector, including increased powers for local authorities in dealing with concentrated problems in the sector as well as a new tenancy regime for Scotland.

### **Trends in the PRS since deregulation**

The PRS has seen a period of significant expansion since deregulation, with the sector’s growth particularly keenly felt in the years following the year 2000. In England, the proportion of households renting in the PRS has increased from around 9% in 1991 to 17% in 2011-12, while the number of households accommodated in this way increased by around 90% during the same time period (DCLG, 2013). In Scotland, the sector has seen more modest growth, rising steadily from accommodating 6.7% of households in 1999 to 11.6% in 2011 (Scottish Government, 2012b). This rise is attributed to a range of conditions on both the demand and supply sides of the market, including increases in the proportion of younger people entering further education, rising numbers of migrant workers seeking accommodation, and conditions in the housing market and wider economy making it more difficult to buy and sell property (Scottish Government, 2009b, Scottish Government, 2012b).

Using a representative sample of private rented addresses, the Scottish Government's Review of the Private Rented Sector sought to discover more about the landlord profile in Scotland. The Review presented a number of key characteristics which tell us something about both the current picture of the PRS and its potential to expand in the future. First, it was found that the vast majority of properties (84%) were owned by individuals, couples or families on an unincorporated basis (43% owned by individuals, 41% owned by couples or families) (Scottish Government, 2009d). Most landlords in Scotland operated primarily small-scale business models, with the vast majority (almost three-quarters of landlords) owning just one property, with a very high proportion (92%) operating on a part-time basis (Scottish Government, 2009d). Indeed, approximately 40-50% of PRS properties in Scotland managed by agencies (Scottish Government, 2009b). Landlords in Scotland are typically relatively new to the sector, with two-thirds of properties let by landlords who have been operating for less than 10 years. While the majority of PRS properties in Scotland are owned by landlords who have made a conscious decision to invest in housing, there remain a minority who have become a landlord 'by accident', such as those who inherit a property (Scottish Government, 2009d).

It is also worth noting that there exists an uneven distribution of PRS accommodation geographically, with considerable variation between authorities. In Edinburgh, for instance, 17% of households are accommodated in the PRS, representing a greater proportion than any other authority. Other cities have relatively high levels of PRS stock (Dundee 13%, Aberdeen and Stirling 11% and Glasgow 10%) while a few rural authorities have a developed PRS, such as Moray and Dumfries and Galloway (representing 10% of accommodation in each). Despite this, a significant proportion of authorities have only a limited PRS in their local market. Indeed, 15 of the 32 authorities in Scotland have a private sector that represents 5% of their local market (Scottish Government, 2009b).

## **Issues commonly associated with the PRS**

At the heart of both the efforts to stimulate the sector through deregulation and of arguments made in favour of continued regulation is an acknowledgement that improvement is necessary in the PRS. While these ideological positions differ in the way that they would seek to achieve this improvement, there is nevertheless some consensus that change is required. The section which follows attempts to highlight issues traditionally associated with the PRS, and where appropriate highlights some of the responses put forward to such issues.

## ***Financial issues***

As discussed previously, the PRS has traditionally attracted low rates of return for private landlords, discouraging investment in the sector (Crook et al., 2002, Kemp, 2004). PRS landlords may receive two types of return on their investment, namely the income receivable from renting the property and the increasing value of their capital investment. While costs in the PRS remain high, landlords will necessarily be subject to a number of costs detracting from their gross rental yield. Examples of costs landlords will incur include void rent loss and rent arrears, mortgage costs, management expenses and income tax (Kemp, 2004). While a minority of landlords hold property for non-commercial reasons, it is clear that the majority view letting their property as an investment (Kemp, 2004). As such, where returns are insufficient, landlords will seek to leave the sector to make alternative investments, or will be unlikely to invest in additional properties in the PRS. This was a key argument in the case for deregulation, and after 1989 returns on average did increase (Crook et al., 1995). With regard to the capital returns landlords will receive on their investments in the PRS, this naturally depends on the prevailing market conditions at the time of purchase, during ownership and, if the landlord chooses to sell, at the point of putting the property on the market. While the sale of the property may be considered to be a pre-requisite for benefiting from any increase in the value of the property, in practice landlords may gain some advantages while retaining ownership, for example where the increased value of their property, used as security, may allow them to borrow more against that property, while potentially also accessing more favourable terms (Kemp, 2004).

At the same time, affordability for current and prospective PRS tenants is a key issue. Even before deregulation, a third of all PRS tenants were spending more than a third of their net income on housing costs (Kemp, 1992). After deregulation, affordability has become an increasingly significant issue. In 2000/2001 for instance, PRS rents in England were found to be approximately double those found in the social rented sector. The difference between the sectors in Scotland was less pronounced, however the median private rent was approximately 50% higher than the median rent in the social housing sector. It is worth noting, however, that this is very much to be expected, given that social sector providers operate on a not-for-profit basis, have benefited from considerable subsidies and are able to cross-subsidise the costs incurred from across their stock (Kemp, 2004). Using data from the Scottish Housing Survey, the Scottish Government's *Review of the Private Rented Sector in Scotland* (2009) found that the proportion of households

paying more than 25% of their income towards housing costs in the social rented sector was low, remaining relatively steady at a level of around 10% between 2002 and 2006. By contrast, the proportion paying more than 25% of their income in the PRS was 33% in 2002, increasing during that period to around 39% (Scottish Government, 2009c). Despite this, recent evidence from Scotland found that, while rents have increased in recent years, the PRS in Scotland may be contended to be relatively affordable in comparison to home ownership. The Scottish Government's *Review of the Private Sector in Scotland* (2009) found that between 1997 and 2007 house prices had increased by 150%, while rents in the PRS rose by 53% during the same period (Scottish Government, 2009b).

The 2008 Tenant Survey also asked households in the PRS how easily they were able to afford their rent. Almost half (47%) noted that they found it 'quite easy' or 'very easy' to meet their rental payments. An additional 20% responded that it was 'neither easy nor difficult' to afford their rent. Despite this, about 21% of households noted it was 'fairly difficult' to afford their rent, while 8% stated it was 'very difficult' (Scottish Government, 2009c). One method of assessing affordability is to look at the proportion of households experiencing rent arrears. The 2000/01 *Survey of English Housing* found that 94% of private tenants had not been in arrears during the previous year, yet 4% were currently in arrears and 2% had been in arrears during the previous year (Bates et al., 2002). Arrears tended to be relatively high amongst certain groups (such as lone parents, young people under the age of 25, part-time workers and unemployed people), and the reasons for arrears were similarly concentrated around problems with housing benefit (32%), debts (24%) and unemployment (19%) (Kemp, 2004, Bates et al., 2002).

The sector may also be characterised by issues around financial barriers to access for tenants. Compared to accommodation in the social rented sector and owner occupation, the plentiful supply of accommodation in the PRS offers easy access to housing, however the necessity to provide a deposit and first month's rent in advance in most cases means that those seeking to enter the sector generally require access to significant amounts of available finances (Kemp, 2004). In Scotland, the 2008 Tenant Survey found that the vast majority of tenants (74%) were required to pay a deposit to their landlords, for the most part equivalent to a month's rent (81% of tenants paid this amount) (Scottish Government, 2009c). In addition, landlords and letting agents may charge tenants a range of additional fees for services such as reference checks, credit checks and inventory fees, despite such pre-tenancy charges being illegal (Kemp and McLaverty, 1995, Scottish Government, 2009c). Issues of affordability are particularly keenly felt by low income groups. Kemp

and McLaverty (1995) found that half of all tenants responding to their survey had struggled to meet these costs, while tenants on housing benefit were twice as likely to have experienced difficulty in this area (Kemp and McLaverty, 1995). A small proportion of low income tenants seeking accommodation were found to have received assistance with these costs, but this was typically from friends and family rather than seeking recourse to public funds (Kemp and McLaverty, 1995). As such, it is reasonable to suggest that low income households' 'social capital' can have an impact on their ability to access such accommodation (Kemp, 2004). Kemp and Laverty also found through qualitative interviews that tenants were restricted in their choice of PRS accommodation by these additional costs (Kemp and McLaverty, 1995). Low-income households are over-represented in the PRS compared to other tenures (Kemp, 2011).

Homeless households can be seen to be particularly vulnerable to such issues around access, and as a consequence may resort to self-referring into temporary accommodation or bed and breakfasts as such arrangements do not require the upfront payments associated with the sector (Anderson et al., 1993). In response to these issues, PRS access schemes have increasingly been established by local authorities to assist homeless and low income households in meeting these upfront costs (generally through a 'guarantee' provided to the landlord), as well as often providing a range of additional services to aid tenancy sustainment (Crisis, 2011, Rugg, 2003). The return of the deposit at the end of the tenancy is a further issue which can cause problems for some tenants. Deposits have traditionally been held by the landlord in the event of damage or issues around the condition or cleanliness of the property. Where there is dispute over the costs landlords withhold from the deposit, tenants often find themselves in an uneven bargaining position (Kemp, 2004). The Scottish Government has again sought to respond to this by requiring that all deposits be held by one of three registered independent tenancy deposit schemes, with disputes to be mediated by them (Scottish Government, 2013).

### ***Availability and barriers to access***

In addition to financial barriers to access and affordability are issues of accessing suitable accommodation. While most landlords are unlikely to have written lettings strategies, it is clear -particularly given the landlord profile in Scotland of individuals and couples managing a small number of properties - that some landlords will exercise certain preferences in the types of households they would accommodate and those they would not. Responses received to the Scottish Government's landlord survey suggested that 7 out of 10 landlords preferred not to accommodate households on housing benefit or local housing

allowance, however around 3 out of 10 reported no preference either way (Scottish Government, 2009d). According to Crook and Kemp (1996) the reasons behind this widespread preference for those not in receipt of HB or LHA may be divided into three main groups, namely administration-related factors, claimant-related factors and other factors (Crook and Kemp, 1996). Administration-related factors tend to refer to delays in processing claims, the recovery of overpayments from landlords where direct payments have been made, and the payment of rent in arrears (Kemp, 2004). Claimant-related factors refer to the relative lack of security offered by tenants on benefits, as well as negative perceptions (or indeed experiences) of accommodating this client group (Kemp, 2004). The most commonly cited ‘other factors’ included the restrictions placed on the amount of rent HB claimants can receive assistance with, and the resulting shortfall to be made up from tenants’ limited finances (Kemp, 2004).

Most significantly for our study, most private landlords were unwilling to consider providing accommodation to homeless households, but were more open to the idea if certain safeguards around rent and property management are in place. Almost a third (32%) said they would ‘probably’ or ‘definitely’ consider letting to homeless households if the rent was guaranteed, while a slightly higher proportion (38%) said they would ‘probably’ or ‘definitely’ consider accommodating homeless households if rental income was guaranteed and the LA managed the property (Scottish Government, 2009d, Scottish Government, 2009b). Despite this, more than half the respondents (56%) to the Scottish Government survey noted they would ‘probably not’ (26%) or ‘definitely not’ (30%) consider accommodating homeless households in their property (Scottish Government, 2009d). Landlords with larger portfolios were most likely to consider accommodating homeless households, while those with only one property, those in rural areas and part-time landlords were least likely to consider doing so (Scottish Government, 2009d).

A study by Crisis (2012) similarly asked landlords to identify, from a number of proposed services, those which they thought would make them more likely to consider accommodating homeless households. 63% noted that a council-run ‘vetting’ service which allowed for the assessment of households prior to being put forward for PRS accommodation would encourage them to take on homeless households. A similar proportion (63%) said that the direct payment of HB to landlords would encourage them to consider accommodating homeless households. Others noted that in order to consider this they would like more protection from LAs with regard to the financial cost of repairs that

may potentially be caused by tenants, or providing compensation for neighbours distressed by tenants' behaviour (Crisis, 2012).

### ***Security of tenure and management standards***

Security of tenure has also traditionally been a recurring issue in the sector. As a result of the cost differential in selling tenanted and vacant properties, landlords have been keen to be able to reclaim their property with as little notice as possible (Kemp, 1992). At the same time, tenants have typically sought security to remain in the property for as long as they require it. The legal arrangements put in place to govern landlord-tenant relations with regard to security have tended to fall in the middle of these positions (Kemp, 2004), however Harloe (1985) notes that, in practice, the balance of power in the marketplace in terms of supply and demand have tended to have a greater role to play in governing these relations than the legislative framework (Harloe, 1985). Two areas of security of tenure where government has intervened have been in the case of unlawful evictions and harassment. These issues are particularly pertinent given that the PRS is 'increasingly the preserve of vulnerable households with complex social or behavioural problems who are in receipt of housing benefit' (Morgan, 2002: 113). An occupier is unlawfully evicted where the landlord or their representative has failed to follow the correct legal procedures in seeking possession (Morgan, 2002). As well as wilful malpractice, Kemp (2004) contends that landlords' limited understanding of the law may equally result in unintentional illegal evictions (Kemp, 2004). Similarly, Lowe (2004) suggests that the often informal character of the sector may lead landlords to 'seek equally informal methods of redress' in the form of harassment and pressure being placed on tenants to leave the property (Lowe, 2004: 232). Ball (2010) cast some doubt on the significance of this insecurity in the long-run, noting that 'long-term tenant security may in practice benefit only a few households and damage prospects for others' (Ball, 2010: 15). Drawing upon the evidence from a number of international studies, Ball considered the impact of extending security of tenure in the PRS. The results of these studies were mixed, noting that security of tenure in European countries may in practice be the consequence of rent controls rather than an inherent benefit. Equally, he points to the prevalence of long-term tenancies in the US and Australia despite their similar approach to security of tenure as that common in the UK (Ball, 2010). Furthermore, Ball contends that market mechanisms actually often act to implicitly support security of tenure, by allowing tenants seeking long-term tenancies to gravitate towards landlords looking for the same, and vice versa. The market incentivises landlords to value long-term, good tenants, given that the costs associated with void

periods tends to be high. Continuing tenants may equally benefit from slower rental increases as a result of these pressures, as it is in the landlord's interest to keep good tenants and minimise void rent loss (Ball, 2010).

Related to this point are issues around management standards in the PRS, particularly with regard to housing conditions and repairs standards. The sector has traditionally been affected by high concentrations of poor housing conditions, including unfitness, disrepair and a lack of amenities, due to limited investment, as well as their predominantly low-income population. In Scotland, the Scottish Housing Quality Standard (SHQS) has been established to assess the condition of dwellings, using 60 different measures grouped into five broad headings with this data then resulting in a 'pass' or 'fail'.

Providers in the social rented sector (LAs and RSLs) were given a target of ensuring all their stock meets the SHQS by 2015, but no such requirement has been placed on PRS landlords or owner-occupiers. Nevertheless, the proportion of failures to achieve the SHQS has been falling in both the social and private sectors since 2008. In the social sector, the failure rate has dropped from a level of 61% in 2008 to just 52% in 2011. In the private sector (here referring to both the PRS and owner-occupation), progress has been slower, reducing from a failure rate of 66% in 2008 to 60% in 2011. In 2011 the PRS was the tenure with the highest proportion of properties that did not succeed in meeting the SHQS, at a level of around 65% (Scottish Government, 2012d). Nevertheless this is a significant improvement on the 85% failure rate recorded in 2005-06.

### ***Property condition***

With regard to property condition and repairs, landlords generally see themselves as being responsible for most repairs and maintenance within their property, with the exception of internal decorations, seen for by most landlords as being tenants' responsibility (Crook et al., 2000). Crook et al. (2000) found that most landlords surveyed mainly carried out repairs on a reactive basis, having been informed of the need for these by their tenants or agents working on their behalf (93%), however more than half the responding landlords carried out some form of regular inspection (55%). Despite the relatively high proportion of owners carrying out regular inspections, only around 20% of landlords had planned maintenance programmes in place (Crook et al., 2000). A minority of landlords stated that they had a spending limit on repairs (7%), while the vast majority (92%) noted spending what was needed on the repairs (51%) or assessing each repair based on its merits (41%). Proactive approaches to repairs were most commonly found relating to properties owned

by institutional and business landlords rather than those owned by individuals or couples, yet no strong relationship was found between the repairs and improvement strategies adopted by landlords and the condition of their properties (Crook et al., 2000). Poor repair standards tend to be concentrated in areas of low demand and rural areas where rates of return on the property are limited (Scottish Government, 2009c). Similarly, repairs standards tended to be low where landlords let to households in receipt of Housing Benefit, as the amount spent would not have a significant bearing on the rent they would subsequently be able to charge (Kemp, 2000). Nevertheless, Crook and Hughes (2003) found that competition in the market for PRS accommodation was leading to improving conditions in some areas (Crook and Hughes, 2003).

### ***Overall satisfaction***

Despite these issues, recent survey data suggests most PRS tenants in Scotland are satisfied with their landlords (85%), while only 5% noted they were dissatisfied. Where letting agents were used, a higher proportion (13%) were found to be dissatisfied, yet 80% still reported satisfaction with the service provided (Scottish Government, 2009c). Dissatisfaction was found by the Scottish Government's 2008 tenants' survey to relate closely to the condition of the property, while those who had experienced issues around accessing appropriate accommodation were more likely to be dissatisfied with their landlord or agent, again suggesting that real choice is important in this area (Scottish Government, 2009c). Certain groups were more likely to be dissatisfied with their properties than others (including lone parents, couples with children and those on housing benefit). It is clear that standards in the PRS continue to be a contentious issue that is of critical importance to tenants. While the Scottish Government has increasingly sought to regulate and drive improvements in the sector, it is clear that tenants must not only be aware of their rights but have sufficient security of tenure to be allowed to exercise these without fear of reprisal (Crook, 1988).

## **3.5 UTILISING THE PRS TO ACCOMMODATE HOMELESS HOUSEHOLDS**

### **Arguments in favour of a greater role for the sector**

Recent years have seen an increased emphasis both in Scotland and the wider UK on the use of the private rented sector by local authorities to accommodate homeless households. The Scottish Government's 2007 consultation document *Firm Foundations: the future of housing in Scotland* stressed the Government's intention to 'set the right agenda to allow

the sector to flourish and to play an even greater role in meeting local housing need, providing good quality accommodation in urban and rural communities' (Scottish Government, 2007). *Firm Foundations* argues that the private rented sector is relatively underdeveloped compared to other European nations, housing only 8% of the households in Scotland. The report expresses a desire to create a 'modern, vibrant private rented sector, able to meet local housing need through the provision of good quality accommodation' (Scottish Government, 2007: 27). To this end, the Scottish Government has instituted a number of key legislative changes to improve standards within the private rented accommodation, as well as a commitment to ensuring that the sector continued to improve the physical condition of dwellings as well as levels of management, particularly in the case of vulnerable households (such as single parents and migrant workers) who the document notes are over-represented in the private rented sector, as highlighted above.

*Firm Foundations* expressed an ambition for growth in the sector as a result of these improvements, and suggested that the stock profile of the PRS could be used to a greater extent to accommodate homeless households (Scottish Government, 2007). Co-operation between local authorities and the PRS since devolution was argued to have increased, but with *Firm Foundations* the Scottish Government signaled a strategic aspiration for authorities to consider more fully the potential role of the PRS, particularly when preparing Local Housing Strategies. The PRS is suggested to have 'much to offer its tenants, in terms of flexibility, choice of locations and, in most cases, good quality housing', and the Government is keen to see 'more homeless households being offered the benefits of private rented accommodation' (Scottish Government, 2007: 28). *Firm Foundations* particularly identifies opportunities in accommodating younger people in the PRS. As 16-34 year olds account for 55% of those residing in the sector, it is suggested that the choice, location and flexibility associated with the PRS are particularly attractive to this demographic (Scottish Government, 2007: 26). Furthermore, levels of satisfaction with the sector amongst this age group were found to be relatively high, with 84% of 16-24 year olds and 96% of 25-34 year olds describing themselves as 'satisfied' or 'very satisfied'. It is argued, then, that this demonstrates that mobility, choice and location are key factors in choosing a property in the private rented sector (Scottish Government, 2007).

In addition, the sector is contended to offer flexible accommodation for households who are traditionally mobile, such as young people, students and migrant workers, while in rural areas the PRS is argued to fulfill an alternative role as long-term or tied accommodation (Scottish Government, 2007). The document suggests that, as the

demographic composition of homeless presentations is heavily skewed towards younger people (particularly younger men), the private rented sector may offer significant opportunities in providing accommodation which is ‘appropriate and suitable to [the] needs’ of younger people (Scottish Government, 2007: 29). Single people are clearly identified as a group where the PRS can make a significant impact, but the extension of the Single Room Rate to those under the age of 35 in April 2012 means that this, for the most part, is no longer a practical option. While acknowledging the concerns with regard to this approach, particularly around issues of security of tenure and landlord reluctance to let to tenants on benefits, the PRS is seen as a good option for many homeless households (Scottish Government, 2007: 29).

Following on from this, in 2009, the Scottish Government conducted what was considered to be ‘the most comprehensive review of the [private rented] sector ever carried out in Scotland’ (Ministerial Foreword, Scottish Government, 2009b). The study aimed to ‘take stock of where private rented housing now stands’, reiterating *Firm Foundations* recognition of its ‘importance as one of the key sources of housing supply in Scotland’ with an ‘even greater potential for the future’ (Scottish Government, 2009b). The study noted the existing role played by the PRS in accommodating homeless households, particularly where temporary accommodation is found from the stock of the PRS and utilised through private sector leasing schemes. In addition, the study noted the longer term solutions offered by the PRS, such as situations where households are assisted in accessing the PRS, for example through a rent deposit guarantee scheme, where those housed in PRS temporary accommodation choose to remain in that accommodation in the longer term (Scottish Government, 2009b). The report notes that in 2007-08, 1,573 homeless households received an offer of accommodation in the PRS. Of that number, 99% accepted this offer, primarily single households and lone parents. This represents a proportion of around 7% of those assessed as homeless who were subsequently offered accommodation during that year (Scottish Government, 2009b: 71). While this evidence supports the view of an existing role for the PRS in accommodating homeless households, like *Firm Foundations* before it, the report contends that the PRS ‘could play an important role in working towards the 2012 target and reducing pressure on social housing stock, providing both temporary and settled accommodation for homeless households’ (Scottish Government, 2009b: 6). As well as this, the report notes the considerable levels of regional variation in the use of the PRS between local authority areas, with Edinburgh utilising the PRS in 20% of cases where the household is accepted as homeless and is offered accommodation, while other areas, such as Aberdeen City used the PRS to a much

more limited extent (less than 1% of such cases in 2007-08) (Scottish Government, 2009b: 71).

As with *Firm Foundations*, the Scottish Government's Review of the Private Rented Sector also attempted to demonstrate the similarities between the demographic profile of households accessing the PRS and homeless households, noting that both groups tend to be younger in age and have a smaller family size profile. According to the report, 'the private rented sector may be a good option for many people who apply as homeless, particularly those groups who are currently not in priority need' (Scottish Government, 2009b: 72). The report additionally makes reference to the additional degree of choice and flexibility offered by local authorities utilising the sector as a particular advantage for some homeless households, 'particularly those seeking specific property types and locations' (Scottish Government, 2009b: 72).

### **Criticisms of this approach**

Despite highlighting the positive contribution the PRS could potentially make to meeting housing need, the review also acknowledges the significant proportion of homeless presentations where tenancy breakdown is cited as the main reason for homelessness. Indeed, the PRS accounts for 13% of homeless applications (Scottish Government, 2009b). The report also stresses that, while the PRS can offer additional choice for homeless households, the housing aspirations of this group must be taken into account as 'not all homeless households wish to live in the private rented sector' (Scottish Government, 2009b: 73).

Crucially, the report noted the results of a 2008 Scottish Government consultation exercise which showed a desire among local authorities for a greater degree of flexibility in utilising the private rented sector to accommodate homeless households (Scottish Government, 2009b, Scottish Government, 2008). While the PRS could at this time be used by authorities to discharge their duties to homeless households found to be in priority need provided an assured tenancy could be found, the vast majority of tenancies in the PRS were found by this report to use the less secure Short Assured Tenancies (SATs) (Scottish Government, 2009b). Since SATs do not constitute a discharge of duty, local authorities have 'consistently sought legislative change' to allow for this (Scottish Government, 2009b: 76). The 2008 consultation into the practicalities of such legislative change found broad support for the proposals, with a recognition from all consultees that the PRS 'can and should play a greater role in becoming a sustainable housing solution for homeless

households’, and that increasing the use of the PRS had the potential to improve *choice* whilst assisting local authorities to meet the target to abolish priority need by 2012 (Scottish Government, 2009b).

Despite this enthusiasm, consultees were cautious about the practical implementation of the proposals. Mixed opinions were recorded around the issues of informed consent and the length of tenancy required to constitute a discharge of duty. Moreover, most authorities noted concern over issues of affordability for homeless households entering the private rented sector in terms of the (then) present economic climate, local housing conditions and in the broader context of a welfare reform agenda (Scottish Government, 2009b: 76). The private rented sector was seen by consultees as being particularly useful where no tenancy support needs existed, or where appropriate support was in place to respond to these needs (Anderson, 2009). Some consultees, including the Scottish Council for Single Homeless (SCSH) and the Chartered Institute of Housing (CIH) noted that the use of the private rented sector could result in a ‘watering down’ of the overall homelessness framework ‘which was neither the intention nor the spirit of the legislation’ (Anderson, 2009: 117). In line with this critique, Anderson (2009) notes that while the 2008 consultation document suggested that applicants’ written consent to accepting a tenancy in the private rented sector would constitute a discharge of the authority’s statutory duty, it failed to recognise the full significance of such a revocation of rights. Anderson contends that the applicant would not only be removing their statutory rights to a permanent, secure tenancy (SST) in the social rented sector, but would also be revoking the package of tenants’ rights established over time and strengthened by the Housing (Scotland) Act 2001, as these do not apply to the private rented sector. In addition, Anderson notes that significant differences exist between arrangements for housing benefit (for social rented tenants) and local housing allowance (for PRS tenants), and as we will see, recent years have seen further divergence in this area (Anderson, 2009). The potential for repeat homelessness is also addressed by Anderson (2009) noting that ‘if private sector solutions are not genuinely sustainable, the longer-term outcome may well be further homelessness’ (Anderson, 2009: 117).

### **Discharge of duty in the PRS**

Following on from this consultation, in February 2010, the Homeless Persons (Provision of Non-Permanent Accommodation) (Scotland) Regulations 2010 came into force, which (under Section 32A of the Housing (Scotland) Act 1987) allowed ministers to prescribe circumstances under which unintentionally homeless households in priority need may be

housed in non-permanent accommodation. Through these regulations, local authorities would be allowed to discharge their duties to homeless households through the private rented sector, providing certain conditions are met (Scottish Government, 2010a). These conditions took into account the issues raised at consultation, and including a minimum tenancy length of 6 months, an assessment of affordability and housing support needs and the provision of independent housing advice (Scottish Government, 2010a).

In practice, use of the Section 32A provisions by local authorities has been limited (Scottish Council for Single Homeless and Crisis, 2011). In 2011, the Scottish Council for Single Homeless and the homelessness charity Crisis jointly conducted a survey of Homelessness Strategy Officers and Scottish Deposit Guarantee Schemes. Of the 32 local authority areas in Scotland, 19 took part in the study (with two authorities responding twice), as well as two partner organisations (Cyrenians and Trust in Fife), giving a total of 23 respondents. Of these, only 3 respondents (13%) reported that policies for utilising Section 32A were in place and being used at the time of completion, and one of these noted this was only piloted in a limited geographical area within the authority. 13 respondents (57%) reported that while policies had been established, these were not presently in use, while the remaining 7 respondents (31%) were not aware of policies being in place and believed these were not being used (Scottish Council for Single Homeless and Crisis, 2011).

Most respondents noted affordability (70%) and particularly the current welfare reform agenda (74%) as being the biggest barrier to the use of this legislation (Scottish Council for Single Homeless and Crisis, 2011: 3). Furthermore, and indeed echoing the Scottish Government's original demographic justification for the use of the sector, a further respondent suggested that the extension of the 'single room rate' from under-25s to under-35s meant that a considerable proportion of those most likely to benefit from it would no longer be able to access the sector; '[the] highest level of presentations within many local authorities are under 35, therefore new welfare benefit regulations will make the PRS unaffordable' (Scottish Council for Single Homeless and Crisis, 2011: 3). Related to this, 10 respondents (or 44%) noted that the lack of affordable properties in the sector was a significant barrier to using the Section 32A provisions to accommodate homeless households, with one respondent noting concern about the higher rents and the potential for tenants to receive poor quality services in the PRS (Scottish Council for Single Homeless and Crisis, 2011). The Direct Payment of LHA to tenants was also seen as a concern in using the sector, with 13 respondents (57%) citing this as a barrier to using the Section 32a

provisions, while a further 8 respondents (35%) noted the potential for tenants to fail to sustain rent as a concern (Scottish Council for Single Homeless and Crisis, 2011). A limited number of respondents (4 or 17%) felt that the affordability test criteria associated with Section 32A was too onerous.

Following on from issues of affordability, the next most frequently cited barrier to using the PRS to accommodate statutorily homeless households through the Section 32A provisions was the belief that skeptical landlords were not ‘buying into the process’, with 14 respondents (61%) citing this. In addition, six respondents (26%) also commented that insufficient access to good quality stock in the PRS was a significant barrier. Asked about what support LAs might require to overcome this barrier, three respondents noted that landlords in their areas could benefit from promotional materials in order to ‘incentivise’ the PRS, and encouraging longer-term lets. In addition, respondents commented that a greater degree of knowledge about the quality and condition of stock in the PRS would assist in overcoming barriers to its use (Scottish Council for Single Homeless and Crisis, 2011).

## **PRS access schemes**

In practice, authorities have instead sought to utilise the PRS in a variety of other ways, most notably through the use of PRS access schemes. Such schemes seek to respond to many of the issues of access commonly experienced by households threatened with homelessness and other low-income groups, PRS access schemes have been established in most local authority areas in Scotland. These vary in character ranging from Accommodation Finder schemes (seeking to match void PRS stock to homeless and vulnerable households) through to Private Sector Leasing schemes (whereby leased property is used to increase the stock of temporary and more ‘settled’ accommodation in the social rented sector (Scottish Government, 2009e).

The most developed form of PRS access scheme in Scotland is the rent deposit guarantee scheme. The exact provisions and arrangements of such schemes vary between local authority areas, but schemes have the common attribute of offering landlords a financial guarantee against damage to the property or non-payment of rent, while assisting tenants to build up their own deposit over an agreed period of time. Landlords registered with such schemes will typically benefit from a range of additional services associated with such schemes, including being able to access prospective tenants without needing to use a

letting agent, receiving guidance on legislative changes as they happen and having tenancy paperwork prepared by scheme staff (Scottish Government, 2009e, Crisis, 2008).

### 3.6 RESEARCH QUESTIONS

Having now looked in detail at the literature around both homelessness and the use of the PRS to meet housing need, clear questions for research begin to emerge.

The expansion of rights conferred by the Housing (Scotland) Act 2001 and the Homelessness etc (Scotland) Act 2003 - coupled with the implementation of Housing Options and homelessness prevention approaches - have dramatically changed the landscape in homelessness policy and practice. The number of homeless applications has reduced considerably since 2010-11 in spite of trying economic and housing market circumstances, coupled with greater rights for those applying. As such there is clear value in considering how these changes have affected the character of homeless applications and acceptances in the intervening period.

**Research question:** *How has the operation of the statutory homelessness system changed in the last 10 years?*

At the same time, the Scottish Government has showed a renewed focus on the PRS as a means by which housing need might be met. The PRS has been described in successive policy documents as offering a considerable number of advantages, particularly as a means by which the needs of homeless households might be met. As such, this raises the question of the extent to which these intentions have been realised in practice. Furthermore, given the issues discussed in this chapter around management standards and security of tenure in the sector, there is value in considering the extent to which the PRS acts as a potential source of housing need and homelessness in comparison to other tenures.

**Research question:** *What role has the PRS played in the operation of the statutory homelessness system?*

As noted earlier in this chapter, local authorities were keen to explore the use of the PRS to meet the needs of homeless households, particularly in the context of the abolition of priority need. Despite this, use of Section 32a – which would have allowed authorities to discharge their homelessness duties in the PRS – has been extremely limited. Nevertheless, the evidence suggested that many authorities *have* utilised the sector to

accommodate homeless households in a variety of alternative ways. As such, this raised the question of how this was happening at a local authority level in Scotland, and what motivations and barriers practitioners experienced in using the sector for this purpose.

**Research question:** *How have local authorities utilised the private rented sector in connection with homelessness policy?*

**Research question:** *What advantages and barriers do local authorities identify with regard to the use of the PRS and what impacts do they think this has on homeless households?*

In considering the resolution of homelessness in the PRS, a vital component is how households themselves understand their experience of homelessness, choice and Housing Options. This thesis sees households' views as crucial in our understanding of the services offered to homeless people and people threatened with homelessness. Such direct reflections have the potential to help us understand how households themselves understand key issues in the homelessness literature, from the reasons they became homeless through to the quality of accommodation across tenures, their perception of temporary accommodation and their understanding of their housing options.

**Research question:** *How do homeless households and households threatened with homelessness characterise and understand their experiences of housing need, homelessness and the homeless system?*

Chapter 3 highlighted a wide range of stated advantages for private involvement in welfare generally and for the greater use of the PRS in homelessness specifically. Common issues typically associated with the PRS were discussed, with reference to historical and policy contexts. Given the Scottish Government's recent focus on the PRS to accommodate homeless households, it is clearly significant to find out how homeless households themselves view the PRS as a housing option. Of particular significance is the extent to which the arguments made in the literature played out in the experiences of homeless households and households threatened with homelessness.

**Research question:** *To what extent do the experiences and views related by homeless households and households threatened with homelessness reflect the benefits and disadvantages discussed in literature in relation to private involvement in welfare?*

As we have seen thus far, housing has a significant role to play both as a cause and solution to issues of social exclusion. The issues raised with regard to the PRS link in specifically with the tenuous situations that homeless households often find themselves in. Access to the sector can be trying, with entrenched views about particular household types still prevailing among some property owners. Equally, households in the sector often find themselves unable to exercise their rights for fear of losing their accommodation. These effects are particularly keenly felt by households experiencing or threatened with homelessness and housing need. While social exclusion is a contested concept with different understandings of the concept proscribing different means of responding to it, we will take as our base a ‘redistributionist’ understanding of social inclusion – that is, one which emphasises full participation in the norms of society after Marshall and Townsend. Using this framework, the thesis will consider the extent to which homeless households felt accessing PRS accommodation had an impact on their ability to participate fully in society, making reference to their housing needs, financial and economic needs and their social relations.

***Research question:*** *To what extent can it be said that settled accommodation in the PRS has had an impact on homeless households’ social inclusion and exclusion?*

## **4. Methodology and research design**

### **4.1 INTRODUCTION**

Having established in the literature chapters the frames of reference and broad research questions with which this thesis was concerned, it is now possible to describe how research responded to the questions raised. This thesis's overall aim was to examine the use of the PRS in providing settled accommodation to homeless households, and the potential impacts of PRS use on households accommodated in this way. Research was carried out across three key areas of investigation. These may be summarised as follows;

- a) An analysis of the Scottish Government's data on statutory homelessness (HL1) and Housing Options (PREVENT1);
- b) An online survey of local authority homelessness strategy officers;
- c) Face-to-face interviews with households who were previously homeless or threatened with homelessness and who were subsequently accommodated in settled accommodation, with a focus on the PRS.

The chapter which follows recounts the key research questions which came forward from the literature review chapters and will justify the methods utilised in researching and responding to these questions. These approaches will be viewed critically, while ethical considerations will be discussed along with the means by which such concerns were allayed where possible.

## 4.2 HOMELESSNESS AND THE PRS IN POLICY AND PRACTICE

### Research area 1 – Analysis of data on homelessness and the PRS

#### ***Research aims***

In order to fully understand the phenomena under discussion – that is, the use of the PRS to accommodate homeless households and households threatened with homelessness – it was first necessary to establish a picture of the broad trends and changes in the operation of Scottish homelessness legislation – particularly relating to the PRS - in the context of rapid changes in housing and homelessness policy and practice. This aspect of the study sought to answer the following key questions:

***Research question:*** *How has the operation of the statutory homelessness system changed in the last 10 years?*

***Research question:*** *What role has the PRS played in the operation of the statutory homelessness system?*

#### ***Choice of research method***

Since 2001, the Scottish Government has been collating detailed, case-level data on the operation of homelessness legislation, and has placed a legal requirement on local authorities to provide data on each applicant who completes a homeless application form – often referred to as ‘HL1 data’ based on the form’s title. Summary statistics are provided by the Scottish Government on a quarterly and annual basis, offering in-depth analysis of trends and discussion of the impact of changes in homelessness policy and practice.

The HL1 form is the basis for all homelessness statistics around statutory applications, assessments and outcomes, as well as operating as a case-based application monitoring tool for local authorities. This must be completed for every application made under Homeless Persons legislation, with bespoke software provided to local authorities at launch to facilitate this process. From December 2001, all data on statutory homelessness applications was required to be sent to the Scottish Government electronically using this Homelessness Electronic Data Capture database, with collation and analysis being carried out by the Government (Scottish Executive, 2001). This case-based approach differs

significantly from the system currently in operation in England and Wales, for instance, where local authorities are only required to provide summary statistics. This allows for the thorough analysis of trends and relationships.

From the outset, the Scottish Government recommended that authorities treat this as a ‘live system’, completing details on relevant cases as they became available. As such, the number of applications will not tie up with the number of assessments for the same period as applications will be at different points in the process. In addition, as this is a live system, statistics will be subject to some degree of change over time, as local authorities update information. The Scottish Government anticipates that the headline number of applications may vary by up to 1% (or 200 applications based on the 2013-14 statistics) between first and subsequent publications (Scottish Government, 2014b).

The existence of this data offered an opportunity to establish a clear, high-level picture of how homelessness has changed in recent years, particularly within the context of the significant legislative, policy and practice shifts experienced during the timeframe which this data covers. This data also helped to put the qualitative research conducted by the study (and presented at Chapter 7) in greater context.

While the summary information provided on an annual and quarterly basis would prove to be useful in establishing an understanding of the current context, in order to fully consider the issues this study is interested in, testing the relationships between variables would require access to the full dataset. An application was made to the Scottish Government’s Housing Access and Support Statistics team to gain access to an anonymised version of this dataset (see Appendix 3). This was accepted and access was granted to anonymised records giving almost comprehensive information about those applying as homeless between 2002-03 and 2013-14. As local authorities are legally required to provide this data for each homeless applicant, this dataset provides access to a near-complete record of statutory homeless applications and responses to homelessness across all local authority areas in recent years.

## ***Analysis***

Using data analysis software (SPSS), I sought to establish a background current context for households applying under homelessness legislation in Scotland, as well as discussions around how this context has changed over time. Descriptive information was derived relating to a variety of relevant issues relating to both demographic trends in homelessness

and the use of the PRS to accommodate homeless households. The findings achieved from analysis of this data are presented in full in Chapter 5.

### ***Criticism and justification of this approach***

The greatest issue with any data of this nature is that it is entirely reliant on officers completing and/or inputting the relevant information correctly and submitting this information timeously. Given the current context of local authority spending cuts and the proliferation of temporary contracts, there is clearly room here for error and delay. Nevertheless, the importance of this data is not lost on officers, and as this information forms a record not only for the Government but also for the authority (as it is the basis of case management) the likelihood is that records will be for the most part accurate and consistent between authorities. Indeed, the sheer quantity of information, coupled with validation on the data, provide protection against user error. The volume of this data, then, allows for a clear, broad picture to be developed while the case-level nature of this data (albeit anonymised) allows for the consideration of relationships between variables and helps us to further understand the impact of homelessness legislation on national and local trends, and on specific groups or circumstances.

A further critique of this approach could be found in the secondary nature of this data. With a dataset like this, we are necessarily constrained to the information which the body gathering the data found to be important when designing data gathering processes. Primary research would allow us to ask our own questions of respondents and build a picture based on the information *we* want to gather. In addition, this would allow us to perform our own checks and balances to ensure accuracy. While the advantages of carrying out this kind of large-scale survey are clear, these are greatly outweighed by the disadvantages of doing so. Any such research would necessarily be constrained to information within the timeframe of the PhD. This would not allow for the level of analysis of long-term trends that the use of this secondary dataset allows for. In addition, the resource implications of carrying out such work would be significant, and given the qualitative focus of this study would take up more time than it would be possible to resource.

The use of quantitative data may be criticised at a general level on the basis that it fails to take into account the actual lived experiences of individuals. While I would contend that the use of quantitative data can tell us a great deal about the experiences of individuals in

homeless situations, the use of this dataset was seen as principally offering a contextual backdrop to the qualitative data that formed the main part of my research.

As was discussed in the literature (Chapter 2), and as will be discussed in more depth in the findings chapter (Chapter 5), the shifting homelessness policy and practice context also presents some issues with regard to the use of HL1 data. The abolition of priority need and the Homelessness Prevention/Housing Options agendas have had a clear impact on the available data, as the number of homeless applications reduced significantly since 2009-10 while authorities focused on ‘preventing homelessness’ and encouraging households to consider alternative housing options, with limited recording of the data around these activities in the intervening period. As a result, households who sought Housing Options advice who may have indeed been homeless or threatened with homelessness were not recorded formally in any systematic way across local authorities. While some kept independent records of households receiving Housing Options advice this was for the first few years of operation not standardised or required by the Scottish Government.

This knowledge gap was bridged in 2014-15 when the PREVENT1 form was introduced to record information about the operation of these new approaches at a case level. This is of particular significance for our purposes, as most local authority uses of the PRS to accommodate homeless households and households threatened with homelessness are not seen as discharges of duty and therefore would be less likely to be recorded on HL1 forms in a post-2012 context (see discussion of the abolition of priority need and Section 32a in Chapters 2 and 3). As such, in order to build up as complete a picture as possible, we must also consider the available PREVENT1 summary data to allow for a complete understanding of how homelessness policy and practice have changed in recent years.

## **Research area 2 – Online survey of homelessness strategy officers**

### ***Research aims***

The second area of research involved an online survey of homelessness strategy officers working for local authorities throughout Scotland. This survey intended to investigate and assess the scale and nature of PRS involvement in accommodating homeless households at a local authority level in Scotland; to determine the drivers and barriers to using the PRS in this way; and to discover what outcomes authorities associate with these approaches. This survey is presented at the end of this document (see Appendix 5) for information.

As the rate of change in this policy area in recent years has been considerable as a direct consequence of recent legislative shifts (discussed in more detail in Chapter 2), there has been a considerable gap in our understanding about how local authorities were utilising the PRS. The study sought to determine the scale and nature of PRS use in Scotland, as well as providing an opportunity to look at practitioner views and experience of using the PRS to meet the needs of homeless households.

As such, the study sought to answer the following key questions:

***Research question:*** *How have local authorities utilised the private rented sector in connection with homelessness policy?*

***Research question:*** *What advantages and barriers do local authorities identify with regard to the use of the PRS and what impacts do they think this has on homeless households?*

The scope of this area of research was, like the first, rather broad in that it sought to receive responses from as many of the 32 local authorities as possible. With the assistance and co-operation of Homelessness Action Scotland (formerly known as the Scottish Council for Single Homeless or SCSH), this survey was distributed to homelessness strategy officers in each of the 32 local authorities in Scotland. In addition, a number of selected key local authority contacts also received the survey in order to maximise participation. The study was highlighted at a number of meetings of local authority homelessness strategy officers in Edinburgh and Glasgow to promote the work and to encourage participation. Responses

were received from 21 local authorities, and the findings of this study are presented in Chapter 6.

### ***Choice of research method***

An online survey was selected as the most appropriate method for this study for a number of reasons. Firstly, this allowed for the collection of information over a wide geographical area. As the survey hoped to access information relating to authorities throughout Scotland, geographical distance made face-to-face interviewing rather more difficult to organise and justify, both in terms of financial resources and time. An alternative solution to face-to-face interviewing would have been to use a telephone survey, but the presence of questions requiring some degree of fact-checking and/or additional thought made this method less suitable. Secondly, and on a related note, the online survey allowed for participants to respond to questions in their own time. This allowed participants to give full and reasoned responses, while removing the need for scheduling between participant and researcher which alternative methods would necessitate. As the survey was completed by professionals with considerable workloads and numerous competing demands on their time, this advantage is of key significance. Thirdly, it was anticipated that relatively similar issues would be common among different authorities, and as such the survey format allowed for a degree of comparability which would not necessarily be afforded by more qualitative approaches. Closed questions and standardised responses were used, while space for comments was provided beneath each question, allowing officers to provide additional information, or to highlight issues not covered above as they saw fit.

The survey design attempted to group questions into broad thematic areas which relate closely to the research questions, attempting to make the questions as clear and unambiguous as possible in order to ensure the survey is completed accurately (see Appendix 5). The survey was kept relatively concise in order to maximise participation. In some cases, follow-up telephone calls were carried out where the responses received were unclear or in some way contradictory.

### ***Criticisms of this approach***

While I believe this methodology was able to access valuable information about the use of the PRS in accommodating homeless households in Scotland, as well as the views of key individuals within local authority policy and strategy teams delivering the implementation

of policy on the ground, it is important to also be aware of the limitations to such approaches.

Firstly, the definition of homelessness utilised by the online survey was concerned solely with those households who applied to the local authority for assistance in responding to their situation, and who were subsequently assessed to be homeless or threatened with homelessness. While this definition is broad in comparison to traditional notions of homelessness (which would equate homelessness with literal rooflessness), it is relatively narrow when compared with the broad definitions used in the qualitative element of this study. This definition only included those households who sought and received formal assistance, and as such, excluded homeless households (or households threatened with homelessness) who;

- a) did not seek any formal assistance in responding to their situation;
- b) sought assistance from another source (i.e. self-referral to private rented sector access scheme, assisted in accessing PRS accommodation by an external agency, such as Women's Aid) and who did not apply under the homelessness legislation;
- c) sought formal assistance from the local authority but following an options interview decided not to make a homeless application, instead opting to access the PRS independently or through a PRS access scheme.

As formal recording processes of prevention activities were not in place at the time that this survey was carried out (2012-13), it was felt necessary to use a relatively restricted understanding of homelessness based on the statutory definition. While Housing Options approaches were being implemented in many authorities, recording processes were piecemeal, and as such homelessness strategy officers would be less likely to be able to provide meaningful data on this.

A further possible concern in the use of this method lies in the use of a survey to find out information about local authority practice. Firstly, there is the potential for the person who is completing the form to share his/her own personal experiences, rather than those which reflect the experience of the LA more generally. Secondly, the information provided by the respondent on behalf of the LA may equally differ considerably from actual practice. This could be the result of the person responding being aware of how things *should* operate (such as through a knowledge of policy and procedures), but have less experience of how things *actually* operate. Alternatively, the survey could be completed in a manner which

would cast the authority in a positive light. Such issues could be remedied through observation, but again time and resource constraints make this untenable for this study.

## 4.3 HOMELESS HOUSEHOLDS' EXPERIENCES AND OUTCOMES

### Research area 3 – Qualitative interviews

#### **Research aims**

The third and most significant phase of this study sought to research how households themselves characterised and understood their experiences. Having highlighted a number of critical tensions and points for discussion within the literature, the study was interested in looking in greater detail at households' experiences of homelessness and housing need, the PRS as a housing option and how accommodation had impacted on households' ability to participate fully in society.

From the outset, this study took as its starting point a belief that in order to fully understand the impact of changes to homelessness policy and practice – as highlighted in Chapters 2 and 3 – that it was necessary to determine how these changes had impacted on those directly affected by them. As such, this study took as its subject homeless households (and households threatened with homelessness) who had subsequently accommodated in the PRS. In addition, the study decided to also look at the experiences of a small number of such households accommodated in the social rented sector by means of comparison.

The study sought to answer the following questions:

**Research question:** *How do homeless households and households threatened with homelessness characterise and understand their experiences of housing need, homelessness and the homeless system?*

**Research question:** *To what extent do the experiences and views related by homeless households and households threatened with homelessness reflect the benefits and disadvantages discussed in literature in relation to private involvement in welfare?*

**Research question:** *To what extent can it be said that settled accommodation in the PRS has had an impact on homeless households' social inclusion and exclusion?*

## ***Macro design***

Given this focus on ‘lived experience’, it was necessary to select a methodological approach through which the complex decision-making processes and forms of negotiation (internal and external) related to resolving homelessness, as well as the impact of housing on households’ social inclusion might be captured, explored and understood. Qualitative research offers a clear opportunity to view these policies and practices through the eyes of the individuals and families directly affected by them. In-depth dialogue and personal interaction with subjects was seen at the outset as being crucial to this study’s ends if it were to access rich, detailed data about participants’ lived experiences. Qualitative research may ‘yield a wealth of information, which can provide any study with depth and colour, elements often missed’ when using alternative methods, particularly with regard to accessing data about ‘people’s experiences, opinions, aspirations, attitudes and feelings’ (Robertson and Dearling, 2004: 118). At the same time, qualitative methods were seen as offering participants a unique opportunity for their stories and views to be heard, respected and utilised to inform understanding of a topic (Gilbert, 2008, Gray, 2004). Many of the most interesting and salient points raised by participants during this study would have, in my view, been very difficult to capture through quantitative means. From the inception of this study, it has been my belief that understanding the wide variety of informal arrangements, choices and decisions made by homeless households attempting to access accommodation, requires significant personal interaction.

In selecting an appropriate macro design, consideration was given to the ‘five broad approaches’ to qualitative research highlighted by Cresswell (2007) (narrative research, phenomenology, grounded theory, ethnography and case studies). Each of these offered particular merits and disadvantages. Narrative research, for instance, would allow us to build up a nuanced picture of participants’ experiences, would most likely prove to be too unfocussed on the topic at hand to be useful in understanding policy. Ethnographic research would allow for a comprehensive understanding of relationships and behaviours within specific situations, but would again offer only limited advantages since the present time only gives us a limited understanding of participants’ lived experiences.

It was felt that an approach influenced by phenomenological methods offered the best ‘fit’ with the aims of the research. In the section which follows I will summarise the key tenets

of this position, why this was considered to offer benefits to our study and how this method was reflected in the research act.

### ***Phenomenology and epistemological considerations***

Phenomenological studies seek to understand phenomena experienced by a range of individuals by reducing these experiences to those factors common to all participants, known as the ‘essence’ of a phenomenon. Phenomenology is interested in identifying those broad themes which are characteristic of individuals’ shared experience with the intention of drawing lessons from these essences; as Creswell puts it, ‘a phenomenology provides a deep understanding of a phenomenon as experienced by several individuals’ for the purpose of informing groups such as policy makers on the common experience (Creswell 2007: 82).

Phenomenology is one of the key intellectual traditions in interpretivist epistemology. At the core of phenomenology is a concern with both the description and understanding of the experiences of participants who have been affected by the same phenomenon or phenomena (Creswell, 2007). When applied in the field of social research, Creswell (2007) describes phenomenological approaches as being primarily concerned with understanding the shared lived experiences of several individuals affected by a particular concept or phenomenon (Creswell, 2007), while Leemy & Ormrod (2001) describe these approaches as focussing on people’s “perceptions, perspectives and understandings of a particular situation” (Leedy and Ormrod, 2001). These approaches stand in stark contrast to positivist social research, whereby the aim is to uncover objective ‘facts’ – be these biographical details or statements of belief – that can be understood to have been influenced and formed through individuals’ interaction with an external reality (Silverman, 2011: 85).

Positivist approaches to qualitative research were common until relatively recently, with textbooks on the subject focusing very much on the establishment of fact. Selltitz *et al.* (1965), for instance, outline and describe key content types associated with ‘questioning’ in surveys and interviews. The stated aim of qualitative research here is posited as being to ‘[obtain] information about what a person *knows, believes or expects, feels or wants, intends or does or has done*, and about [their] *explanations or reasons* for any of the preceding’. Throughout the description of the question types relating to these aims, Selltitz *et al.* offer procedural notes with the intention of ensuring that research produces unbiased,

verified and replicable results. Examples of this include means by which the data provided by one participant might be verified against that provided by another; the assurance of internal validity where the thoughts and feelings of an individual participant are the subject; and the limitation of 'interviewer effects' throughout the research process (Selltiz et al., 1965). The purpose of research, for the positivist, is to access a collection of facts about an external reality and participants' relationship with it. The notion that any aspect of the research process could influence the data is seen as impacting on the reliability of the research and as such any such influence should be controlled at the point of research design (Silverman, 2011).

### **Two branches of phenomenology**

Different branches of phenomenological research designs acknowledge and respond to the limits of positivist approaches to varying degrees, offering alternative aims - and with that, alternative methods in conducting social research. Transcendental phenomenology, for instance, offers a shift in focus from positivism, placing emphasis not on external facts, but on accessing accurate and full descriptions of participants' subjective views on particular experiences. Central to transcendental phenomenology is a belief that in order to illicit the data it is concerned with, it is necessary to produce an atmosphere during data collection whereby discussion is as unhindered and free from possible distortion as is practical. While the aim and subject matter is different, the relationship to positivism is clear; for data to be useful it is necessary to ensure that interviewer effects are minimised in order to access the most accurate description of experiences and perspectives. As emotional responses to these experiences are understood to be critical, it is seen as all the more necessary to ensure that the correct atmosphere is created, with strategic planning for this taking place at both research design and fieldwork stages (Silverman, 2011). Unlike positivist approaches, however, the neutrality of the interviewer and the establishment of standard questions are foregone in favour of building rapport with participants, with the intention of building feelings of safety and trust within the interview setting. At the same time, however, transcendental phenomenology places equal weight on replicability in data collection; while rapport and trust are necessary elements in accessing the fullest, most accurate description of experiences and participants' emotional responses to these, such approaches emphasise ensuring that the interviewee is not influenced in their responses by the interviewer (Creswell, 2007, Silverman, 2011). Denzin (1970) for instance, highlights a number of 'sources of invalidity' and 'distortions' which may impact negatively on the

interview setting, including the interviewer's self-presentation, the setting of the interview and status differentials, before offering suggestions as to how these factors might be controlled (Denzin, 1970).

Hermeneutical phenomenology, by contrast - while having at its core a similar concern with the significance of the interpretation and understanding of experience - is distinguishable from transcendental phenomenology by virtue of its acceptance that these 'sources of invalidity' are, in fact, part of the story, and are a topic of interest in and of themselves. Cicourel (1964) writes;

*To ask how the interview situation influences the data as a result of the difficult social encounters into which interviewers and respondents must enter is to seek the relevance of common-sense knowledge for social interaction. Observers concerned with making the interview a more precise and reliable instrument in social research often seek a number of incompatible objectives [including] standardised questions and answers yet focused and unfocused probes; 'good rapport' yet detachment of respondent and interviewer from the social impact of the interview; avoiding role prescriptions [and] conceptions that are irrelevant to the data but necessary to complete the interview; and assuming the interviewer's ideology may never affect the subject's responses.*

(Cicourel, 1964: 74)

For hermeneutical phenomenologists, there is an understanding that interaction between participant and researcher which mirrors genuine social relations is at the root of the qualitative interview, and that it is neither possible nor desirable to control the innumerable factors that influence the interview as it progresses. Moreover, it could be argued that the means by which contingencies may be controlled for are equally likely to result in the kind of distortions transcendental phenomenologists would seek to avoid. Following on from and commenting upon the work of Hyman *et al.* (1954), Cicourel describes an alternative approach with its basis in forming first an appreciation of common-sense thinking in everyday life;

*The well-conceived interview, complex as it may be, must have its roots in the categories of common-sense thinking, for without a knowledge of such roots the interviewer could not establish the necessary community for conducting his research. This means a recognition and understanding of how the respondent-interviewer interaction involves overlapping social worlds.*

(Cicourel, 1964): 79

In other words, the situation, circumstances and interactions within the setting of the interview are not variables to be controlled, rather they are at the core of interaction and as such are actively involved in influencing and constructing the type of data the qualitative interviewer seeks to access (Silverman, 2011: 94, Cicourel, 1964). In this conception of the 'good interview', social interaction in an interpersonal setting is key. The role of the interviewer, then, mirrors genuine social interaction; for the interview to be successful, it is necessary to be 'perceptive', 'insightful', engaged and open to developing rapport. While positivists would typically wish to emulate similar settings and questions within each interview, this approach takes as its starting point an understanding of the interview as a 'unique event'. Moreover, in order for a frank exchange of ideas to take place, it is more important to be able to accurately 'evaluate moods' and respond as in normal social interaction in order not to 'lose' the participant (Cicourel, 1964): 75. The interviewer must endeavour to create 'spontaneous participation' while continuing to review the subjects' views on the interview, the interviewer and the social interaction between participant and observer (Cicourel, 1964): 75.

Holstein and Gubrium (1995) describe this process as an 'active interview' with, at its foundations, an understanding that the interview is ultimately an interpretative and fluid process – an 'interpersonal drama with a developing plot' being constructed as the interview progresses rather than one that is replicable. Crucially, the construction of meaning is understood to take place throughout the interview process with both respondent and interviewer actively interpreting each other's behaviours and words. This construction of meaning does not begin at the start of the interview – rather the interpretation of experience relates to - and is the result of - everyday interaction. While reality is understood as constantly 'under construction', it is interpreted and created using those skills and experiences which inform our every judgment rather than being formed 'from scratch' every time (Holstein and Gubrium, 1997, Silverman, 2011).

In summary, then, rather than trying to access objective facts and descriptions of realities, constructivist forms of phenomenology instead emphasise interaction between parties as being at the core of social research, with both participant and investigator drawing from common-sense knowledge of the world and their own experiences and biases to form mutual understandings (Silverman, 2011). The 'problems' and 'sources of invalidity' described by Denzin, then, are – in fact – fundamental blocks of social interaction with which the social scientist should be interested;

*Respondents' answers and comments are not viewed as reality-reports delivered from a fixed repository. Instead, they are considered for the ways that they construct aspects of reality in collaboration with the interviewer. The focus is as much on the assembly process as on what is assembled.*

(Holstein and Gubrium, 1997: 127)

### **Reflection on epistemological considerations**

As this study is primarily concerned with the lived experiences of previously homeless households - looking particularly at their experiences of homelessness, the PRS and social exclusion - approaches influenced by phenomenology can be argued to offer a good 'fit', offering as they do a focus on the *meanings* attached to phenomena by those experiencing them, as well as descriptions of those experiences. The intention of this study was always to move beyond the bare facts towards a greater knowledge of *how* individuals understand and frame their experiences, and the ways in which this information could be utilised to inform future housing policy and practice. Phenomenological understandings of the subject and the object are such that every individual's perception of any phenomenon is uniquely coloured by a vast range of meanings attached to it by innumerable factors, including their background, present situation and aspirations. There is considerable value to this analysis for our purposes, as participants' views and interpretations of their experience of being homeless and securing accommodation – whether in the private rented sector or the social rented sector – are precisely the terms of reference of this study. To simply report the circumstances and views of homeless households as plain facts explainable solely by experience would be to ignore some of the most significant data available – that is, the meanings placed on these experiences by participants, the myriad factors which shaped these interpretations and the often complex decision-making processes and interactions that took the participant from a state of housing need to being appropriately accommodated. These considerations are important not only for academic interest in the study of human experience and behaviour; they also have the potential to give valuable insight into individuals' experiences and understandings of a variety of housing issues including tenure, security, choice, quality and notions of home – crucial in understanding and informing the future direction of housing and homelessness policy and practice.

This distinction between transcendental phenomenology and hermeneutical phenomenology is also an important one for our purposes. The transcendental position is

concerned with replicability, with concessions to rapport and fruitful social interaction only in so far as these prove useful in accessing objective ‘truths’, be these facts or opinions held by participants and how these were arrived at. The hermeneutical approach diverges from this, taking instead as its starting point an understanding that;

- a) It is neither possible nor desirable to control for the kind of ‘distortions’ described by Denzin; rather the ‘situation’ of the interview is an integral part of the social interaction at the heart of the interview;
- b) In order for an interview to be successful, it should mirror as far as possible genuine social interaction. The skills and abilities necessary in interviewing, then, are seen to be the same as those required in our everyday interactions – perceptiveness, engagement and a willingness to form a rapport;
- c) The interview is an active process involving both respondent and interviewer in an exchange of ideas not divorced from external reality, with both parties bringing their own meanings and understandings to the table already well-formed.

The purpose of the interview in hermeneutical phenomenology then, in contrast to the positivist and transcendental phenomenological approaches, is not rooted in a desire to discover an objective truth. Rather it is concerned with understanding how meaning is formed, how phenomena are understood by those experiencing them and how this impacts on behaviour and belief.

Because of this close fit with the aims of the study, I utilised a broadly phenomenological macro design influenced primarily by hermeneutical approaches to social research. In practice this approach will diverge slightly from the methods described above, but the key aims, objectives, research methods and structured analysis will remain broadly intact.

### **Qualitative interviewing**

Phenomenological fieldwork is principally carried out through qualitative interviews with a number of participants who have experience of the same phenomenon (Leedy and Ormrod, 2001, Creswell, 2007, Moustakas, 1994). In contrast to more rigid forms of qualitative research, interviews under the phenomenological method are typically conducted as an ‘informal, interactive process’ involving mainly open questions and comments. While the researcher may draw up a number of questions prior to interview in order to facilitate a full account of the participants’ experiences, these are ‘varied, altered or not used at all’ as the participant responds to the initial open questions presented by the interviewer (Moustakas, 1994: 114).

*Why is interviewing an especially useful mode of systematic social enquiry? The answer lies in the interview situation's ability to incite the production of meanings that address issues relating to particular research concerns.*

(Holstein and Gubrium, 1997)

The 'active interview' approach, advocated by Holstein and Gubrium, stands in contrast to previous understandings of the interviewer as a disinterested catalyst armed with a list of questions, stock responses and prompts. While they would argue that this is in itself a fallacy – in that it is impossible for the interviewer *not* to influence the respondent and the course of the interview - their conception of the 'active interview' holds at its core a belief in the co-production of meaning between interviewer and respondent (Holstein and Gubrium, 1997: 16-17). The situation in itself is seen by both parties, then, as a 'commonly recognised occasion' for discussion, with the interviewer facilitating the subject's interpretative capabilities. Crucially, it is an opportunity for the researcher to discuss the issues at hand with the participant, drawing out and prompting consideration of related issues from both parties' experience and knowledge, and encouraging the participant to elaborate on ideas that they articulate in the course of the discussion. Under this design, the interviewer's role is not to dictate the range and pace of the interview, rather it is to facilitate natural conversation within the boundaries of the topic: it is in effect 'a conversation with purpose'. The active interview, then, is conceived as a drama; both structured and unstructured, scripted yet improvisational (Holstein and Gubrium, 1997: 17).

In line with this, the study utilised one-to-one, in-depth qualitative interviews as its principal research method. Moustakas (1994) recommends that interviewers using phenomenological methods ask participants two broad questions. These are;

- What have you experienced in terms of the phenomenon?
- What contexts or situations have typically influenced or affected your experiences of the phenomenon?

These questions – generally speaking – address much of what we are interested in looking at – namely the 'what' and 'how' questions around the topic at hand. Despite this, it is clear that with a topic as diverse and nuanced as individuals' and households' experiences of housing and homelessness – as well as the range of different topics within those subject areas that this study hopes to consider – it would be necessary to formulate a topic guide

prior to interview. This took the form of an interview schedule which highlighted each of the major topics to be covered, and included a number of open-ended general topics for discussion. The schedule is presented at the end of this document (Appendix 8), but the major topic headings tied in with the themes of the research and sought to gain a full understanding of individuals' and households' beliefs and experiences. The topics for discussion were as follows;

<p><b>Housing Options and Homelessness</b></p>	<p>This portion of the interview schedule focused on questions relating to households' previous accommodation, their experience of being made homeless, the process of finding and securing alternative accommodation and considering the options open to them while doing so.</p>
<p><b>Current accommodation</b></p>	<p>The focus of this portion of the schedule was on participants' satisfaction with their current accommodation. This section looked at a range of factors potentially impacting on this, from proximity to amenities through to the services being provided by the landlord or letting agent. Within this section, participants' housing aspirations were also explored, notions of 'home' as well as their views on the private sector as a housing option.</p>
<p><b>Financial, benefits and employment issues</b></p>	<p>This portion of the schedule focused on issues relating to financial issues and particularly how these have impacted on households' housing circumstances (and vice versa).</p>
<p><b>Social relationships</b></p>	<p>Within this portion of the schedule, participants were invited to discuss their social relationships and how their current and present housing circumstances had affected this. This included relationships with neighbours, friends and relatives as well as involvement in the community and a general feeling of being 'a part of things'.</p>

In practice, this guide served merely as a reminder for the broad topic areas to be covered. In line with Holstein and Gubrium's 'active interview', my approach to interviewing was to attempt as much as possible to make the conversation as natural and spontaneous as it could be, taking cues from participants while ensuring that the interview broadly stayed on topic. The aim was – as much as possible – to mirror normal social interaction. At times it was difficult to achieve this, with participants occasionally veering towards areas that were of no interest to this study, but I feel that the conversational approach I ultimately took to interviewing was the most appropriate method for producing data on this topic. The conversation was allowed to follow a natural path chosen by the participant, with interjections for clarifications as well as to further the conversation through discussion of topics that appeared to be of particular interest to both participant and the study. Not every question was covered during every interview, but this approach ensured that as wide a picture of participants experiences, views and feelings as possible was achieved through interview. In-depth, semi-structured interviews are typically considered to allow for a detailed discussion of experiences and outcomes (Denscombe, 1998, Bryman, 2008), allowing participants to talk at length about the issues that are important to them (Lofland, 1971 in: Gilbert, 2008). There nevertheless remains a necessity to keep the participant 'on-topic', and as such semi-structured interviews were utilised, allowing for both flexibility and structure, rather than relying on completely unstructured dialogue. It was felt that qualitative interviews would also allow for the discussion of more sensitive issues than other methods, as confidentiality can be more readily assured (Bryman, 2008). This is of particular importance to this study, due to the nature of the topics being discussed. The use of semi-structured interviews also allowed for questions to be altered at various stages throughout the research process, in order to pick up on any issues raised by other participants, the impact of policy changes or issues missed by the literature review (Denscombe, 1998, Gilbert, 2008, Bryman, 2008). Qualitative interviews may also provide an opportunity to access participants who would not respond to other research methods (Gilbert, 2008). Interviews can therefore offer access to the views of marginalised individuals, again an important issue with regard to the topic at hand.

### **Criticisms of this approach**

The conception of the interview as a 'unique event' and its focus on the properties of social interaction has drawn criticism, however, particularly as to the apparent limits to its generalizability and relevance outside the research settings. Silverman (2001) summarises

criticisms of this emphasis on form (how?) over content (what?) as encouraging us to ‘simply focus on the conversational skills of the participants rather than on the content of what they are saying and its relation to the world outside the interview’ (Silverman 2001: 97-98). Holstein and Gubrium (1997) disagree with this assessment, contending that hermeneutical phenomenological methods in particular allow us to fully explore both the ‘*how*’ and ‘*what*’ questions of social research. Arguing against standardised questioning, for example, Holstein and Gubrium cite research data where the respondent to a question about parenting gives a view on the issue that is context-specific; i.e. under one set of circumstances the respondent would behave in one way and hold one view on parenting, in another set of circumstances the respondent would behave in another way and hold an opposing view. This is presented within the context of a narrative about how past experiences have formed both views, and it is contended that using standardised questioning here would ‘[obscure] the narratively contextual character of meaning-making’. The narrative presented here relates past experiences and current contexts with the formation of behaviours and views, thus allowing the reader to understand fully the various subtle nuances in the construction of meaning present in the data. The *active interview* then – as defined by Holstein and Gubrium - has two co-dependent aims;

*To gather information about **what** the research project is about and to explicate **how** knowledge concerning the topic is narratively constructed. Findings, then, come in two intertwined forms: data about the subject matter of the research and data about how that subject matter is organised in respondents’ narrative experiences.*

(Holstein & Gubrium 1997: 56)

## ***Applying the phenomenological method in research design***

### **Background**

In line with the phenomenological macro design, this study utilised a purposive, non-probability method of sampling in order to gain access to individuals with experience of the phenomenon being studied (that is, households who were homeless or the threatened with homelessness prior to being accommodated in the PRS). As this group is at the present time relatively small and difficult-to-reach, access was achieved through engagement with three local authorities which each operated schemes to assist homeless households in accessing accommodation in the PRS. The three local authority areas were

selected based on availability of access, as well as the opportunity they presented for comparison.

### **Authority 1**

The Scottish Government's urban-rural classification subdivides authorities' populations by the proportion living in various urban and rural areas. Using this data, it was possible to classify participant authorities (see Chapter 6). Authority 1 was classified as an 'Other Urban' authority, with a population that is broadly concentrated in a small number of urban centres. Nevertheless approximately a third of its population live in more rural towns and villages within its borders. This authority has a relatively small PRS which has seen modest growth in recent years, increasing from 5% of stock in 2010/11 to an estimated 6% in 2014/15 (Scottish Government, 2015d, Authority 1, 2011). This represents a considerably smaller proportion of total housing stock than the PRS in the other participating Authorities and indeed for Scotland as a whole (where approximately 15% of all stock is in the PRS). The social rented sector plays a key role in this local authority area, with more than a quarter of dwellings provided by the local authority or registered social landlords (RSLs). This is slightly more than the Scottish average, but considerably greater than the more pressurised housing market of Authority 2 (Scottish Government, 2015d). Owner-occupation accounts for more than 60% of the housing stock in Authority 1 – a figure which is broadly consistent with Scotland as a whole as well as similar authorities - yet the average house price is amongst the lowest in Scotland at around £120,000 (Scottish Government, 2015d, Registers of Scotland, 2016). Taken together, these factors - a limited PRS, a substantial social rented sector and low house prices - suggest a less pressurised housing market. With regard to the services provided to respond to homelessness in this area, temporary accommodation in this authority is provided via two hostels, while temporary furnished housing is provided throughout the local authority area. Access to the PRS for homeless households is provided through an in-house Rent Deposit Guarantee scheme.

### **Authority 2**

Authority 2 may also be classified as an 'Other Urban' authority using the urban/rural classification. Like Authority 1, Authority 2 has a small number of main conurbations within which most of its population are located. It similarly has a substantial rural and semi-rural population with a number of small towns and villages within its locality. This

authority has a well-developed PRS, with the sector accounting for 15% of its housing stock, a figure in line with the Scottish average (Scottish Government, 2015d). High PRS rents are more commonplace in Authority 2, although these are still less than the national average (Authority 2, 2015). Average house prices in Authority 2 are less than the Scottish average of around £170,000, but are still significant at more than £150,000 (Registers of Scotland, 2016). Owner-occupation accounts for more than 60% of dwellings in Authority 2, and, in contrast to Authorities 1 and 3, the social rented sector represents less than one-fifth of the housing stock in Authority 2 (Scottish Government, 2015d). In terms of services for people experiencing homelessness, temporary accommodation in Authority 2 is available across three hostels, and again temporary furnished housing is available throughout the local authority area (although this is in the main concentrated within the authority's main conurbation). A private sector leasing scheme is used to bolster social sector provision of temporary accommodation. Homeless households in this authority access accommodation in the PRS primarily through Housing Options advice or with assistance from a third sector Rent Deposit Guarantee scheme, provided as part of a housing support contract (Authority 2, 2015).

### **Authority 3**

By way of contrast, Authority 3 may be classified as a 'Large Urban' authority using the urban/rural classification, whose boundary is, broadly speaking, defined by the footprint of the City which it represents. Demand for PRS accommodation here is considerably higher than in Authorities 1 and 2, with competition coming from the students of its Universities and Colleges. The PRS in this local authority area accounts for more than one-fifth of its housing stock, a proportion considerably higher than the Scottish average, and indeed higher than the vast majority of other authorities (Scottish Government, 2015d). Owner-occupied dwellings represent a smaller proportion of the overall housing stock in Authority 3, at around half of all housing in this area. This is less than the Scottish average and has one of the proportionately smallest owner-occupied sectors in Scotland (Scottish Government, 2015d). House prices in Authority 3 are lower than the Scottish average, but can be seen to sit in the middle between the low prices of Authorities 1 and the high average price seen in Authority 2 (Registers of Scotland, 2016). Like Authority 1, Authority 3 has a substantial social rented sector, again accounting for more than a quarter of its housing stock (Scottish Government, 2015d). Temporary accommodation in Authority 3 is provided through a variety of means, including a number of hostels, bed and

breakfasts, temporary furnished accommodation and supervised flats. Supported access to the PRS for homeless households is provided through an in-house service which matches landlords to prospective tenants. Where required, the service will provide a rent guarantee and negotiate with landlords to ensure the rent is covered by LHA.

### **Comparison of PRS Rents across authorities**

Providing data on PRS rent levels for these authorities presents some difficulties. Data on private rental levels in Scotland – along with the calculation of Local Housing Allowance (LHA) levels – are collated on the basis of Broad Rental Market Areas (BRMAs). These areas may encompass more than one authority, and as a result can lead to data being ‘skewed’ where the component authorities in a BRMA have different market conditions. As Authorities 1 and 2 are part of the same BRMA, the differences in rental levels between these authorities is not represented in official statistics. Local experience indicated that Authority 1 has considerably lower rental levels than Authority 2 (See, for instance, Authority 2, 2015), but as official data is not available at this level we can only refer to data for the BRMA in which authorities are located. Similarly, Authority 3 is also part of a BRMA with a neighbouring authority, and as such data is again presented at the BRMA level.

The BRMA which includes Authorities 1 and 2 had average rents in 2015/16 which were substantially less than the Scottish average (Scottish Government, 2015g). In addition, in contrast to the trend for Scotland as a whole, the average rent for one and two bedroom properties in this BRMA has stayed broadly static or dropped between 2010 and 2015. This compares with average increases for Scotland as a whole of between 9% and 15% during the same time period (Scottish Government, 2015g). It is also important to note that there is a sizeable gap between the LHA for this BRMA and average rents. Shortfalls were witnessed when comparing average rents for all property sizes in this BRMA to the LHA, and these were particularly keenly felt in single rooms, two bedroom and larger properties (Author's analysis, using data from Scottish Government, 2015g, Scottish Government, 2015e).

The difference between average rental charges and LHA was even more pronounced in the BRMA which includes Authority 3, with substantial shortfalls across all property types. This was again particularly pronounced amongst properties with two or more bedrooms, although a considerable gap still existed for smaller properties (Author's analysis, using

data from Scottish Government, 2015g, Scottish Government, 2015e). Private sector rents have increased between 2010 and 2015 in Authority 3, although generally at a level that is lower than the rate of increase for Scotland as a whole.

The application of the 'single room rate' to single households under 35 as a consequence of welfare reform is also likely to result in sharing becoming more common across the authorities, but in the interim there is a gulf between what people can afford and what is available in this regard. Authorities 1 and 2, for instance, have less than 50 licensed Houses in Multiple Occupation (HMO's) between them. This compares with Authority 3 where more than 1,500 such properties are available (Scottish Government, 2015c). Single room properties in Authority 3 also attract more of a premium than in the other authorities (Scottish Government, 2015g). This is likely to be a result of the more developed 'flat share' culture present in Authority 3 as a University City in comparison to the other authorities, where 'single room' accommodation is far less common.

### **Demand for Social Housing**

The distinctions between these three authorities could also be seen in relative demand for social housing. Using 2014-15 lettings data as well as data on the total number of waiting list and transfer applicants as at 31 March 2014, it was possible to crudely compare the authorities by calculating an 'applicant-to-let' ratio. For Authority 1, demand could be seen to be more constrained, with approximately 4 applicants to every let in 2014-15. This reflected the anecdotal evidence on the ground which suggested that demand for social housing was less pressured in this authority area. For Authority 2, demand was higher, with approximately 5 applicants for every vacancy. As anticipated, the more pressurised rental market of Authority 3 had almost 6.5 applicants for every vacancy within their local authority area. This is close to the Scottish average, but there remain a number of authorities where demand is considerably higher than this, with some authorities having 15 applicants on their waiting list for every vacancy (Author's analysis, using data from Scottish Government, 2015a, Scottish Government, 2015h). Where demand for social housing is higher, it is likely that authorities will be under increased pressure to make greater use of the PRS, either as an alternative housing option for applicants seeking accommodation, through a Rent Deposit Guarantee scheme or as a means of discharging their duty.

Both public and private housing market contexts will have a clear impact on the ability (and, indeed, propensity) of local authorities and their partners to make use of the PRS to accommodate homeless households. While this thesis touches only briefly on this theme, evidence of this is present in participants' narratives, and it is hoped that these three quite different authority contexts give a more varied view of the benefits and pitfalls of making use of the sector to accommodate homeless households.

### **Sampling**

With regard to this study, each participating authority was advised of the criteria for selection of potential participants – principally that the household should have been homeless or threatened with homelessness and have subsequently been accommodated in the private rented sector - but how these individuals were initially contacted varied considerably between the three authorities in which I carried out my fieldwork.

In **Authority 1**, individuals were selected from the caseloads of the local authority's in-house rent deposit guarantee scheme staff, with individuals contacted by the member of staff with whom they already had a working relationship. Interviews were arranged on this basis at times and in places that were convenient for individuals. While the first few of these were in households' homes, the majority were held in a private meeting room space within the authority's housing options offices. All households who the authority still had a contact for were contacted to ask if they would be available for interview.

In **Authority 2**, access was arranged through an independent rent deposit guarantee scheme, distinct from the local authority. All participants meeting the study's criteria were contacted by housing support staff who advised of the aims of the study and asked if the household would be interested in being involved. Where the household was unable to immediately make an arrangement but was keen to be involved, I was passed their phone number to contact them to arrange. This scheme provided a large office to work from within their premises, where I was able to both contact relevant participants to arrange interviews and also hold interviews where there were safety concerns identified (or indeed where this best tied in with the person's schedule or comfort). In addition, this authority also provided details of a number of households who had made formal homeless presentations or sought Housing Options advice, but who were subsequently accommodated in the PRS. These households had ticked the box in the HL1 form with regard to participating in research, and were contacted independently by myself.

In **Authority 3**, the study was given a full list of all households meeting the criteria who had given their permission to be contacted in the future for the purposes of research into homelessness. This allowed for attempts to be made to make contact with everyone on the list directly to see if they would be interested in taking part in the research.

In addition to this, as the study went on, attempts were made to ensure that the proportion of households interviewed broadly reflected a wide range of experience, and was not solely concentrated amongst a small number of groups. As such, interviews were carried out with households from a range of backgrounds. More details are provided at Appendix 1.

**Table 4.1 Interviews by household type and local authority area**

<b>HOUSEHOLD TYPE/LA</b>	<b>Authority 1</b>	<b>Authority 2</b>	<b>Authority 3</b>	<b>TOTAL</b>
Single person	3	7	5	15
Single parent	6	3	2	11
Couple with children	2	4	0	6
Other adult	2	0	1	3
<b>TOTAL</b>	13	14	8	35

The direct involvement of rent deposit guarantee scheme staff in contacting participants in **Authority 1** and **Authority 2** may be argued to present difficulties. In any approach where the interviewer does not have complete control of the selection process, there exists a potential for the partner organisation to provide participants who they feel will cast their scheme, association or authority in a positive light. Selection may equally be limited by the organisation or its staff to those participants who they feel are likely to “play ball”, are likely to respond well in the situation, or to give interesting and thought-provoking answers. While this is useful in accessing good qualitative data, it opens up the possibility that less lucid voices will go unheard, potentially missing out on the important and distinct experiences of those less able to verbalise their needs and opinions. In order to counter these issues, it was made clear at the start of the negotiation process with authorities and schemes from initial contact through to the actual interviews that this was not an evaluation of their work, and explained what was hoped to achieve from the study. Staff were advised

that the study wanted to speak to as many individuals as possible, and as such contacted all of their clients who met the set criteria, going through the provided consent form and information sheet with those who expressed some interest.

Despite these issues, there were clear advantages to forming positive bonds with local authorities. Firstly, because the client group the study wished to contact was very specific and difficult to identify, it was necessary to have contacts that would be in a position to identify suitable candidates for interview. A list similar to that held by **Authority 3** was collated and provided by **Authority 2**, but of those contacted only a very small number were happy to be interviewed. Secondly, being contacted by a person who the potential participant has previous experience of working with certainly seemed to produce better results with regard to accessing participants willing to be interviewed. While the approach in **Authority 3** was clearly preferable from a standpoint of being able to ensure that there was no room for the selection of participants on criteria other than those stated at the outset (i.e. would the person give a positive description of their experience, would they ‘play ball’ in interview etc), this approach was less successful than those approaches involving a ‘known quantity’ making initial contact on my behalf. In addition, building a close relationship with authorities meant the study was able to access views of service providers on the use of the PRS and the operational issues that they saw on a day-to-day basis.

### **Interviewing in practice – reflections on fieldwork**

As discussed previously, positivist approaches to qualitative research would typically advocate controlling for researcher effects. Appearance, language, the research setting and the interview content itself are all considered as the sources of possible ‘distortions’ and ‘invalidities’ by Denzin and others. As noted previously, this study’s sympathies tended to lie with understandings of the qualitative interview as most useful when mirroring genuine social interaction.

Thinking about the interviews conducted as part of this study, it was – in practice - difficult not to consider the significance of the symbols at play during interview. The perceived need to be professional in appearance when going to someone’s home may have in practice had some negative impacts on participants’ ability to open up. Location, equally, clearly has meaning and the necessity to interview a minority of participants in offices provided by RDG schemes was one possible ‘distortion’ that in theory could have been controlled.

On balance, it was this study's view, however, that these elements were necessary aspects of the social interaction at play. Neither party was coming to the interview as a blank canvas and my own background in housing provision and academic settings inevitably brought with it phrases and mannerisms indicative of my experiences and understandings. Participants too brought with them their own understandings of the world, formed through their own experiences. These are necessary aspects of the social interaction within which we were engaged. The interview is by its very definition unnatural and whether this is conducted in participants' homes or in an office, the situation remains artificial. Nevertheless, it is my belief that through mutual understandings it is possible to build up a whole picture of a phenomenon as experienced by an individual. Most of the interviews felt very naturalistic, and the richness of the data is a testament that this approach worked.

Interviews were recorded using a Dictaphone and transcribed verbatim, with all files, NVivo projects and transcriptions stored only on a password-protected network drive. No external copies of this data were made.

### **Analysis of the data**

In analysing the data, this study utilised a system of thematic analysis influenced by the phenomenological approach described by Moustakas (1993). In this account, we are encouraged to transcribe the data before combing through to highlight 'significant statements' in a process Moustakas refers to as 'horizontalisation'. These 'significant statements' can be phrases, sentences or anecdotes that illuminate the ways in which the participants understood and experienced the given phenomena. Repetitive and overlapping statements are removed, and the key themes identified here are used to inform a *textural description* of participants' experiences, as well as a *structural description* which explains the contexts or settings in which the phenomena were experienced (Creswell, 2007, Moustakas, 1994). The textural and structural descriptions formed from this are combined to develop a composite description that presents the 'essence' of the phenomena. The intention here is for the reader to understand to a greater extent what it is like to experience this phenomena by hearing the reflections of those with this experience.

Following completion of the interviews, they were transcribed in full. As there were 35 interviews in total, it was necessary to find a method by which key themes could be explored in a systematic way. To this end, the study utilised NVivo, a Computer Aided Qualitative Data Analysis Software (CAQDAS) program. Using this software, every

interview was scanned for significant statements relating to key themes within the interview schedule. This was a very time consuming process, but one which ultimately allowed the study to look across the data as key themes emerged.

The structure set out in both the literature and the Research Questions provided a guideline as to how this information would then be presented in the qualitative findings chapter which follows (Chapter 7).

Approaches to data analysis using CAQDAS software are sometimes criticised for taking comments out of context and distancing the researcher from the material. It would be my contention that NVivo actually allowed the study to engage more fully with the material and the context than memory or extensive notes would allow. Being able to quickly refer back to the text of transcriptions was one of the major advantages seen in utilising this software, and this influenced both discussions around the subject and the context. In addition, this allowed for common themes to be gathered together quickly – acting as a particular advantage where nuanced or complex justifications for actions were at play.

### **Ethical considerations**

A number of ethical considerations may arise from a study such as this. In the section which follows I will attempt to address these fully. Firstly, as the study involves quite personal information and to avoid identification, all participants have been given a pseudonym by which they are addressed throughout. These were allocated alphabetically based on interview date and by authority. The second vowel in each pseudonym advises of the authority in which they lived. This was a simple method that ensured names were selected which appropriately masked people's identities. Details of these pseudonyms and further contextual information is presented at Appendix 1. In addition, as the study is not concerned with naming specific authorities when discussing practice, these have also been masked to Authority 1, 2 and 3. All place names have been removed.

While certain information was retained in published data, i.e. house type, general family composition etc, all other details were omitted. Where identification is a potential issue, for example, where the household's particular circumstances make it very likely the information provided would make it possible to identify them, such information will be omitted. Personal information related to participants will be retained for a period of five years beyond the completion and acceptance of the PhD thesis, but this information will be kept separate from all transcriptions and documents pertaining to the project to ensure

participant confidentiality. This information will be deleted after this period. Anonymised data will be archived in accordance with the ESRC's data storage requirements. Confirmation of ethical approval from the College's Ethics Committee for this study is presented at Appendix 6.

As noted, many of our participants were selected through contact with RDG and PRS access schemes. As such, it is necessary to consider the dependent relationship that may be present as a result of this. Initial contact – whether made by myself or the RDG scheme - involved asking if participants would be interested in taking part in this study, explaining in a few sentences its purpose and remit. It was made clear to all potential participants in arranging the interview, as well as in the information sheet and consent form presented to participants prior to interview that this study was entirely independent of any local authority or housing provider, and that they were under no obligation to be involved. These same arrangements were used at the start of every interview to affirm that participation is voluntary and that non-participation will not affect households' standing in any way. It was also made clear that no-one would be made aware of participants' involvement or otherwise.

## 5. Homelessness and the PRS in Scotland – Analysis of quantitative data

### 5.1 INTRODUCTION

The preceding chapters have demonstrated a political will for the greater use of the PRS in accommodating homeless households in Scotland, and highlighted some of the advantages and disadvantages put forward for utilising the PRS in this way. The section which follows will use various data sources – including an anonymised version of the complete HL1 dataset provided by the Scottish Government for the period 2002-03 to 2013-14 – to determine the developing role of the PRS in Scottish housing policy and practice, as both a potential source of and solution to homelessness. The chapter will seek to answer two key research questions:

*Research question: How has the operation of the statutory homelessness system changed in the last 10 years?*

*Research question: What role has the PRS played in the operation of the statutory homelessness system?*

### 5.2 CONTEXTUAL INFORMATION

Prior to considering the research questions set out above, it is first necessary to provide some background information on current trends in homelessness in Scotland, including broad demographic trends in applications and assessments.

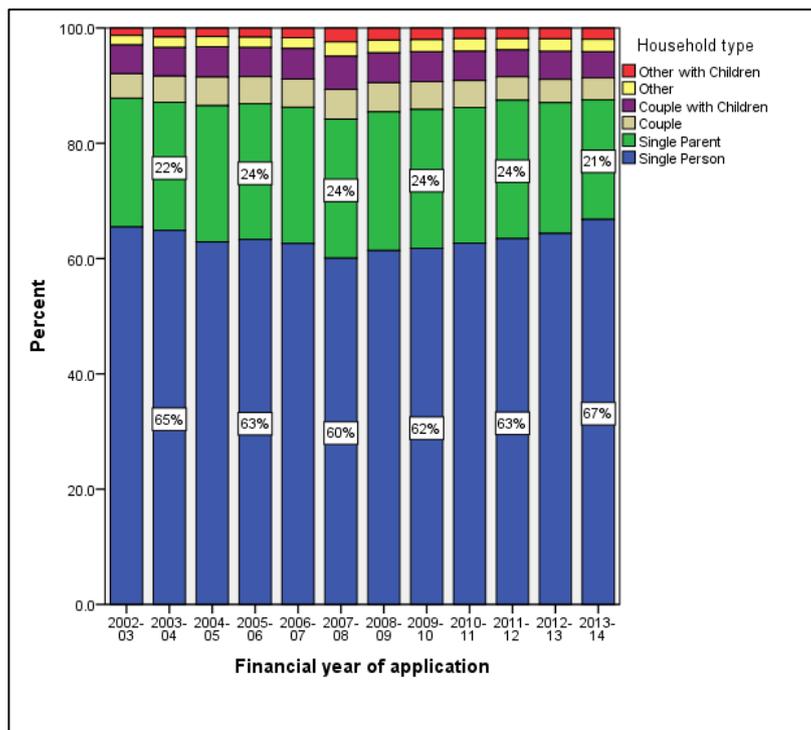
#### **The demographics of homeless applications**

As highlighted in the literature chapter on homelessness, the number of applications for assistance under the homelessness legislation in Scotland has decreased significantly since 2010-11. This is demonstrated in Figure 2.1 in the literature chapter, and discussed in more detail there.

The reductions since 2010 are striking given that the same period saw economic instability for many households as well as conflicting welfare and housing policy shifts introduced by Westminster and Holyrood governments. Prime among these are the continuing roll out of the Welfare Reform agenda throughout the UK and the parallel expansion of rights for

homeless people north of the border. Despite these changes, the overwhelming message from the HL1 data is one of remarkable stability with regard to the demographic profile of homeless households.

**Figure 5.1: Homeless applications by household type, 2002-03 to 2013-14**



(Source: author’s analysis of Scottish Government HL1 Data, 2015)

Single homeless households have historically represented a substantial proportion of those applying for assistance under the homelessness legislation. In 2013-14, single people accounted for 67% of all applicants – around 24,900 of the 37,200 housing applications received by local authorities in Scotland. Single parents were the next most common group of applicants, accounting for around 21% of applicants in Scotland. Couples and couples with children accounted for only 4% and 5% respectively, with other adult households making up 4% of all households applying for assistance under the homelessness legislation. As may be seen in Figure 5.1, this demographic has remained stable over time. This stability is remarkable, given the profound policy and practice shifts and changes in entitlement during the period, coupled with the overall trend in falling applications. Single people have been consistently overrepresented amongst those making homeless presentations in Scotland, making up a little more than 30% of Scotland’s population, but accounting for around 65% of those applying as homeless. A gradual –

albeit slight - upward trend for this household type may be witnessed - rising from 60% in 2007-08 to 67% of applicants in 2013-14, almost certainly attributable to the abolition of priority need, which granted rights to settled accommodation to households who would have previously been deemed to be ‘non-priority’ – a high proportion of which were single people.

With regard to the age of applicants, the HL1 data indicates that a considerable proportion of households applying as homeless are under the age of 35. This has been a common factor of homeless applications since the commencement of HL1 data recording, and is showing little sign of changing significantly in the years to come. Upwards of 60% of all homeless applicants in 2013-14 fell into this category. With regard to how age demographics of applicants have changed over time, this picture – like household type data - has also stayed remarkably stable. The most notable shifts have occurred among the 16-17 and 18-24 age groups, with these groups accounting for 9% and 28% of all applicants respectively in 2002-03, reducing to 5% and 25% in 2013-14. These shifts have been gradual, with the proportion of households applying from the 16-17 age group reducing steadily over time, while the 18-24 age group stayed stable around 28% for much of the 2000s, before falling in 2012-13 and 2013-14. At the same time the proportion of applicants aged between 25-34 and 35-59 have increased slightly. While these changes may indicate some of the impacts of homelessness prevention and housing options approaches, these trends again show considerable stability.

**Table 5. 1: Proportion of homeless applications by age and household type, 2013-14**

	Household type						Total
	Single Person	Single Parent	Couple	Couple with Children	Other	Other with Children	
16-17	4.2%	0.4%	0.2%	0.1%	0.0%	0.0%	<b>4.9%</b>
18-24	16.9%	5.1%	1.4%	1.0%	0.3%	0.1%	<b>24.8%</b>
25-34	18.9%	8.9%	1.0%	2.1%	0.2%	0.2%	<b>31.3%</b>
35-59	24.0%	6.4%	.8%	1.4%	1.5%	1.6%	<b>35.8%</b>
60+	2.8%	0.0%	0.2%	0.0%	0.2%	0.0%	<b>3.3%</b>
<b>Total</b>	<b>24,852</b>	<b>7,719</b>	<b>1,412</b>	<b>1,696</b>	<b>800</b>	<b>731</b>	<b>37,210</b>
<b>%</b>	<b>66.8%</b>	<b>20.7%</b>	<b>3.8%</b>	<b>4.6%</b>	<b>2.1%</b>	<b>2.0%</b>	<b>100.0%</b>

(Source: author’s analysis of Scottish Government HL1 Data)

More concerning, perhaps, is the high proportion of homeless households who are single people under the age of 35, accounting for 40% of all applications received by local authorities in Scotland, as may be seen in Table 5.1. As a consequence of changes brought in under welfare reform, the options open to this group have been greatly restricted, as in the PRS such households would only be able to access the lower ‘single room rate’ of LHA. The presence of suitable accommodation for sharing, the inclination among landlords to accept sharers – particularly younger sharers – and the cultural acceptance of sharing as an option for tenants is simply absent in many local authority areas and as such these households are likely to face difficulties if they are in receipt of local housing allowance.

### ***Repeat applications***

In providing background data to demonstrate the nature of statutory homelessness in Scotland, it is also necessary to say that - despite recent trends towards reducing numbers of homeless applications - there remains a significant proportion of households who re-apply and are re-assessed as homeless within 1 year of an earlier presentation (known as ‘repeat homeless’ households). This figure has been reducing steadily in recent years, falling from almost 8% of those assessed in 2002-03 to just under 5% in 2013-14, thanks in part to reductions in repeat homelessness among single people as a result of increased entitlement and the renewed focus on homelessness prevention. This figure may be expected to continue to reduce over time in line with the Scottish Government’s continued commitment to a preventative approach. While this reduction is encouraging, there remains a significant number of households who experience repeat homelessness – amounting to more than 1,800 households in 2013-14. As can be seen in Table 5.2, single people were considerably over-represented within this category. 6% of applicants in this household type were repeat applicants, accounting for 84% of all repeat applicants in 2013-14. Those under the age of 35 equally made up a considerable proportion of repeat applications, accounting for 65% of all repeat applications in 2013-14. As such, it is important that further consideration should be given to why this would be the case, and what kind of support would be appropriate to give to households in this age range.

**Table 5.2: Repeat applications by household type, 2013-14**

		Was this a repeat application? (Based on total assessments, 2013-14)		Total
		Yes	%	
Household type	Single Person	1,524	6%	24,767
	Single Parent	215	3%	7,702
	Couple	28	2%	1,419
	Couple with Children	28	2%	1,699
	Other	10	1%	811
	Other with Children	7	1%	736
	<b>TOTAL</b>	<b>1,812</b>	<b>5%</b>	<b>37,134</b>

(Source: author's analysis of Scottish Government HL1 data, 2015)

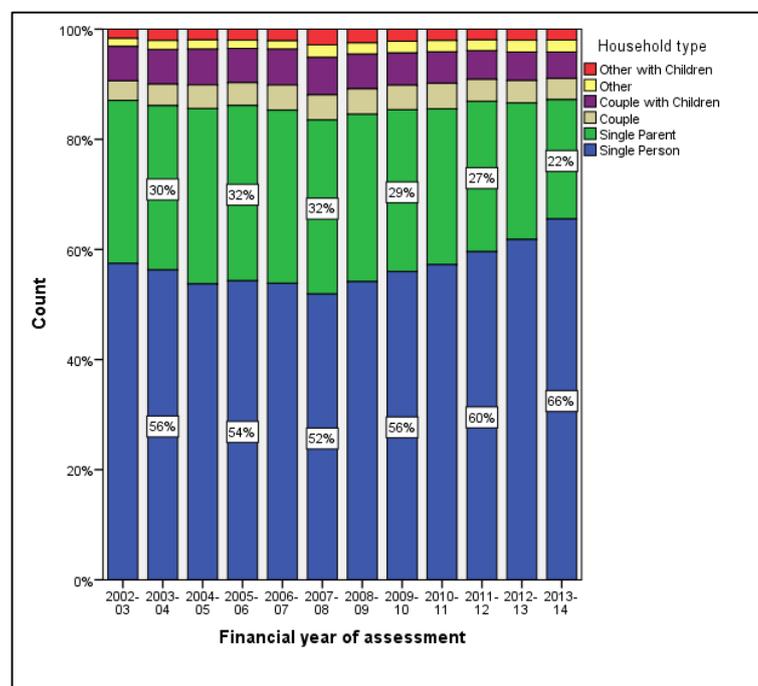
### **The demographics of homelessness assessments**

With regard to how applications for assistance under homeless legislation are assessed, as we saw in the literature chapter (Figure 2.2) there has also been a corresponding reduction in the number of people assessed to be 'homeless' or 'potentially homeless' in line with the reduction in the number of applications. The overall proportion of applications being assessed as such has increased, however - from 58% in 2007-08 to 81% in 2013-14. This means that while application numbers are falling, the proportion of those who are determined to be 'homeless' or 'threatened with homelessness' is rising. Furthermore, the abolition of the 'priority need' criterion in Scotland in 2012 meant that those found to be 'homeless' and those found to be owed a duty to settled accommodation under homeless legislation reached parity in the financial year 2012-13.

This had some impact on the demography of those being owed a duty, as may be seen in Figure 5.2. While the proportion of those applying as homeless has remained relatively stable – as seen previously in Figure 5.1 – these policy changes have to a greater extent changed the makeup of those applying 'successfully' and being found to be owed a duty.

Single households in particular have benefited from this change, with the ‘abolition of priority need’ likely to have had a key role in this.

**Figure 5.2: ‘Homeless and in priority need’ assessments by household type, 2002-03 to 2013-14<sup>2</sup>**



(Source: author’s analysis of Scottish Government HL1 Data, 2015)

The reduction of homeless applications, coupled with the increasing proportion of those making homeless applications who are ultimately accepted as being owed a duty is significant. This suggests that the reduction in homeless applications since 2010-11 may be explained by the diversion of those who would have previously been unsuccessful in being accepted as homeless away from making a homeless application, towards alternative housing options. While the proportion of single people amongst homeless acceptances has increased, these demographic shifts are broadly in line with application trends and in this context – coupled with significant policy and practice changes – can also be seen to be remarkably consistent. There has been no major drop off in acceptances amongst any one group, and taken together this data suggests that the Housing Options and homelessness

<sup>22</sup> NB: The abolition of the ‘priority need’ criterion was in effect implemented as an ‘expansion’ of the ‘priority need’ criterion to include all those found to be ‘homeless or ‘threatened with homelessness’. Local authorities were to work towards finding 100% of all homeless households to be in priority by 31 December 2012, with households who would have previously been considered to be non-priority being reported as ‘per local policy’.

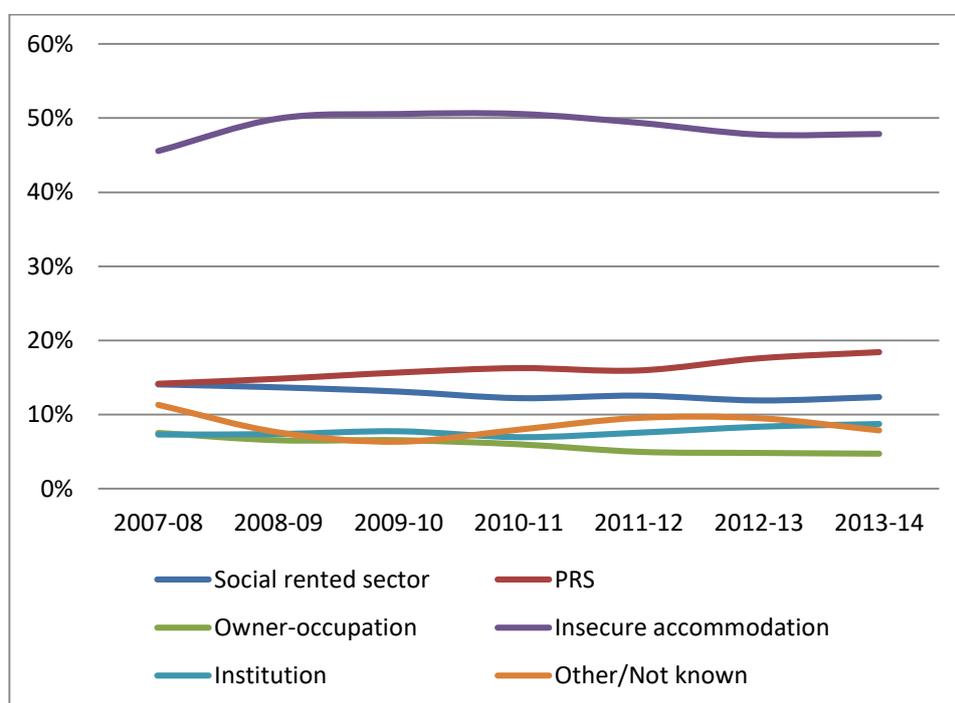
prevention framework is in effect acting to divert the least vulnerable and the ‘least homeless’ households towards Housing Options and away from homeless applications.

### 5.3 THE PRS AND HOMELESSNESS IN SCOTLAND

#### Previous living circumstances of households applying as homeless

Having considered the broad demographics of those presenting as homeless in Scotland, it is now possible to use the HL1 data to consider the role played by the PRS as both a source of housing need and a means by which housing need might be resolved. Figure 5.3 demonstrates that an increasing proportion of those applying as homeless were immediately accommodated in the PRS prior to making their application. Statistics on previous accommodation of households have been collated since 2007-08, and as can be seen in Figure 5.3, during this period the proportion of households presenting from the PRS has steadily increased from a little over 14% in 2007-08 to more than 18% of all applicants in 2013-14.

**Figure 5.3: Most recent accommodation of applicant households, 2007-08 to 2013-14**



(Source: author’s analysis of Scottish Government HL1 Data, 2015)

This is in contrast to the number of households applying from owner occupation (reducing from around 8% in 2007-08 to around 5% in 2013-14) and the social rented sector (reducing from 14% in 2007-08 to around 12% in 2013-14). These trends are also likely to reflect the overall changing tenure mix for housing stock in Scotland, with owner-occupation reducing from 62% of all stock in 2007-08 to 58% in 2013-14, while the social rented sector has reduced slightly, from 24% of all stock in 2007-08 to 23% in 2013-14 (Scottish Government, 2015d).

This picture is complicated, however, by the overall reductions in the number of homeless applications since 2010, as well as the increasing significance of the PRS in Scotland's overall housing stock, increasing from 10% in 2007-08 to 14.8% in 2013-14. This increase has been typically attributed to the rise of 'accidental landlords' during this time period following the economic crash, with many households unable to sell their properties on the open market becoming reluctant housing providers in the intervening period.

Using both HL1 and tenure estimate data it was possible to calculate the number of homeless applications per 100,000 units for each tenure. As may be seen Table 5.3, the PRS had a far higher per unit homeless rate than other tenures. Between 2007-08 and 2010-11 this stayed relatively stable at around 3,000 applications per 100,000 units for the PRS. This compared with figures of 10% of this in owner-occupation and less than half of this for local authorities. Recent years have seen a narrowing of the differences between the sectors, however, with the per unit rate of applications from the PRS substantially dropping between 2010-11 and 2011-12. Similar reductions have been seen since 2010-11 in local authority applications, dropping from around 1,500 to just under 1,000 in 2012-13.

**Table 5. 3: Applications by tenure, per 100,000 units for 4 main housing tenures**

	PRS	Owner- occupation	RSL	LA
2007-08	3,075	284	903	1,709
2008-09	2,981	249	922	1,664
2009-10	2,952	249	894	1,568
2010-11	2,840	223	780	1,456
2011-12	2,014	155	683	1,198
2012-13	1,838	133	596	979
2013-14	1,738	120	565	942

(author's analysis of Scottish Government HL1 and tenure estimate data, 2015)

Significantly, in addition to the roles played by the settled tenures of the PRS, social rented sector and owner occupation, the HL1 data presented in Figure 5.3 also tells us that informal housing arrangements have played a critical role in meeting the housing needs of those applying as homeless. Taken together, informal housing arrangements (such as living with friends and family, being accommodated in a mobile home or lodging) and temporary accommodation (such as hostel and B&B accommodation, long-term roofless and ‘sofa surfing’) accounted for the vast majority of presentations, with 17,808 households originating from these sources in 2013-14, and accounting for around 49% of all homeless presentations between 2007-08 and 2013-14. The vast majority of these – more than 90% - were previously living with friends and relatives prior to becoming homeless. This is important given the probable future role informal arrangements are likely to have in Scotland. As the ‘Housing Options’ and homeless prevention approaches have been implemented, we have seen considerable reductions in the overall number of presentations since 2010. At the same time, changes to LHA entitlement as a consequence of welfare reform has meant that people under the age of 35 in receipt of housing benefit are considerably less likely to be able to access appropriate accommodation in the PRS. As such, it is likely that many households who would have previously applied as homeless are remaining in insecure accommodation, and this is likely to continue in the years to come.

### **Technical reasons for homelessness in the private rented and social rented sectors**

With regard to finding out more about why households apply as homeless, the HL1 form asks for a single reason why their most recent accommodation is no longer available or why the applicant had/has to leave. A single response to this question – agreed with the applicant - is provided by the person completing the form, with further underlying reasons for homelessness examined in the question which follows around ‘reasons for failing to maintain accommodation’ (Scottish Executive, 2007).

Of those households who made homeless applications from the PRS, analysis of HL1 data from 2007-08 to 2013-14 shows that a consistent proportion of these tenancies – around half of all PRS applicants - ended as a consequence of either a termination of tenancy as a result of rent arrears or due to another action taken by the landlord to end the tenancy remaining relatively stable in the intervening period (c.12-13% and c.36-40%

respectively). This latter category – that is, ‘another action taken by the landlord’ is perhaps of the greatest interest to us, as it suggests the sometimes vulnerable position tenants find themselves in in the PRS.

Comparing these statistics to those witnessed in the social rented sector, it is clear – and perhaps not surprising - that PRS tenants are considerably more likely to find themselves in a position where they are vulnerable to homelessness than those in the secure social rented sector. The most common reasons for homelessness from the social rented sector tended to be around interpersonal rather than contractual issues. Those fleeing domestic violence, for instance, accounted for around 22% of those presenting from this sector, and those fleeing external violence accounted for around 12%. This compares with 10% and 2% in the PRS, suggesting different issues tend to be at play with regard to these groups. The comparatively high levels of homelessness from the social rented sector with regard to people fleeing non-domestic violence in particular might suggest concentrated neighbourhood issues in the social rented sector that may be less prevalent in the PRS. This may provide some support to the notion that the PRS can offer an improved quality of life to households using it to meet their housing needs.

**Table 5.4: Technical reason for homelessness for those previously accommodated in the PRS and social rented sectors, 2013-14**

<b>Technical reason for homelessness</b>	<b>PRS %</b>	<b>Social rented sector %</b>
Termination of tenancy / mortgage due to rent arrears / default on payments	13%	11%
Other action by landlord resulting in the termination of the tenancy	38%	8%
Applicant terminated secure accommodation	5%	7%
Loss of service / tied accommodation	3%	0%
Emergency (fire, flood, storm, closing order from Environmental	1%	1%

Health etc.)		
Other reason for loss of accommodation	4%	3%
Dispute within household: violent or abusive	10%	22%
Dispute within household / relationship breakdown: non-violent	7%	12%
Fleeing non-domestic violence	2%	12%
Harassment	2%	9%
Overcrowding	0%	0%
Asked to leave	5%	6%
Other reason for leaving accommodation / household	9%	9%
<i>N</i> =	<b>6,857</b>	<b>4,599</b>
%	<b>100%</b>	<b>100%</b>

(Source: author's analysis of Scottish Government HL1 Data, 2015)

Following on from this question about the 'technical reason' for homelessness, the HL1 form also requires caseworkers to input 'all reasons' for households' failure to maintain accommodation. The Guidance notes that multiple answers may be given for one case, and where none of these apply, none should be selected (Scottish Executive, 2007). Using this data, the main reasons why households presenting from the PRS and social rented sectors failed to maintain their most recent accommodation. It may be seen, then, that some interesting differences emerge when comparing the reasons cited by households during interview for failing to maintain their previous accommodation between private and social rented tenures.

**Table 5.5: Reasons those as applying as homeless failed to maintain their most recent accommodation, 2013-14<sup>3</sup>**

<b>Reasons for failing to maintain previous accommodation</b>	<b>Private rented sector</b>	<b>Social Rented Sector</b>
Financial difficulties / debt / unemployment	16.5%	10.4%
Welfare Reform – Under occupancy penalty	0.3%	0.3%
Welfare Reform – Benefit Cap	0.2%	0.1%
Welfare Reform – Other	0.3%	0.0%
Physical health reasons	2.5%	2.8%
Mental health reasons	5.3%	9.3%
Unmet need for support from housing / social work / health services	1.0%	2.2%
Lack of support from friends/family	3.1%	4.5%
Difficulties managing on own	2.4%	5.6%
Drug / alcohol dependencies	3.0%	7.8%
Criminal / anti-social behaviour	2.7%	10.5%
Not to do with applicant household	27.7%	24.3%
Refused	0.6%	0.6%
<b>N =</b>	<b>6,857</b>	<b>4,599</b>

(Source: author’s analysis of Scottish Government HL1 Data, 2015)

As may be seen in Table 5.5, financial difficulties were cited by around 17% of those who applied from the private sector, compared to just 10% of those applying from the social rented sector. Given the cost differential between the PRS and the social rented sector, this is perhaps not surprising, however it does give us an indication that many of those in the PRS are more vulnerable to change in financial circumstances. What is surprising is that the proportion of those in the PRS citing financial difficulties has actually reduced in 2013-14, from a consistent level of around 20% in previous years to 16.5% in 2013-14. At the same time ‘financial difficulties’ has reduced as a reason cited by those leaving the social rented sector, from around 13% in 2007-08 and has remained comparatively stable in the years since 2010-11 at around 10.5%. Referring back to Table 5.4, it is worth noting that the difference in the proportion of those whose ‘technical reason’ for homelessness between the PRS and social rented sectors was less pronounced than this, suggesting that

<sup>3</sup> Households were not required to complete this question, and could cite as many or as few reasons as they felt relevant. These proportions relate to the number of applicants citing this reason rather than the proportion of those who gave any response. As such, the proportions do not total 100%.

while financial difficulties figured in many households' narratives and issues which led them to become homeless, this was not necessarily the main reason for them having to leave their previous accommodation.

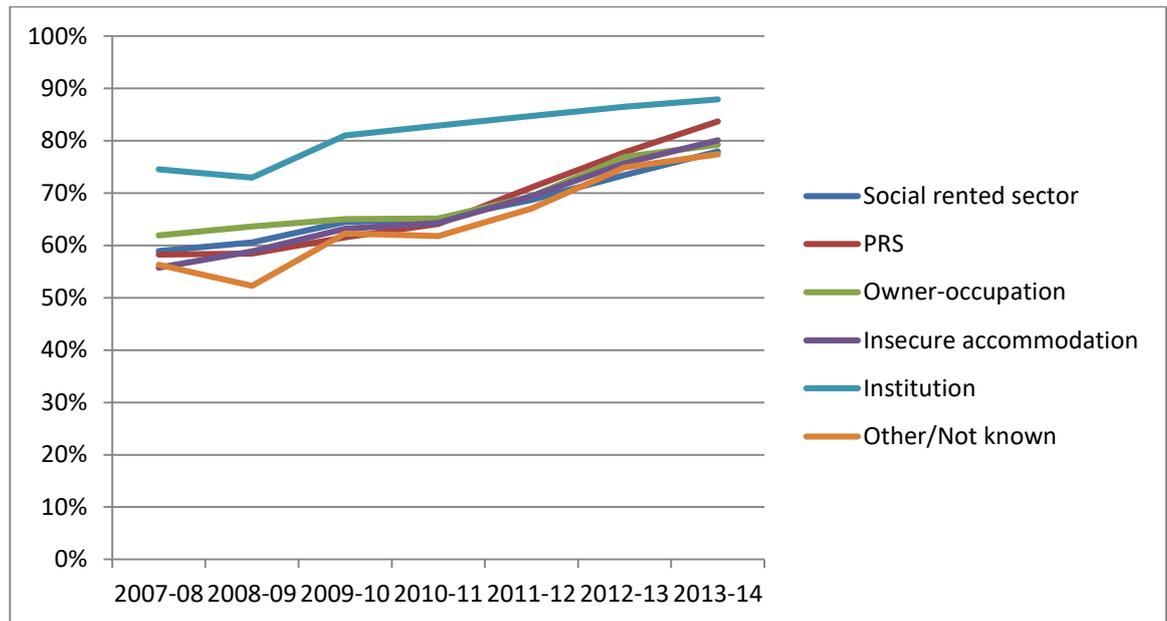
The incidence of households reporting that their tenancies ended as a result of circumstances 'not to do with the applicant household' were again higher in the PRS, accounting for almost 28% of those in the private sector compared with 24% in the social.

In comparing these statistics, we can see again the relative significance of interpersonal relationships as a reason for homelessness from the social rented sector. 11% of homeless applicants applying from the social rented sector in 2013-14 cited 'Criminal or anti-social behaviour' reasons for homelessness, compared to just 3% in the PRS. This again supports the view that neighbourhood factors might be at play in the social rented sector that have a lesser impact on the private rented sector. Mental health, difficulties managing on their own and substance dependency as reasons cited for failing to maintain properties were all higher in the social rented sector than in the PRS, again highlighting the need for appropriate housing support - even in secure tenancies.

## **Homeless assessments and tenure**

Given the considerable reduction in homeless presentations – coupled with the increasing number of households found to be homeless and in priority need in line with the Scottish Government's abolition of priority need – there is value in considering whether these trends are impacting on applicants from some tenures more than others. Using the HL1 data, it was possible to consider the number of 'successful' applications from each tenure (i.e. those found to be owed a duty by local authorities because they were 'homeless and in priority need'), and how these 'success' rates have changed over time.

**Figure 5.4: Proportion of applicants assessed as ‘homeless’ or ‘potentially homeless’ and in priority need by previous accommodation, 2007-08 to 2013-14**



(Source: author’s analysis of Scottish Government HL1 Data, 2015)

As may be seen in Figure 5.4 above, the upward trend in homeless acceptances has been relatively consistent across the tenures. PRS tenants applying as homeless have seen the greatest increase in success rates during this time period, rising from 58% of applicants being found to be ‘homeless and in priority need’ in 2007-08 to 84% in 2008-09. A similar increase may be seen in the social rented sector, rising from 59% to 79% during the same time period. Broadly similar upward trends can be seen for those applying from ‘insecure accommodation’ (i.e. those living in informal or temporary housing), as well as those in the PRS. The only major deviations from these trends may be seen with regard to those applying from institutions where the success rate has always been higher than for other tenures, and as such this group has seen a flatter rate of increase.

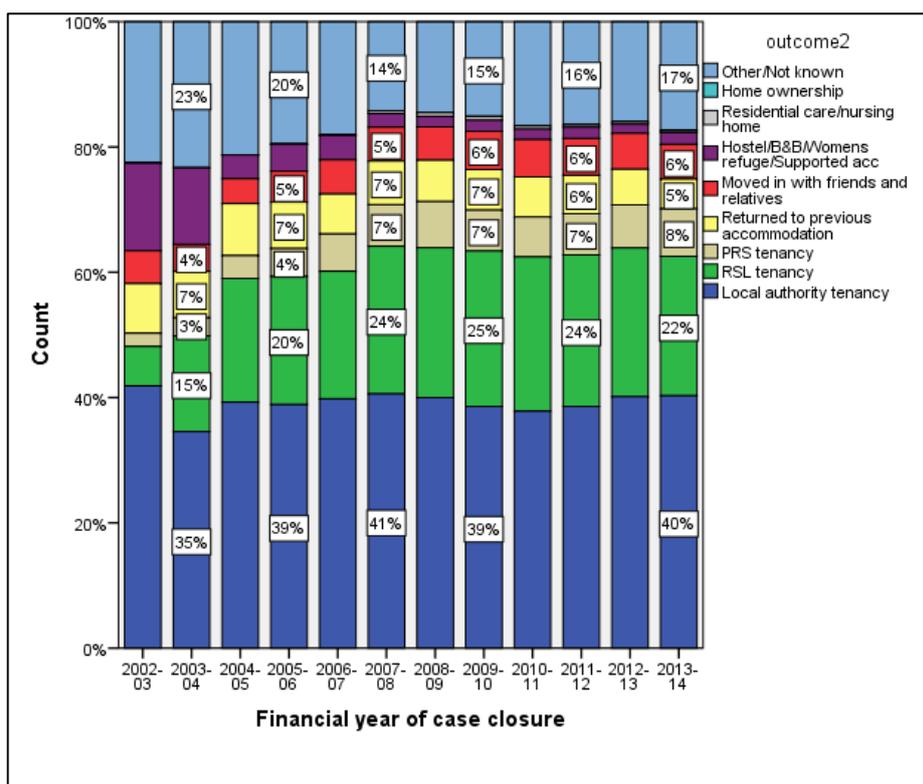
Were a narrower definition of homelessness being applied across the board in a *de facto* manner, it would be likely that reductions in acceptances would be seen in certain tenures (for example, those applying from the parental home, or those living in informal housing arrangements). Figure 5.4 demonstrates that this is not presently the case in Scotland, and that the expansion of rights appears to be providing a general upward trend in acceptances across all tenures. While some tenures have seen greater increases than others, there may

be seen to be some degree of convergence around 80% of applications being accepted for most tenures.

### The PRS as a housing outcome for homeless households

With regard to the alleviation of homelessness, the HL1 data demonstrates the role played by the PRS as a solution for applicants. For those found to be homeless or threatened with homelessness and in priority need, the PRS has played an increasingly significant role in the final housing outcomes secured by households who have been owed a duty by the local authority, as may be seen in Figure 5.5. Of those found to be ‘homeless/potentially homeless and in priority need’, an increasing proportion of households entered the PRS as the final outcome of their homeless application, increasing from around 2% in 2002-03 to more than 8% in 2013-14. As such, the PRS clearly has a small but significant role to play in meeting the needs of households found to be homeless and in priority need.

**Figure 5.5: Final housing outcome for households found to be ‘homeless and in priority need’, 2002-03 to 2013-14**



(Source: author’s analysis of Scottish Government HL1 data, 2015)

Despite the increasing significance of the PRS – and the Scottish Government’s strategic interest in the private sector to meet housing need - the social rented sector continues to have the greatest role to play in accommodating homeless households owed a duty by local authorities. This role has changed little in recent years, offering final housing outcomes to circa 60-65% of cases closed between 2007-08 and 2013-14.

It is interesting to note that less secure housing options still have a role to play in the final outcomes of households owed a duty by the local authority, with between 4 and 6% of those who are homeless and in priority need ultimately resolving their homeless situation by moving in with friends and relatives. One would also anticipate that – in line with the roll-out of homelessness prevention activities at local authority level since 2010-11 – the proportion of households who are found to be homeless and in priority need who return to their previous accommodation would increase in the preceding years. As can be seen in Figure 5.5 above, this has not thus far been the case, and the proportion of households returning to their previous accommodation has actually fallen from a relatively consistent 7% in previous years to 5% in 2013-14. This might suggest that those who have a possibility of continuing to reside in previous accommodation are being more effectively assisted through Housing Options and homelessness prevention measures, and as such are often not making formal homeless applications at all.

Using the HL1 Dataset, it was also possible to consider the role played by different tenures in meeting the housing needs of different household types found to be homeless and in priority need. This information is summarised in Table 5.6 (below).

**Table 5.6: Outcomes by household type for cases closed where applicant ‘homeless and in priority need’, 2013-14<sup>4</sup>**

Outcome	Household type						TOTAL
	Single Person	Single Parent	Couple	Couple with Children	Other	Other with Children	
Local authority tenancy	36%	47%	48%	48%	44%	47%	40%
RSL tenancy	21%	24%	23%	29%	25%	24%	22%
PRS tenancy	7%	8%	9%	8%	9%	10%	8%
Hostel/B&B/Womens refuge/Supported acc	3%	0%	0%	0%	0%	0%	2%
Returned to previous accommodation	5%	5%	3%	3%	7%	6%	5%
Moved in with friends and relatives	7%	4%	3%	2%	4%	3%	6%
Home ownership	0%	0%	0%	0%	0%	0%	0%
Residential care/nursing home	0%	0%	0%	0%	0%	0%	0%
Other/Not known	21%	11%	14%	8%	11%	9%	17%
<b>N=</b>	16,778	6,621	1,098	1,459	644	553	27,153
<b>%</b>	100%	100%	100%	100%	100%	100%	100%

(Source: author’s analysis of Scottish Government HL1 data, 2015)

As can be seen in Table 5.6, single people in priority need were less likely to be allocated a tenancy in the social rented sector than any other household type. 57% of single people in priority need were allocated a tenancy in the social rented sector compared to 71% of single parents, 71% of couples and 77% of couples with children in 2013-14.

<sup>4</sup> NB: Data on this missing in most recent dataset for 2,646 (8.9%) priority need cases closed, 2013-14

This could potentially be explained by the limited availability of appropriate house types and the pressures facing the social rented sector in the provision of one bedroom properties as a consequence of recent welfare reform measures. This might also be explained by the high proportion of single person households whose final housing outcome was in the ‘other/not known’ category (which also includes people ‘lodging’ and entering institutions). These statistics, taken together, perhaps hint at some of the unique issues often associated with this household type as demonstrated previously in the high proportion of repeat applications coming from single people.

The data above also shows us that single people in priority need were also more likely to move in with friends and family, return to their previous accommodation or be accommodated in hostel, bed and breakfast or supported accommodation than other household types. Indeed, more than 94% of those in priority need whose final outcome was ‘hostel, B&B, Women’s Refuge or supported accommodation’ were single people.

This final outcome data shows a small but significant role for the PRS, with 8% of households found to be homeless and in priority need accommodated in the PRS as their final outcome. This role was seen in the statistics to be relatively consistent across different household types, with between 7 and 10% of applicants from different household types being accommodated in this way.

## **5.4 HOUSING OPTIONS AND HOMELESSNESS**

As discussed in more detail in the preceding literature chapter on homelessness, Housing Options and homelessness prevention activities have been seen as having a key role to play in reducing the incidence of homelessness in Scotland. Since the widespread implementation of these approaches began in 2010, little information has been gathered on those who have not went on to make a homeless application. This led many to conclude that a critical element of the picture around housing need and homelessness in Scotland was being missed, most notably the Infrastructure and Capital Investment (ICI) Committee who recommended in 2012 that a monitoring tool should be developed for tracking homelessness prevention activity. The PREVENT1 return went live in April 2014, and statistics are available for one financial year (2014-15) at the time of writing. This return gives details on the demographics of households approaching local authorities for Housing Options and homelessness prevention assistance, the kind of prevention activities being carried out and the outcomes for households seeking assistance.

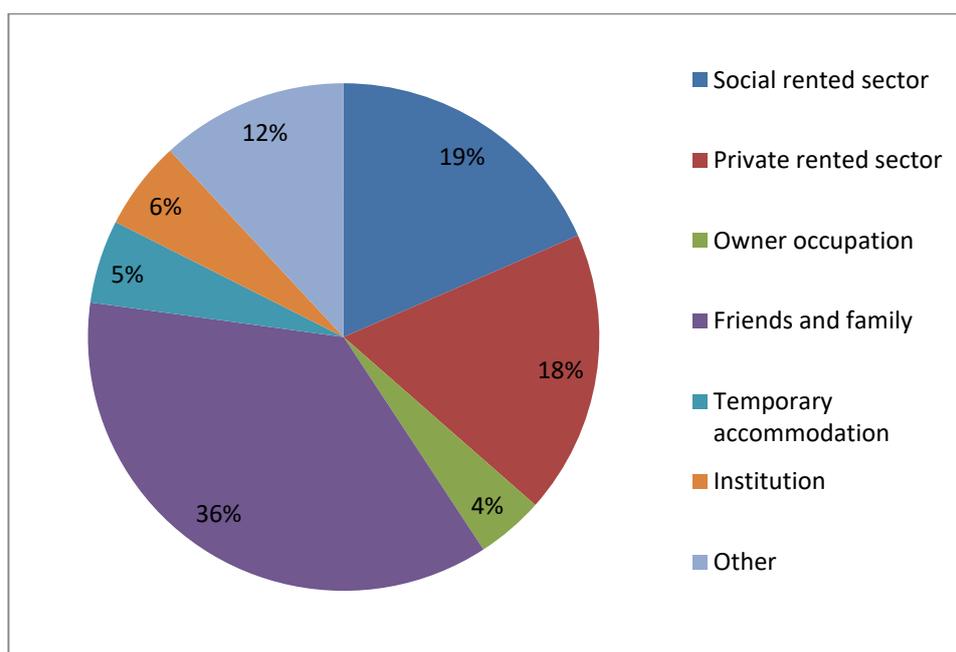
In total, 58,825 approaches were made to local authorities in Scotland for assistance with housing options. Analysis of the data reveals that demographic information for those seeking assistance is relatively consistent with that for homeless applications for the same period, however those making approaches tend to be slightly older than those applying as homeless, with 32% of those seeking homelessness prevention assistance being aged over 40 compared to 28% of those applying as homeless. With regard to household types, this was again broadly similar, however a higher proportion of single people made approaches for Housing Options than those applying as homeless – with this group accounting for 76% of all approaches, compared to 66% for the same period (Scottish Government, 2015b). Considerable variance currently exists as to how housing options and homeless prevention activities are administered at a local level, with some authorities reporting that almost all of those applying as homeless have been through Housing Options (6 authorities reported this at more than 90%), while some authorities have reported very few homeless applicants being given a Housing Options interview (9 authorities reported less than 20% of HL1 applicants receiving Housing Options first) (Scottish Government, 2015f). At the same time, the proportion of those seeking assistance under Housing Options who later went on to make a homeless application equally varies greatly between authority areas, with some authorities reporting more than half went on to make an application (Dumfries and Galloway, Edinburgh, Falkirk, Glasgow, North Lanarkshire, South Ayrshire, West Dunbartonshire) while others reported this at less than 20% (Argyll and Bute, East Ayrshire, East Dunbartonshire). Overall, the number of Housing Options and homelessness prevention approaches that resulted in a confirmed homeless application was 42% for Scotland as a whole based on 2014-15 PREVENT1 data (Scottish Government, 2015b).

Despite this variance it is important to recognise that there is nevertheless likely to be considerable overlap between those making approaches under housing options and those applying as homeless. The Housing Options and homelessness prevention agendas were conceived to run in parallel to homeless applications and as further guidance becomes available to local authorities in the operation of these approaches - as well as data collection 'bedding in' - we will be better able to determine the impact Housing Options and homelessness prevention activities are having.

## **Previous tenures of Housing Options/Homelessness Prevention approaches**

With regard to the tenures from which households approached local authorities for Housing Options or homelessness prevention assistance, these statistics told a similar story to the HL1 Data on homeless applications. As may be seen in Figure 5.6 below, the PRS accounted for a significant proportion of approaches for assistance, at around 18% of all approaches for Scotland as a whole. Approaches for assistance from the social rented sector were also significant, at around 19%. This indicates that while households in the social sector may very well be experiencing housing need, this need does not as often translate into a homeless application. As was the case with homeless applications, informal and temporary arrangements could be seen to contribute significantly to those seeking assistance.

**Figure 5.6: Tenure of those seeking Housing Options and homelessness prevention assistance, 2014-15<sup>5</sup>**



(author's analysis of Scottish Government PREVENT1 data, 2015)

It is also worth noting that the proportion of approaches local authorities received from households in the PRS varied considerably, with some authorities recording a level far higher than the Scottish average. South Lanarkshire, for instance, recorded 1,240 approaches for assistance, of which 35% were from the PRS. West Lothian similarly recorded a significant role for the PRS, with 26% of their 1,545 approaches coming from this tenure (Scottish Government, 2015b).

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<sup>5</sup> The categories used in the PREVENT1 report have been grouped and summarised in a different manner from the HL1 data, and as such are not directly comparable. This data is presented to give an indication of trends rather than as a direct comparison. The property type of "From temporary accommodation" includes Hostel (unsupported), Bed & Breakfast, Caravan / mobile home, Long-term roofless and Long-term sofa-surfing. A property type of "Other" includes Own property - Shared ownership / Shared equity / LCHO, Lodger, Shared Property – Private Rented Sector, Shared Property – Local authority, Shared Property - RSL, Supported Accommodation, Not known / refused and Other.

## Use of the PRS in responding to Housing Options approaches

With regard to the type of assistance received by those accessing Housing Options assistance, for the 58,825 approaches in 2014-15, a total of 117,375 prevention activities were carried out. The five most commonly used types of assistance during 2014-15 are presented in Table 5.7 below.

**Table 5.7: Five most common prevention activities in Scotland, 2014-15**

Prevention activity	N	%
General housing advice, information and assistance	41,260	70%
Client informed of rights under homelessness legislation	30,045	51%
Other <sup>6</sup>	24,930	42%
Assistance in accessing alternative accommodation	5,315	9%
Access to Rent Deposit Guarantee scheme	5,040	9%

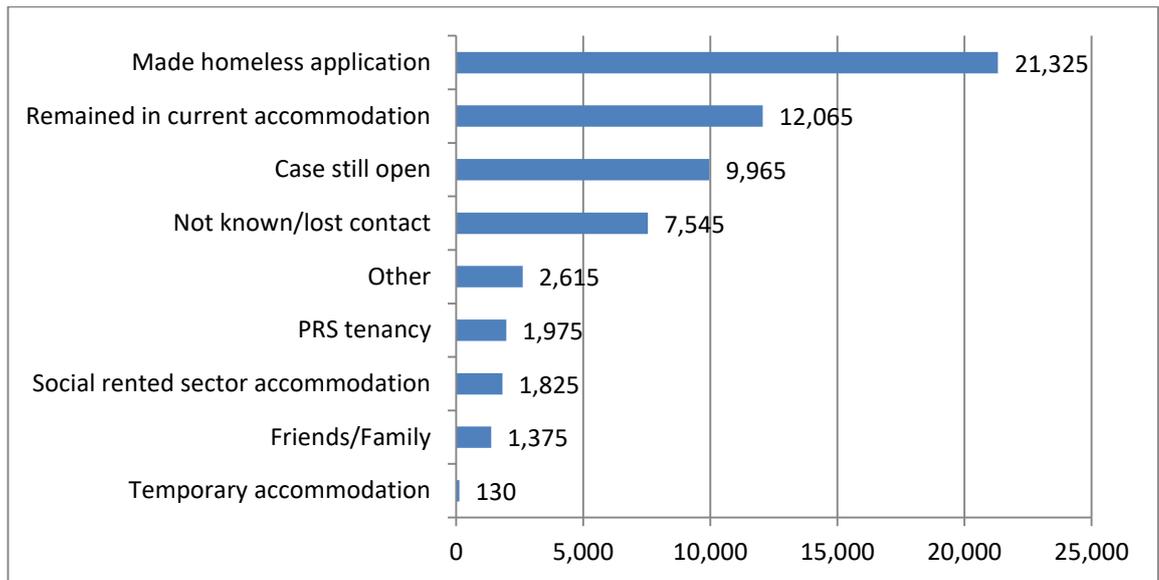
(Source: Scottish Government Prevent1 data, 2015)

It can be seen that the PRS again had a small but significant role in meeting housing need, with RDG schemes being offered to 9% of those seeking assistance, while the PRS was often one of the ‘alternative accommodation’ households were assisted in accessing.

This role for the PRS may be seen in the rehousing outcomes displayed in Figure 5.7. Of the 41,310 cases closed in 2014-15, 5% of these were accommodated in the PRS as a result of the prevention approach taken by the local authority. This was higher than the proportion accommodated in the social rented sector, although a high proportion – 51% - went on to apply as homeless following Housing Options interview. These re-housing outcomes again demonstrate the importance of informal housing solutions, with ‘friends and family’ having a key role to play in meeting households needs, while a substantial proportion of those applying – around 29% - were able to maintain their current accommodation as a consequence of the assistance received under Housing options.

<sup>6</sup> ‘Other’ includes mediation, outreach work, independent financial advice, assistance with benefits claim/accessing DHP, liaising with landlords, referral to various other services, assistance with applications and so on.

**Figure 5.7: Final housing outcome for households seeking Housing Options advice, 2014-15**



(Source: author’s analysis of Scottish Government PREVENT1 data)

## 5.5 SUMMARY

It may be seen then that while legislative shifts in homelessness policy and practice in Scotland have had some impact on the scale of statutory homeless applications in recent years, the demographic characteristics of those making statutory homeless applications have remained remarkably consistent. At the same time, there has been a clear narrowing between the number of applicants and the number of acceptances. This can to some extent be explained by the abolition of priority need, but in the context of considerable reductions in presentations since 2010-11 this raises questions about how the statutory homelessness system is operating in practice. The same period of time has also seen the introduction of Housing Options and homelessness prevention approaches at a local level, and this substantive reduction has been attributed to their ‘increasingly robust implementation’ (Fitzpatrick et al., 2015), with the suggestion of ‘gate-keeping’-like behaviours in some authorities’ practice (Scottish Housing Regulator, 2014). The relative stability of demographic characteristics in spite of the substantial expansion of rights, coupled with the narrowing between applications and acceptances in the context of reducing applications suggests that no one group is being disproportionately disadvantaged, rather that those who would have previously been found to be ‘not homeless’ or ‘non-priority’ may be increasingly diverted away from making homeless applications and towards alternative

housing solutions. Data on the operation of the Housing Options approach remains limited, but it appears from the statistics published so far that while formal presentations have reduced, requests for assistance have stayed consistent in recent years if formal applications are counted alongside Housing Options approaches, a view supported by Fitzpatrick *et al.* (2015). Use of the PRS to meet the needs of statutory homeless households may be seen to have increased in recent years, but it nevertheless continues to only play a minority role in meeting the needs of statutory homeless households. These trends are discussed in more depth in the discussion chapter (Chapter 8).

## 6. Local authorities, homelessness and the PRS – a survey of Homelessness Strategy Officers

### 6.1 INTRODUCTION

As we have seen in the preceding chapters, there has been a growing interest from both the Scottish and UK governments in better utilising the PRS to accommodate homeless households. This interest has been demonstrated through consultations (Scottish Government, 2007, Scottish Government, 2012a), research into the sector and its potential contribution (i.e. Scottish Government, 2009b), legislation (such as the Section 32A provisions), and good practice guidance offered to local authorities (LAs), particularly with regard to the ‘housing options’ approach to homelessness currently in use in both countries (Scottish Government, 2010b, Department for Communities and Local Government, 2006).

Despite this, there remains limited information about how authorities in Scotland are actually utilising the private rented sector to accommodate homeless households on a day-to-day basis. This study aimed respond to this knowledge gap by answering the following questions;

**Research question:** *How have local authorities utilised the private rented sector in connection with homelessness policy?*

**Research question:** *What advantages and barriers do local authorities identify with regard to the use of the PRS and what impacts do they think this has on homeless households?*

This study took the form of an online survey, distributed electronically to homelessness strategy officers and similar individuals with direct responsibility in this area in each of the 32 local authority areas in Scotland.

### 6.2 RESPONSE AND PARTICIPATION

Of the 32 local authorities in Scotland, the survey received responses from 21 authorities (66 per cent). Between them, these authorities were responsible for over 70 per cent of homeless presentations in 2011/12. Details of responding authorities are provided below.

**Table 6.1: Participating authorities and applications received, 2011-12**

<b>Local authority</b>	<b>Number of homeless presentations received during 2011-12</b>	<b>Proportion of total homeless presentations during 2011-12</b>
Aberdeenshire Council	1,590	3.5%
Aberdeen City Council	1,483	3.3%
Angus	1,181	2.6%
Argyll and Bute Council	606	1.3%
Comhairle nan Eilean Siar	170	0.4%
Dumfries and Galloway	1,003	2.2%
Dundee City Council	1,611	3.6%
East Lothian	773	1.7%
Falkirk	1,187	2.6%
Fife Council	3,946	8.7%
Glasgow City	9,144	20.2%
Highland Council	1,285	2.8%
Midlothian Council	762	1.7%
Moray Council	516	1.1%
North Ayrshire Council	707	1.6%
North Lanarkshire	2,223	4.9%
Renfrewshire Council	1,186	2.6%
Shetland Islands Council	200	0.4%
South Ayrshire	948	2.1%
Stirling Council	461	1.0%
West Dunbartonshire Council	1544	3.4%
<b>TOTAL</b>	<b>32,526 (of 45,322)</b>	<b>71.8%</b>

In order for the information provided to be presented in a meaningful way whilst refraining from attributing specific comments to particular authorities, the study grouped responding authorities into four categories using the Scottish Government's urban/rural classification system, whereby authorities' resident populations are subdivided by the proportion living in different types of urban and rural areas. Authorities with populations predominantly

living within Large Urban areas were grouped together, as were those with populations defined as residing in Other Urban areas. The remaining four categories (Accessible Small Towns, Remote Small Towns, Accessible Rural areas and Remote Rural areas) were combined into two groupings, “Accessible small towns and rural” and “Remote small towns and rural”, and local authorities were assigned to these based on the distribution of their resident population.

**Table 6.2: Classification of participating authorities**

<i>Urban/Rural Grouping</i>	<i>Local Authorities</i>
Large Urban	Aberdeen City Dundee City Glasgow City North Lanarkshire Renfrewshire West Dunbartonshire
Other Urban	Angus Falkirk Fife Midlothian North Ayrshire South Ayrshire Stirling
Accessible small towns and rural	Aberdeenshire Dumfries and Galloway East Lothian Moray
Remote small towns and rural	Argyll & Bute Eilean Siar Highland Shetland Islands

## 6.3 FINDINGS

### Scale of PRS usage

In terms of the scale of PRS use in providing settled accommodation to homeless households, it may be seen that this was still relatively modest in 2011-12, when compared to the number of homeless applications received during the same period of time. Use of the PRS varied between authorities, but it is worth noting that significant use of the PRS was not constrained to “Large Urban” or “Other urban” areas; some urban authorities were using the PRS to a far greater extent than others, while some rural authorities were using the PRS in very significant ways.

Below is a list of the anonymised responding authorities, grouped by their urban/rural classification, with details of the type of PRS schemes being used and the numbers of homeless households/households threatened with homelessness accommodated in the PRS during 2011-12.

**Table 6.3: Anonymised participant authorities, scale and nature of PRS usage**

<i>Local authority</i>	<i>PRS Access Method</i>	<i>Number accommodated in 2011-12</i>
Large urban A	Rent deposit guarantee scheme	213
Large urban B	Private sector leasing scheme Rent deposit guarantee scheme	100 (estimate) No data given
Large urban C	Rent deposit guarantee scheme	44
Large urban D	Rent deposit guarantee scheme	37
Large urban E	Rent deposit guarantee scheme Private sector leasing scheme (temporary accommodation)	0 No data given
Large urban F	Rent deposit guarantee	61

	scheme	
Other urban A	Rent deposit guarantee scheme	280
Other urban B	Private sector leasing scheme Formal arrangement with PRS landlord	250 20
Other urban C	Rent deposit guarantee scheme	100
Other urban D	Rent deposit guarantee scheme	85
Other urban E	Rent deposit guarantee scheme Private sector leasing scheme (temporary accommodation)	51 No data given
Other urban F	Informal arrangement with PRS landlord	22
Other urban G	Rent deposit scheme (interest free loan) Rent deposit guarantee scheme	17 9
Accessible small towns and rural A	Rent deposit guarantee scheme	92
Accessible small towns and rural B	Rent deposit guarantee scheme	45
Accessible small towns and rural C	Rent deposit guarantee scheme	0 (scheme relaunched October 2012)
Accessible small towns and rural D	Rent deposit guarantee scheme	No data given
Remote small towns and rural A	Private sector leasing scheme (temporary accommodation) Private sector leasing scheme (settled accommodation) Rent deposit guarantee	247 122 16

	scheme Informal relationship with landlord Section 32A	12  0
Remote small towns and rural B	Other – intermediary between landlord and tenant Rent deposit guarantee scheme	25  15
Remote small towns and rural C	Rent deposit guarantee scheme	2 (estimate)
Remote small towns and rural D	Rent deposit guarantee scheme	1

### **PRS access arrangements**

As may be seen in the table above, the methods by which authorities utilised the PRS were also quite varied. Most common were rent deposit guarantee schemes, with 19 of the 21 responding authorities noting the use of this access method. The exact provisions and arrangements of such schemes varied between local authority areas, but schemes have the common attribute of offering landlords a financial guarantee against damage to the property or non-payment of rent, while assisting tenants to build up their own deposit over an agreed period of time. Such schemes generally offer landlords a guarantee of recompense in lieu of a cash deposit, assisting households without the necessary finances to access accommodation in the PRS.

The next most commonly used method of assisting households to access accommodation in the PRS was private sector leasing, with three authorities noting use of this method to accommodate homeless households, while a further three authorities used this as a means of providing temporary accommodation. Private Sector Leasing schemes operate on the basis that landlords enter into an agreement with the service provider (this may be the local authority, or a voluntary sector or commercial provider under contract to provide this service) to lease their property to them for a specified period of time. Landlords generally receive a guaranteed rental income regardless of void periods and would not be affected by issues around housing benefits assessments. In addition, at the end of the leasing period

there is an agreement that the property will be returned to the landlord in the same condition it was in at the start of the leasing period. These arrangements may, in practice, lead to greater security for tenants and a higher standard of housing management functions than they may otherwise receive in the PRS, as the property is operated and managed by the LA or a provider acting on their behalf.

Significantly, of the authorities who responded to the survey, only one noted the current use of the Scottish Government's legislative instrument for utilising the PRS to accommodate homeless households found to be in priority need, the Section 32A legislation. This instrument was seen in previous studies (such as Scottish Council for Single Homeless and Crisis, 2011) to have been used only to a very limited extent by authorities as a means by which homeless households might be accommodated, and this was a picture borne out in the responses received, as one "Other urban" authority noted;

*A conscious decision was made not to offer Section 32A, as if people are refusing PRS accommodation at the front end [of the homeless process], why offer it at the back end? [...] Resettlement into the Private Sector is undertaken at the Housing Options stage, and if clients do not wish to consider it at this point then the local authority would not raise again at the point of homelessness.*

(Other urban authority)

This was a typical response, with many authorities noting that the PRS was instead used as part of the 'housing options' approach, as will be discussed in more depth later. Interestingly, one "Remote small towns and rural" authority recorded very significant use of the PRS through a private sector leasing scheme, accommodating 122 households in accommodation that could be described as settled, with a further 247 leased properties used for temporary accommodation. Properties were leased from landlords for periods of up to 20 years, although most leases tended to be shorter than this;

*[This local authority] runs a leasing scheme. The council has a contract with the owner to rent the home for an agreed number of years. We may use these properties as either temporary or settled accommodation. If the property is used as settled accommodation we will give the tenant a Scottish Secure Tenancy.*

(Remote small towns and rural authority [author's emphasis])

The use of the Scottish Secure Tenancy (SST) here is interesting, as this is the standard tenancy commonly used in the more secure social rented sector, guaranteeing a range of

rights and securities not normally present in the private sector. Similar authority-led lettings schemes tend to lease properties for far shorter periods of time, typically three to five years and generally use Assured Tenancies or short SSTs to accommodate such households. This use of the SST represents something of a shift from the way the PRS has traditionally been used, towards a far more blurred distinction between public and private.

Other authorities used the private rented sector in less formal ways. One authority in the “Remote small towns and rural” category, for instance, primarily acted as a middleman between households threatened with homelessness and landlords, noting;

*We have assisted homeless people [in accessing] accommodation in the private rented sector [...] Housing staff will act as intermediary between prospective landlord and new tenant – we have found that some applicants find it difficult to engage with ‘officialdom’ in any form, including prospective landlords. Staff intervention smooths the path*

(Remote small towns and rural authority)

Additionally, one authority noted offering a property-search service linked to projects aimed at assisting access to the PRS, particularly rent deposit guarantee schemes.

## **Changing use of the PRS**

Overall, authorities reported an upward trend in the use of the PRS, with nine authorities noting an increase, seven authorities noting their use of the PRS had stayed the same and only two authorities noting a decrease. Of the six authorities in the “Large urban” authority category, four noted an increased use of the PRS, one noted a decrease and the remaining authority failed to respond to this question. Within the “Other Urban” category, three of the seven authorities in this category reported increased use of the PRS, while the remaining four authorities reported their use had stayed the same. It is worth noting, however, that, of these authorities, two were making significant use of the PRS (280 and 250 households accommodated respectively).

Of the four “Accessible small towns and rural” authorities who responded to the study, two reported an increasing use of the PRS from previous years. Similarly, of the four “Remote small towns and rural” responding authorities, one reported an increased use of the PRS while the remaining three authorities noted that use of the PRS had stayed relatively constant.

Despite this general upward trend in the use of the PRS, many authorities noted increasing difficulty in utilising the PRS to accommodate this population, particularly as a result of the recent changes to local housing allowance for single people. This will be discussed in more detail later, but as a significant proportion of those seeking assistance on the grounds of homelessness are single households, this is likely to be of particular concern to authorities;

*The impact of changes to benefit entitlement within the PRS, especially amongst single people <35 has rendered this an unsustainable housing solution for this client group*

(Large urban authority)

Interestingly, only two authorities noted a change in the way the PRS was being utilised, however the comments made by these authorities seemed to relate closely to the changes to the types of households being assisted in accessing the PRS described by authorities throughout, as well as authorities' recent experiences in implementing the 'housing options' approach;

*The Council's previous Rent Deposit Scheme was developed to help homeless applicants who were assessed as having no priority need access the private rented sector. Since October 2011, we have reached the Scottish Government's 2012 target of 100% homeless households assessed as having a priority need, and therefore the Council has a duty to provide permanent accommodation [to those who would previously have been deemed to be 'non-priority']. We have now changed our Rent Deposit Guarantee Scheme to a prevention of homelessness option to reflect that we no longer had any non-priority applicants who were eligible.*

(Accessible small towns and rural authority)

## **Groups accommodated in the PRS**

Following on from this, authorities were asked by the survey to identify the client groups that they would usually tend to assist in accessing accommodation in the PRS. As this survey related to statistical information from the financial year 2011-12, it was necessary to give authorities the option to note that they generally accommodated households that were 'in priority need' and 'not in priority need'. This criterion in the assessment of homeless applicants was abolished at the end of 2012 in line with the provisions of the Homelessness etc. (Scotland) Act 2003, and authorities' responses clearly reflect changing practice in accommodating homeless households.

The most common response to this question was that authorities tended to accommodate those ‘threatened with homelessness’ in the private rented sector, perhaps reflecting this shift towards the use of the PRS as part of the homelessness prevention agenda. 10 of the 21 responding authorities (48%) noted that this was the case. The next most common response suggested authorities tended to accommodate households who were ‘homeless and not in priority need’ in this way, with nine of the 21 responding authorities (43%) stating this to be the case. This supports the view that the PRS has traditionally been used in Scotland to assist those for whom authorities have no duty to accommodate, and again poses interesting questions about how the use of the PRS will evolve in practice in a post-2012 policy context. It is also worth noting that seven of the 21 responding authorities (33%) suggested that in 2011-12 they accommodated ‘homeless households in priority need’ in this way. While this may at first glance seem unlikely (given that only one authority noted making use of the Section 32A provisions which allowed the use of the PRS to discharge duty to those in priority need), it is clear that households owed a duty by the LA who refuse a property offered to them in the social rented sector for whatever reason may subsequently choose to seek assistance in accessing accommodation in the PRS. Additionally, seven of the 21 responding authorities noted that they would assist ‘All groups/no particular group’ in accessing accommodation in the PRS.

Supporting the inferences that might be drawn from these responses, a significant number of authorities made reference to a change in their use of the PRS, from being a means by which non-priority households (and other households not owed a statutory duty) might be accommodated, towards the PRS as a ‘housing option’ as part of the homelessness prevention agenda. Two illustrative examples are provided below;

*Rent Deposit Guarantee Scheme was previously used to accommodate those not in priority need and intentionally homeless households, or those who refused offer of accommodation in the social rented sector. Following 2012 abolition of priority need, scheme now focuses on those threatened with homelessness as part of the authority’s housing options approach.*

(Other urban authority)

*PRS used to accommodate households who are not deemed to be particularly vulnerable or requiring intensive support – usually single people or households without children. PRS not used to discharge duty, but as a prevention of homelessness tool or housing option. To access assistance through rent deposit guarantee scheme households must be homeless or*

*at risk of homelessness, with consideration given to the particular suitability of this housing option for the household.*

(Large urban authority)

This trend is of particular interest, as it suggests a fundamental change in the way homelessness is responded to in Scotland, in line with the ‘housing options’ approach discussed earlier. While such homeless households and households threatened with homelessness would have traditionally made a homeless application and then been assessed as ‘priority’ or ‘not priority’, the implementation of the homelessness prevention and ‘housing options’ approaches may mean they are increasingly being accommodated in the PRS without having been formally assessed. In relation to the recent dramatic reduction in homeless applications, this suggests two possible (and not mutually exclusive) hypotheses – that the prevention agenda is working well and households’ situations are being resolved prior to crisis, *and/or* that gate-keeping is taking place. While full consideration of this issue is not within the scope of this relatively small-scale study, it does suggest an issue upon which future research might focus.

### **Advantages in utilising the PRS to accommodate homeless households**

In terms of the benefits local authorities saw in using the PRS to accommodate homeless households, authorities cited a range of advantages.

**Table 6.4: Advantages to the PRS identified by homelessness strategy officers**

<b>Advantages</b>	<b>Proportion of respondents</b>
Removes pressure on social housing stock	81%
Improves choice for applicants	76%
Provides access to sought after locations	62%
Provides tenants with flexibility	52%
Provides a good standard of accommodation	43%

Of the 21 authorities who responded to the study, 17 (81%) cited the role the PRS in removing pressure from the social housing stock as being a major reason for utilising the sector.

*Private sector leasing is a useful addition to the use of council stock for the placement of homeless applicants. There are obviously a number of strains on council stock, particularly a large demand for a relatively limited amount of properties, so external options are hugely useful.*

(Large urban authority)

Similarly, some authorities noted the absence of council stock in certain geographical areas within the authority as being a specific reason for utilising the PRS to accommodate homeless households;

*The council's prevention team work closely with the PRS to find alternative accommodation and prevent homelessness. As there is a very limited social housing stock in some areas, the private sector leasing scheme allows the local authority to offer settled accommodation allocated on the basis of housing need, the same way as council accommodation would be allocated [...] There is a good availability of private lets in some areas [of this authority]. Equally there are very low levels of social rented housing in some areas. Using properties in the PRS provides the applicants with more choice and flexibility.*

(Remote small towns and rural authority)

Indeed 16 (76%) of the 21 responding authorities noted that offering a greater degree of choice to homeless applicants was a major advantage of using the PRS. It is also interesting that allocations to the PRS within this particular authority are made on the basis of housing need. Such allocations processes are more common in the social rented sector than in the private sector, and this is again an example of the increasingly blurred lines between public and private provision. It is worth noting, however, that this is not a common practice, but nevertheless illustrates an interesting approach to utilising the sector.

The PRS was seen by authorities as generally offering homeless applicants the opportunity to live in more desirable, higher demand areas than would be available to them in the social rented sector. 13 (62%) of the 21 authorities who responded to this survey saw this as a major benefit, while over half of the responding authorities (11 – 53%) also cited the flexibility offered by the sector. One “Other urban” authority elaborated;

*We think that if [private rented sector accommodation] is provided in a planned way and using support to help people sustain [their tenancies], then the benefits to the household are good. Limited council stock and areas where it is available means that sometimes*

*homeless people can get a better property in the location of their choice. People [are] most afraid in the public sector of being offered housing in a poor area with anti-social behaviour problems.*

(Other urban authority)

This was also linked by some authorities to wider ideas of promoting a diverse tenure mix in their local authority areas. The relative quality of accommodation in the PRS was also cited as a further potential advantage by nine of the responding authorities (43%), further demonstrating a perception of the PRS as offering a higher standard of living for households than the social rented sector.

## **Barriers to utilising the PRS to accommodate homeless households**

Despite these perceived advantages, it is clear many authorities remain unconvinced about using the PRS, and even those that are making significant use of the sector have a number of concerns about tenants' outcomes in this tenure.

**Table 6.5: Barriers to utilising the PRS identified by homelessness strategy officers**

<b>Barriers</b>	<b>Proportion of respondents</b>
Affordability for tenants	76%
Changes to LHA	76%
Availability of suitable accommodation	52%
Landlords unwilling to take on homeless households	52%
Households refusing accommodation in the PRS	43%

For local authority strategy officers, affordability was the biggest concern, particularly with regard to recent changes to the LHA allowances for those under the age of 35. Of the 21 authorities who responded to the survey, 16 (76%) noted concern around the issue of affordability for tenants, while the same proportion also noted that changes to local housing allowance would be a major barrier to utilising the private rented sector in the future;

*The private rented sector is seen as unaffordable by applicants. In areas where private sector tenancies are much less affordable, service users report concerns that higher rents mean they are trapped on benefits – if work is secured, benefits drop. [...] We have a limited supply of one bedroom properties (throughout all tenure types) and high demand from single people. New DWP under-occupation rules may have a very detrimental effect.*

(Remote small towns and rural authority)

Interestingly, one authority noted the use of an innovative scheme whereby a Rent Deposit Guarantee scheme would act as a ‘matchmaker’ between single households in receipt of ‘single room rate’, in order to help these households find house mates in the same position, and thus enable them to afford accommodation in the PRS.

The availability of suitable properties was also cited as a major barrier by a significant proportion of responding authorities, with just over half (11, 52%) of the responding authorities noting this as an issue. Related to this, the same proportion noted that landlords’ unwillingness to take on homeless households was a major barrier to accommodating this population in this way. Both of these barriers were particularly important to “Remote small towns and rural” authorities, with all such authorities making reference to limited availability in the area, while all but one of these authorities noted landlord unwillingness to accommodate homeless households as an issue. As noted, however, these issues were not constrained to rural authorities. One “Large urban” authority noted considerable difficulty in attracting landlords;

*All attempts to make use of the sector have failed due to non-interest of the PRS landlords in the area. We completely re-designed the Rent Deposit Guarantee Scheme and are in the process of relaunching it. [...] We have tried all available means to no avail.*

(Large urban authority)

On a related point, one “Large urban” authority noted a concern that using the PRS to accommodate homeless households may have a negative impact on choice for other households in the area;

*As much as making better use of the PRS is a must, there are many problems that come with it. [This authority] has a small PRS and so there is a worry that when we start to use the PRS more to help households in housing need that there will not actually be a lot of options available.*

(Large urban authority)

A significant proportion of authorities (nine of the 21 responding authorities, or 43%) also noted that homeless households' unwillingness to consider the PRS as a housing option was a significant barrier to their use of the sector. This was closely related to the lack of security of tenure offered by the PRS in comparison to the social rented sector, with authorities describing households as being hesitant to accept this. Issues of tenancy sustainment were also noted as a particular issue, with around a third of authorities highlighting this;

*There is possibly a clearer chance of vulnerable individuals slipping through the net and being undetected for longer as there are not the same safeguards in place when monitoring and flagging those who may be spiralling into difficulties.*

(Accessible small towns and rural authority)

Some authorities equally expressed concern that while the PRS is an available option at the present time, this situation may change considerably in the coming years;

*I think there could be a problem across Scotland due to many landlords because they cannot sell their property when they move on. I worry that when the housing market picks up many landlords will sell, meaning we have a huge surge in households in housing need from the PRS sector.*

(Large urban authority)

## **Outcomes for homeless households accommodated in the PRS**

The final question of the survey asked local authorities to advise how common certain outcomes had been for homeless and potentially homeless households being accommodated in this way (selecting from the options 'very common', 'quite common', 'quite uncommon', 'very uncommon' and 'don't know'). Unfortunately many authorities responded 'don't know' or failed to complete these questions, and as such the information we can glean from this is relatively limited. Nevertheless, the findings are presented here as received.

The first outcome authorities were asked about was whether homeless households' tenancies in the PRS were '*sustained for the initial period of the lease*'. 11 authorities provided a response to this question. Of these, 10 authorities noted that this was 'very common' or 'quite common' (six and four authorities respectively), while the remaining authority (from the "Remote small towns and rural" group) stated it was 'quite uncommon' for this to happen in their experience.

Next, authorities were asked whether tenancies *'continued after the initial period of the lease'*. Of the eight authorities who responded to this, six stated this was very common or quite common (five authorities said this was 'very common', one noted this was 'quite common'), while the remaining two authorities (one "Other urban" and one "Remote small towns and rural") noted this was 'quite uncommon' and 'very uncommon' respectively.

Related to this, authorities were asked if *'repeat applications'* were a common outcome of accommodating homeless households in the PRS. Eight authorities provided a response to this question. One "Remote small towns and rural" noted these were 'very common' in their experience, while another stated these were 'quite common'. Most, however, suggested these were 'quite uncommon' (two authorities – "Large urban" and "Other urban") or 'very uncommon' (four authorities – two "Other urban", one "Accessible small towns and rural", one "Remote small towns and rural").

From this information it may be seen that those authorities who responded to these questions generally reported positive outcomes with regard to tenancy sustainment, both within the initial period of the lease and following on from this. At the same time, of the relatively limited number of authorities who completed this question, a small proportion clearly has concerns about both short and long-term tenancy sustainment in the sector, and with the potential for households to have to seek assistance again in the future after being accommodated in this way.

With regard to *'housing management issues within the tenancy'*, most authorities who responded to this question noted that these were uncommon. Five of the eight authorities who responded noted such issues were 'quite uncommon', while a further authority described such issues as 'very uncommon'. The remaining two authorities (both from the "Remote small towns and rural" category) noted that such issues were 'quite common'.

The survey also asked authorities about how common *'financial difficulties during the tenancy'* were for homeless households accommodated in the PRS. Eight authorities responded, and of these six noted that such issues were 'quite uncommon'. The remaining two authorities (both in the "Remote small towns and rural" category) noted that such issues were 'very common' and 'quite common' respectively.

Finally, authorities were asked about whether *'housing support was maintained'* by households accommodated in this way. Of the nine authorities who responded to this

question, seven stated this was ‘quite common’, while one authority noted this was ‘very common’. The remaining authority noted this was ‘very uncommon’ in their experience.

Responses here again suggest that, for the authorities who were able to respond to these questions, outcomes for those accessing the PRS have been broadly positive, but again it is difficult to draw conclusions from this due to the relatively limited sample size responding to these questions.

## **6.4 SUMMARY**

It can be seen then that the PRS in Scotland is being utilised in a variety of ways by different authorities in order to accommodate homeless households. While the PRS tends to be geographically concentrated in larger settlements, use of the PRS is not constrained to urban areas, with significant use reported by some rural authorities. Nor is the way the private sector is used uniform. While certain methods of utilising the PRS were found to be more common than others, there exists a range of variations in practice, from the types of scheme operated through to the types of households the schemes seek to accommodate. The vast majority of authorities utilise rent deposit guarantee schemes to assist homeless households in accessing the PRS, while a relatively small number of others are using private sector leasing to a significant extent. This is of particular importance as in practice private sector leasing may in certain circumstances offer greater stability and security for tenants, as the tenancy is managed by the authority or a contracted partner rather than a landlord or estate agent. At the same time other authorities are utilising the PRS in less formal ways, through informal arrangements with landlords, property-search schemes and acting as a middleman between tenant and landlord. These informal arrangements have the advantage of allowing authorities and individuals a greater degree of flexibility in accessing the sector, but may result in authorities being less able to influence the day-to-day operation and management of the tenancy than is the case with rent deposit guarantee schemes or private sector leasing.

Authorities noted a general upward trend in their use of the PRS, while also noting a shift from using the PRS to accommodate those who have made a formal homeless application, towards using the PRS as a homelessness prevention tool or a ‘housing option’. This is an issue of great significance in trying to understand how authorities are responding to homelessness in practice, but this goes beyond the scope of this relatively small-scale study. It does, however, suggest a direction for future research, particularly with regard to

considering the extent to which households threatened with homelessness have been given a real 'choice' in accessing the PRS.

The PRS was seen as offering a number of distinct advantages in accommodating homeless households, particularly with regard to removing the pressure from the social rented sector. The PRS was also seen to offer tenants a greater degree of choice, while allowing them to access accommodation in areas they would have difficulty accessing in alternative tenures. Despite this, authorities noted a number of reservations around the use of the PRS, particularly with regard to issues relating to affordability and housing benefits. Landlord and tenant reluctance were also seen to be considerable barriers to the use of the PRS. Outcomes associated with the sector were found to be generally positive, although the information available around this appeared to be limited, as many authorities simply responded that they 'didn't know' about many of the outcomes discussed. This suggests that information on outcomes at this stage is relatively thin on the ground, and this was confirmed by a number of authorities who noted a desire to look at this in more detail in the future.

## 7. Qualitative Research Findings

### 7.1 INTRODUCTION

Having considered the role of the PRS in accommodating homeless households in Scotland, it is now possible to move on to consider the lived experiences of homeless households in more detail. The chapter which follows presents the findings of qualitative fieldwork conducted in late 2013 and early 2014 with households from three local authority areas in Scotland who had experienced homelessness or were threatened with homelessness, and had subsequently found more settled accommodation, primarily in the PRS. In line with the phenomenological method, the chapter will provide an account of the common themes emerging from these interviews, highlighting particularly relevant or pertinent quotes and experiences, as well as giving due consideration to the wider contexts and factors impacting on participants as relayed during interview. Analysis will seek to consider the extent to which the themes emerging from the literature are borne out in the lived experiences, views and reflections of this group of formerly homeless households.

The chapter will seek to respond to three broad research questions. These are as follows:

**Research question:** *How do homeless households and households threatened with homelessness characterise and understand their experiences of housing need, homelessness and the homeless system?*

**Research question:** *To what extent do the experiences and views related by homeless households and households threatened with homelessness reflect the benefits and disadvantages discussed in literature in relation to private involvement in welfare?*

**Research question:** *To what extent can it be said that settled accommodation in the PRS has had an impact on homeless households' social inclusion and exclusion?*

The chapter is organised into three sections looking at each theme in turn. While there will always necessarily be some overlap between these interrelated themes, this approach will allow for a systematised thematic discussion that relates directly to the research questions at hand. Participants' statements are identified in this chapter using superscript notation (i.e. Ms Allan<sup>1</sup>, Mr and Ms Bannerman<sup>2</sup> and so on), with numbers used to represent

households' statements. Appendix 1 relates these to the anonymised names given to all participants, and further contextual details are presented for reference.

## **7.2 EXPERIENCE OF HOMELESSNESS AND HOUSING NEED**

### **Background**

In total, 35 interviews were carried out with households from a variety of backgrounds, all of whom had been homeless or threatened with homelessness prior to finding their current, settled accommodation. Of those households, 13 were previously accommodated in the PRS<sup>1, 2, 5, 7, 8, 11, 13, 17, 20, 22, 24, 25, 28</sup>, 8 were former social tenants<sup>4, 10, 12, 18, 21, 27, 31, 34</sup>, 6 lived with friends and family<sup>6, 14, 16, 26, 30, 33</sup> and 6 were owner-occupiers<sup>9, 15, 19, 23, 32, 35</sup>. The remaining two households had been accommodated in long-term temporary accommodation prior to their most recent experience of homelessness<sup>3, 29</sup>.

Of the 13 participant households who were accommodated in the PRS prior to their most recent experience of homelessness, a number of these cited landlord issues as the main reason or one of the major contributory factors in becoming homeless<sup>1, 8, 11, 13, 20, 25</sup>. By contrast, of the 8 households previously accommodated in the social rented sector, only 1 household cited landlord issues as a major factor in their homelessness situation<sup>21</sup>.

A number of households highlighted affordability, financial issues and mortgage arrears as factors in their most recent experience of homelessness and housing need<sup>4, 9, 15, 19, 20, 25, 34, 35</sup>. Of these, four of these were owner-occupiers<sup>9, 15, 19, 35</sup>, two were social rented tenants<sup>4, 34</sup> and two were in the PRS<sup>20, 25</sup> prior to their most recent experience of homelessness.

Relationship breakdown was cited by a considerable number of those interviewed as a factor in experiencing housing need and homelessness<sup>6, 7, 11, 14, 19, 23, 24, 28, 30, 32</sup>. Of these households, 4 were previously accommodated in the PRS<sup>7, 11, 24, 28</sup>, 3 were owner-occupiers<sup>19, 23, 32</sup> and 3 were living with friends and family prior to experiencing homelessness<sup>6, 14, 30</sup>. This tells us something about the interpersonal nature of housing both formal and informal, and perhaps serves to remind us of the need for provision that meets the needs of a wide range of households in times of crisis.

Overcrowding was cited by a number of households as a major factor in their most recent experience of homelessness<sup>6, 7, 15, 16, 26</sup> and given the emphasis on informal housing

arrangements and sharing implicit within the welfare reform agenda, this is again worth further consideration.

A number of participants in the study were the victims of domestic abuse, and had to leave their previous accommodation as a result of this<sup>12, 18, 23, 32</sup>. These participants were all female, and all of them had children. Two of these participants had previously been accommodated in the social rented sector<sup>12, 18</sup>, with the other two households coming from another tenure (owner occupation)<sup>23, 32</sup>. Of these four households, only one had been accepted for social housing at the time of interview.

## **Households' experience of homelessness**

One of the most engaging aspects of conducting this research was hearing participants reflect on their experiences of homelessness and housing need. There was no single, common homelessness 'story', nor was there a unity in how households responded to circumstances of extreme housing need. The interviews involved people from a wide variety of backgrounds, all of whom had very different views and ways of characterising their experiences. In the section which follows I will attempt to relay the reflections of these participants in a meaningful way that conveys households' understanding of their situations whilst also trying to reflect the diverse experiences present within the sample.

### ***Informal housing arrangements***

More than half of all participants reported at least some experience of informal housing arrangements in meeting their and their families' housing need. While this wasn't necessarily during their most recent period of homelessness, the prevalence of such experiences among our sample suggests something about the ways many households respond to housing need.

Such informal arrangements were typically preceded with some significant crisis event, with relationship breakdown being the most common of these ('I had actually been living with my partner before that, but we broke up. So I had moved in with my mum and that'<sup>6</sup>, 'my mother and father split up round about February. My father moved in with [myself and my partner]'<sup>2</sup>). For a number of these households, their situation left them with very few options ('I had nowhere to go'<sup>11</sup>, 'I lost everything'<sup>28</sup>), and as such they responded by relying on informal housing arrangements. For some, this meant living with friends or family in a relatively settled manner (albeit sometimes in unsuitable, overcrowded housing

conditions), while for others it meant frequently moving between friends and family who were willing to accommodate them for a few nights at a time.

Most households with this experience reported that they saw these kind of informal housing arrangements as unsustainable in the longer-term, and indeed narratives typically painted this as a short-term solution to an unforeseen crisis, or a brief stop-gap between settled properties. Perhaps unsurprisingly given the difficulties often posed by sharing accommodation with another household, a number of participants reported that the assistance offered by friends and family was temporary and conditional, with stipulations given by those providing the assistance ('[My friend said] said "Well I'll put up with you for another few days, and then you can do what you like"'<sup>14</sup>, 'My sister put me up for a couple of days'<sup>11</sup>). A small minority noted relying on informal housing over a more sustained period of time ('Basically I've been couch-surfing for the last five years'<sup>31</sup>, 'I was like... Pfft. Bedhopping for a couple of months, if you know what I mean, between houses and between my mother's and my sister's and that'<sup>28</sup>), and these tended to be those with the most complex needs.

Interestingly, a number of our participants made explicit reference to informal housing arrangements as a positive choice in order to avoid making a homeless application. This applied for both households who entered the PRS ('It did cross my mind, but then my mum, she's like that "Nah" [...] So I was like that, "Nah, I'll just do what I'm doing, I'll just bedhop"'<sup>28</sup>) and the social rented sector ('My friend was actually fully homeless. She was put into a flat [...] when she was pregnant, and it was horrible. So I was not going to do it, unless I really, really had to [...] I don't think my mum would've got to the stage where she would've sent me... I would never, ever have done it unless I really, really, really had to. And I wouldn't want to take my wean somewhere like that.'<sup>26</sup>).

Unsurprisingly, overcrowding was reported by a number of those who described using informal housing arrangements to meet their needs ('When I had my wee boy he was in the room with me and my wee sister so it was overcrowded and my wee sister was starting her exams, so that's how I had to leave...'<sup>1</sup>, 'it was just a bit squashed'<sup>6</sup>, 'my mum's current house is only a one bedroom maisonette, so there was five of us... Well, me and my two [kids], and my mum and dad, in a one bedroom house, which didn't work'<sup>7</sup>), and this frequently resulted in tensions between participant households and those offering them accommodation. For a number of households, these tensions directly resulted in their most

recent homeless situation. As such, it can be seen that for this group informal housing arrangements were both a solution and a cause of homelessness.

Ms Berry<sup>15</sup> is in her mid-30s and is the mother of three children, one over 16 and two under 5. She is currently accommodated in the most populated town of Authority 2 with her partner, her children and her elderly mother. She was previously the owner of a property in a nearby area, but financial difficulties – coupled with caring responsibilities for her elderly mother and wider housing market issues - resulted in her family relying on informal housing arrangements over a sustained period of time;

***Ms Berry:** We were in a third floor, three bedroom flat. But six of us in a three bedroom flat just does not go. [...] My sixteen year old ended up sharing with the two kids because there wasn't enough bedrooms. We tried separating the bedrooms, we brought like a blow-up bed for the living room, so that they all had their own rooms and we slept in the living room, but that just wasn't working and just a lot of... Not enough space. Certainly not enough storage. But it was a private property, I owned it. I had bought it 10 years ago when it was just me and [...] my oldest son, he's 16. [...] And then my mum moved in with me, and then she got worse. So she ended up housebound because she couldn't do the stairs. And I met my partner [...] just five years ago. And then we had the two kids.*

*[My mother moved in] about 8 years ago. We used to run a business together when she was a lot healthier and stuff. And we were running, like, two houses off of the one business basically and it wasn't working so we decided hers was smaller than mine, so she would move in with us and then we'd only have the one lot of bills to pay off of the business, make a better profit. Which worked, for a while [laughs]. Em, but then the economy downturned and everything and it just went belly up. [...] My partner, he had a two bedroom house up in Linwood in Paisley, but obviously with it being a two bedroom it was smaller than the flat, so there was no way that we could move up there. So we sold his, and he moved in with us in the February of this year. And we put my place on the market as well, thinking that if we sold both of them then we could all just move into a big enough place, but we had started off looking at the private sector rentals. We had been into... We had been on the housing list for about 2 and a half years, just from my wee boy was born, or just before he was born. And we had been on the list for about 2 and a half years, and it was just taking forever. Em, and obviously financial difficulties and previous histories... None of the two of us have got good credit ratings, so we couldn't get a mortgage... Which is what we originally hoped.*

Within Ms Berry's story are a number of elements that ring true in many of the narratives put forward by participants in this study. A number of significant life changes impacted on Ms Berry, but due to constraints in the housing market – including availability of

appropriate accommodation in both owner-occupation and PRS as well as issues around financial viability and affordability – she was unable to respond to these issues by making use of the market. The number of properties becoming available locally that would meet the family’s needs were limited. When suitable accommodation did become available, it was either unaffordable or they were unable to access a mortgage as a result of poor credit. At the same time, accessing social housing proved to be difficult, given both the limited number of appropriate properties and the household’s priority in relation to other applicants.

Ms Berry’s experience also highlights the barriers to housing highlighted by many within our sample. These barriers were many and varied - and will be discussed in more depth later – but had the common effect of restricting choice and leading households to continue living in inappropriate accommodation or alternatively accepting properties which only partially met their housing needs in order to quickly resolve their situations.

### ***Rough sleeping and street homelessness***

Experience of sleeping rough was relatively limited within our sample, with only three participants – all within Authority 3 - reporting direct experience of this<sup>29, 30, 34</sup>.

Mr Collins<sup>30</sup>, a single man in his late forties, is an Armed Forces veteran originally from the South of England, now accommodated in the PRS in Authority 3. Prior to his most recent experience of homelessness, he was living in France with a partner. When this relationship broke down unexpectedly, he had to return to the UK and sought assistance from veterans’ charities in London;

**Mr Collins:** *Uh, prior to [moving into temp accommodation in Authority 3] I was homeless in London. [...] I slept rough. And the Veteran’s Association of London couldn’t find me a permanent place, and then they sent me up here, to Scotland. I’d had at least, just over a week on the streets, but I was then allowed to sleep in Bed and Breakfast places after a while. It was like 3 weeks’ worth of a nomadic lifestyle. [...] It was like 2 days in one place, after 2 days moving again for another 2-3 days. And it just... Mentally, I just couldn’t cope with it. [...] If it wasn’t for my armed forces training, I’d probably... I don’t know how these people do it all the time. I really don’t. Yeah, they drink, take drugs. I’ve got a vice, the only vice is I smoke cigarettes, but how these people do it all the time, I don’t know. [...] I just kept myself and whatever little bit I had with me, with me all the time. Yeah, and I found reasonable shelter, and I found all the day centres and places where I could get food, or at least a shower in some places around London.*

Mr Collins articulated during interview that he had been unaware of a lot of the assistance open to homeless people when he arrived back in London, and it was only as a result of information provided by the police after he was the victim of crime that he was able to remove himself from this potentially dangerous situation of street homelessness by finding a space in a local night shelter. An issue around his rights to housing as someone who had lived abroad was also at the forefront of his narrative, but it was unclear the extent to which this impacted on his ability to access housing or merely reflected his own political standpoint.

A similarly difficult experience was reported by Mr Goodlad<sup>34</sup>, another single man whose most recent experience of street homelessness occurred as a direct result of being made homeless from accommodation in the social rented sector due to rent arrears.

*Mr Goodlad: I was on the street for two years. I was staying here, there and everywhere. I even slept in the bins. Up [...] where I stayed [previously], because I knew the area, so I just slept there, ken. In the bin recess, ken. It's a great big thing. It's as big as this, ken. But I'd just stick a bed down there and stick my head down at night.*

This experience was described by Mr Goodlad as 'brutal' and – as will be discussed later in this chapter – appeared to have an impact on his ability to negotiate with his current landlord.

It is worth noting that the households who reported having slept rough had all experienced homelessness at least once before, and two of the three had prior experience of sleeping rough. The experiences of these households tell us something about how households respond to their circumstances, and an apparent disconnect between the services authorities provide to these clients and those which they need. The need for appropriate support for clients in the PRS is particularly clear when looking at the experiences of those who have experienced the most extreme forms of housing need.

### **Process of securing current accommodation**

In terms of securing their current accommodation, the majority of those interviewed attended a Housing Options or homelessness interview prior to being referred to the Rent Deposit Guarantee scheme. A sizable minority of households made a self-referral to a Rent Deposit Guarantee scheme in order to assist with access to the PRS<sup>4, 5, 8, 10, 12, 16, 18, 19,</sup>

<sup>20, 21, 33</sup>. This was particularly prevalent in Authority 2, where more than half of the participants interviewed reported self-referring. By contrast, in Authority 3, all participants had some form of formal contact with housing options staff prior to making contact with the Rent Deposit Guarantee scheme.

### ***Formal advice and applying as homeless***

Participant households reported mixed experiences of seeking formal advice and assistance, with housing options advice varying considerably between households. This is to some extent in-keeping with the Scottish Government's guidance on Housing Options, in that households should receive advice that is appropriate to their circumstances and that reflects local circumstances and pressures. Despite this, a number of common themes emerged in interviews across local authorities.

One particularly common narrative was that households had been advised of the limited availability of suitable social housing when seeking formal housing options advice. A number were advised that they could be waiting for a considerable period of time before being offered a property, with limited priority often being highlighted as a reason for this. Households reporting this experience came from a variety of backgrounds, including a household comprised of two related adults considering applying as homeless after tied accommodation came to an end ('the council said it was only about 6 months... [...] but then when we spoke to [RDGS worker], [she said] it can take quite a while as well because obviously we don't have any sort of major illnesses or kids [...] Or habits...'<sup>2</sup>), a single parent family seeking assistance following a relationship breakdown ('She said with my points for my baby and for myself and the overcrowdedness I would probably wait roughly 9 months'<sup>6</sup>), a single adult looking for a transfer away from anti-social behaviour ('I said to them, I'll probably be in my coffin before I get offered another house, and she goes, "Do you know something, it will be years"'<sup>21</sup>, ) and a single parent family fleeing domestic violence ('They then said that I could wait up to a year and a half for a house, so I would have to look... Go down the private route'<sup>32</sup>).

Other households reported being advised that while they may be entitled to social housing, their choice would be constrained as homeless applicants. Most local authorities place some restrictions on the number of offers given to homeless households, and this was mentioned by households from all three authorities as being part of the formal housing advice they received ('she says I'll give you a couple of days to think about it, but you

don't get any more than two options'<sup>4</sup>, 'if we went homeless and they offered us a place and we turned it down, there's nothing they could do'<sup>15</sup>, 'I was told that this would be considered an offer by the council, and I had to make a decision when I was in the flat'<sup>29</sup>). This resulted in a number of households reporting concern that they could be accommodated in undesirable areas, with some reporting being advised as much while receiving housing options advice ('Well, they did say to us we *can* do that, we *can* apply to be homeless, but they could give you a house anywhere'<sup>8</sup>, 'If I went homeless, even if you do find somewhere it'd be in the roughest part of town. Like, I literally would not be safe there. Because of my disabilities, I was told, I would not be safe'<sup>20</sup>).

This restricted choice for households making formal applications had a clear knock-on impact on the choices homeless households made in the private sector too. Mr Ferguson<sup>19</sup> is a single person in his early fifties living in Authority 2. Following on from a relationship breakdown, he found himself in mortgage arrears and was forced by circumstance to sell his home. He found a property in the PRS which he could afford, but the property required considerable work to bring it up to what he considered to be a reasonable standard. In the excerpt which follows, he describes a discussion he had with the letting agent with responsibility for managing the property, before elaborating on why he decided to access accommodation in the PRS rather than applying as homeless;

**Mr Ferguson:** *I had a great big row with her at, you know, the estate agent, about the state [of the flat], and she says “Oh, well you accepted it”. I says “I know I’ve had to accept it, but my hands were tied”. I says “It was either homeless or private rent” and I says “I was advised not to go homeless, because what I could be offered with the council was B&B for X amount of months, or, you know, a bedsit”. [...] And even then, I mean I saw the flat my sister got when she was homeless. It’d been junkies in it. The whole place was painted black, with green graffiti on it, you know, and I had to go in there and decorate it for her, and it was disgusting. You know, there wasn’t needles lying about, they’d obviously been in and cleaned that but the whole place was just, urgh, shocking, you know. You wouldn’t put a dog in it. But that’s what you could be offered. The worst of the worst. And the area could be the likes of [low-demand, deprived neighbourhood in Authority 2], where all your junkies are. You know what I mean, and that’s the target, because nobody wants them down there. You know, those with the three choices, don’t need to take them. But as a homeless person, one option, one option only, you don’t take it, you don’t get offered again. Normal people who work their way to the top [of the list], they get offered three of the areas of their choice, and they can go and look at them and say “Oh no, that’s crap”, “Oh that’s crap”, “Oh this is lovely, I’ll take that”. You know, nice neighbours, garden, this that and the next thing, you know? But the likes of homeless, it’s... It’s whatever old shite that nobody wants, that’s what you get. And I mean, I’ve said that to [housing options worker], and he puts his hands up as well, you know. He says “Well that’s it”. That’s your option. So that’s why I went private rent.*

For Mr Ferguson, the desire to retain choice was critical in the decision to enter the PRS. If he were to make a formal homeless application, he would receive one offer and the local authority’s duty would be discharged. This could be anywhere within a number of broad areas, and Mr Ferguson’s perception was that homeless households would be offered accommodation that nobody else wanted, as this was where most turnover tended to occur. This desire to retain agency was a common reason cited by participant households for not applying as homeless and is a theme which we will return to when considering participants’ view of the PRS as a housing option.

### **Temporary accommodation**

A number of households were advised during their housing options interview that they would initially be accommodated in temporary accommodation if they applied as homeless<sup>2, 4, 6, 8, 19, 25, 32</sup>, and temporary accommodation was cited by a number of households as being a key reason that they ultimately decided not to formally apply as homeless<sup>2, 6, 9, 11, 13, 18, 19, 25, 28, 32</sup>.

Temporary accommodation is offered to households where the authority;

- Requires time to make a decision about the case, assessing it against agreed parameters;
- Is required by law to provide temporary accommodation for an agreed period of time in order for the household to find alternative accommodation
- Where the authority isn't immediately able to meet the households' needs and discharge their duty using their own stock or that of their partners.

The provision of temporary accommodation varies between authorities, but tends to involve either self-contained flats or houses provided in the community (known as 'temporary furnished' properties or 'scatter flats'), or homeless hostels which again vary in the extent to which they are self-contained or shared. Households may also be accommodated in hotels or Bed and Breakfast establishments as a temporary measure but the Scottish Government has discouraged the use of B&B accommodation for families with children.

A common contributory element in these narratives was a perception (or in some cases, direct experience) of temporary accommodation as a negative environment. For many households, temporary accommodation was seen as the 'last resort' in terms of housing options, and this narrative was particularly common among households with children. One participant advised that he would 'rather sleep on the streets' than take his children to a local homeless unit<sup>8</sup>, while another noted that 'if I'd been on my own, I would've [gone into temporary accommodation], but the fact that I had [my daughter] [...] I thought "Nope, I can't do this, this isn't fair on her"'<sup>32</sup>.

Common to many of these narratives was a negative perception of other homeless households who required to use temporary accommodation. A view shared by many participant households was that temporary accommodation was used by 'a lot of alcoholics, and [...] a lot of drug abusers'<sup>8</sup> and as such should be avoided due to the perceived risks of being accommodated with these groups. For Mr Astor<sup>28</sup>, for example, it was 'just the thought of that, living amongst other people, like... junkies and that [...] and not feeling safe'<sup>28</sup> that led him to decide to find accommodation in the PRS.

Some households interviewed discussed their direct experience of having been accommodated in temporary accommodation. Mr Kennedy<sup>24</sup> is a single person in his late

forties currently accommodated in the PRS in Authority 2. Having previously been living in temporary accommodation in England for a sustained period of time, Mr Kennedy sought to return to Scotland to be closer to his children who lived in a neighbouring authority following the breakdown of his relationship. In the excerpt which follows, he relays his overall perception of temporary accommodation informed by his experiences in England and Authority 2;

**Mr Kennedy:** *There's a bit of stigma when you're homeless and you're on that... It's too easy to get... There's too much drugs and too much drink and too much shit going on, know what I mean? You get involved in it. You couldn't... If you didn't want to and you did... Well, that's a lie, I've seen people going into homeless accommodation that've been clean, and have come out with raging habits. [...] If there's not a dealer living in the homeless accommodation, there's a dealer who deals in the homeless accommodation, that's his target. That's his... his area, do you know what I mean? Whereas sometimes it's multiple people that are dealing, in several different drugs, know what I mean? So it's there all the time, know what I mean? And when you're trying to avoid it, and it's there, and you're having problems...*

Similar experiences were reported by Ms Campbell<sup>3</sup> and Mr Anderson<sup>10</sup>, two single person households accommodated in the PRS in Authorities 1 and 2 respectively. Like Mr Kennedy, both of these households are in recovery from drug addiction, and both identified temporary accommodation as having a negative impact on their usage of illicit substances. For Mr Anderson, he described his 18 months in hostel-type temporary accommodation as 'hell', as he was using a range of drugs and surrounded by temptation; 'I was using heroin, cocaine, crack, pills, you name it. [...] Using day-in, day-out, because if you weren't using the boy in the next room had some. Or the boy in the *next* room had some. Or the lassie down stairs'<sup>10</sup>. Ms Campbell reported a similar experience during her extended time living in homeless accommodation, in a pattern of repeat homelessness and long-term accommodation in bed and breakfasts and hostels.

Other households with direct experience of temporary accommodation described feeling at risk or uncomfortable during their stay. Mr Brown<sup>29</sup>, for instance – a single person now living in the PRS - described living in temporary accommodation provided by a homelessness charity in Authority 3 focussed on assisting households with experience of street homelessness. In this context, Mr Brown found living with other homeless households quite challenging; 'there was a lot of people asking for things, a lot, and it became very difficult to say "No" sometimes. [They would ask for] anything you could

give them, really. Like money, like cigarettes, like anything. Just there were a lot of alcoholics, drug addicts in there and stuff<sup>29</sup>. This experience was shared by Ms Eccleston<sup>18</sup> in Authority 2, whose previous experience of temporary accommodation discouraged her (and, as will be discussed later in this section, in many ways prevented her) from applying as homeless during her most recent experience of housing crisis. ‘There’s no way I could go [into temporary accommodation] again. I had people banging on the doors wanting this and that and I had a wee baby at the time... Coffee, sugar, anything... But they were all on drugs in there’<sup>18</sup>. Mr Collins<sup>30</sup> in Authority 3 also noted having difficulty with the behaviour of those with whom he was accommodated in temporary accommodation. As a former member of the Armed Forces, Mr Collins was able to access temporary accommodation provided solely for the benefit of veterans;

**Mr Collins:** *It wasn’t very positive. The first week, of course, it was better than living on the streets, but then there’s a lot of - how can I say it - a lot of shady characters there, a lot of young soldiers who... Well, they take drugs and they drink to excess and they bully people [...] they tend to get away with a lot of stuff... And I’m glad I’m out of it to be honest. It was affecting me, yeah, because I wasn’t sleeping very well, because of the noise. The noise level at night. You’d be, you know, 1 or 2 o’clock in the morning you’d be woken up because they’d be banging on the doors, these idiots. You’d go in and see the manager the next manager and say “Look, this is happened”, “Well, where’s the proof?”*

It is worth noting, however, that the experience of living in temporary accommodation was not entirely negative for Mr Collins, as this led to him forming a support charity for veterans in Authority 3, offering advice and assistance to those in need. Equally, while this was a trying time for him, Mr Brown<sup>29</sup> noted that his time spent in homeless accommodation was ‘generally really good’, and helped him get through a difficult period in his life; ‘Generally the people were really nice, considering how desperate their situations were. Yeah, it was a difficult circumstance there, but it was okay. You know, it was a good service. The staff were great, you know, and I think it really helps people get back on their feet’<sup>29</sup>.

A small number of other households interviewed expressed satisfaction with their experience in temporary accommodation, including Ms Dempster<sup>17</sup> in Authority 2, who was previously accommodated in a temporary furnished flat but would have happily remained there in the longer term; ‘I was in a homeless flat up in [street address]. I was in

there for a while. [...] Not nothing to it really. It was a lovely wee flat, I'd liked to have stayed there, ken?'<sup>17</sup>.

A key issue highlighted by some households with regard to temporary accommodation was the cost. This was particularly the case for households who were in employment and for whom only limited financial assistance was provided. Very high rents for temporary accommodation are common in housing provided by both local authorities and housing associations. Mr Ibsen<sup>22</sup> is a single person in his early fifties accommodated at the time of interview in a self-contained, temporary furnished property in Authority 2. He had recently been allocated permanent accommodation in the social rented sector, but was living in a basic, one bedroom temporary furnished flat provided by a local housing association while his property was being adapted to meet his medical needs. He reported a very high rental figure and insisted on showing his occupancy agreement to demonstrate this; 'This is £900 a month! [...] You get a chair there, a chair there and that table, that bit of wood down there, and these two plastic covers. These plastic sheets. And 2 single beds, and that's it'<sup>22</sup>. Mr Ibsen noted that if he were working it would be impossible to receive this kind of assistance, and that the vast majority of this cost would need to be met by him. Similarly, Ms Bannerman in Authority 1 reported the advice she received upon seeking housing advice while her father was in employment and she was due some wages from her previous post; 'Because I was getting that sort of lump sum of money, em, she said that if she put us into, like, temporary accommodation, it can be anything up to about £260 a week because I was sitting with a thousand pound in my bank... That would have went, obviously, straight away [...] We would never have been able to afford it'<sup>2</sup>.

The potential effects of these high rental charges on the lives of households may be demonstrated most clearly in the experience of Ms Eccleston, a single parent in her early twenties accommodated in Authority 2. During interview, Ms Eccleston described a previous experience of homelessness whilst fleeing violence from an abusive partner. In this instance, she sought assistance from the local authority and was allocated temporary accommodation, but due to an administrative issue with her benefit entitlement a significant rent arrear began to accrue;

**Miss Eccleston:** *They claim I owe them over £2000 I think in rent arrears from my last time in the homeless systems. Because I wasn't getting child benefit - my partner got it - I wasn't allowed to claim for Job Seekers'. Because I couldn't get Job Seekers', I couldn't get housing benefit. So it all kind of rolled after the other. It went on for about 8 months. But they never backdated it.*

This example demonstrates the very tenuous positions in which many households – particularly female-headed households - find themselves when confronted by domestic abuse. Services are available, but awareness of these services might be limited – this was certainly the case for a number of respondents in our sample with regard to general and more specialised housing and homelessness services. Moreover, accessing these services may very well cause considerable issues for some households. The high cost of temporary accommodation was having a profound impact on Ms Eccleston's circumstances, an experience echoed by Ms Jenner<sup>23</sup> - also in Authority 2 – who was accommodated in temporary accommodation about 25 miles from her place of full-time employment prior to being housed in the social rented sector.

As local authorities and housing associations are currently able to charge higher rents for temporary accommodation, it is not uncommon for rental charges in excess of £1,000 on the assumption that housing benefit will cover these costs. Ms Eccleston was unable to access housing benefit, and as such she was liable for the whole cost of her accommodation. Given that she was not working at the time, this could be seen to be an untenable situation and made her unenviable position even worse. Furthermore it would not be outside the realms of possibility that such issues could contribute to a decision to return to an abusive relationship – and this was indeed the case with Ms Eccleston. This issue equally impacts on those with substantial savings or who are in employment – like Ms Jenner – and clearly highlights an issue of concern in how temporary accommodation is financed.

Despite the circumstances and source of Ms Eccleston's rent arrear, local allocations policies also prevented her from accessing appropriate accommodation in the social rented sector until this substantial debt was cleared, further constraining her choice and ability to adequately meet her household's housing needs. While this situation may be somewhat outside the norm, it nevertheless demonstrates some ways in which the poor housing outcomes of those in the most vulnerable positions can be exacerbated by housing policies enacted at a local level without discretion.

Within the context of these narratives, temporary accommodation was nevertheless understood by many households as being a route into permanent accommodation, and as such a ‘trial by fire’ narrative emerged in participants’ responses. In this narrative, participants understood entering temporary accommodation as a necessary precondition of being found to be statutorily homeless, and as such owed a duty by the local authority; (‘I should have just have went homeless, I should have went in the temp housing because I would’ve got a council house quicker’<sup>22</sup>, ‘[Social housing is often given to] somebody else coming along and saying “I need a flat, I need this, I need that”, going homeless and getting it quicker’<sup>15</sup>, ‘the kinda general opinion was “Get used to it”, until I could get a house’<sup>18</sup>, ‘If I’d have stayed in the homeless they’d have eventually turned round and said [...] “we’re going to give you somewhere, if you can stay there and do this for so long then we’re going to offer you a house there”’<sup>24</sup>, ‘I wish I’d stayed [in temporary accommodation] longer, you know, like... Whether or not I would have been offered another place is... I do sort of wish I’d stayed...’<sup>29</sup>).

Two households in our sample – both in Authority 3 - reported being advised during housing options interview that they would not be considered to be homeless. This included Ms Erroll<sup>32</sup> a single parent fleeing an abusive relationship. Ms Erroll’s ownership stake in her previous property – coupled with her use of informal housing arrangements (living without permission in her mother’s one bedroom sheltered housing unit) – meant that the authority did not consider her to be homeless or threatened with homelessness. Mr Collins<sup>30</sup>, on the other hand, reported being advised that because the temporary accommodation he was living in was not council-owned, he would not be considered to be homeless. For both parties, this advice appears very questionable and highlights the need for staff to be aware of policy and procedure, as well understand the realities facing people in need from a variety of backgrounds.

Of those interviewed, a relatively small proportion of households reported having applied as homeless after receiving housing options advice<sup>10, 17, 22, 23, 24, 27, 29, 34, 35</sup>. Of these, three were subsequently accommodated in the social rented sector<sup>22, 23, 35</sup>. These households included a single male<sup>22</sup> and two single parent families with adult children<sup>23, 35</sup>. One further single parent household interviewed was awaiting an allocation in temporary accommodation<sup>27</sup>.

All the households who made a formal homeless application but subsequently found accommodation in the PRS were single people. Two of these did so in order to move from temporary accommodation into settled housing sooner<sup>10,17</sup>, one was advised they didn't have a local connection and as such had no duty owed<sup>24</sup>, one was assisted to find PRS accommodation while continuing to apply as homeless<sup>29</sup> while the remaining household was evicted from temporary accommodation and found PRS accommodation independently<sup>34</sup>.

### **Stigma**

For a number of households, the experience of being homeless or threatened with homelessness brought with it a number of other challenges, particularly in the way they believed other people perceived them and how they viewed themselves whilst in a homeless situation. Mr Kennedy<sup>24</sup> in Authority 2, for instance, reflected on a feeling that he was being made to 'grovel' and 'fight' for anything he received in spite of his military service, and that his addiction and health issues would have a bearing on the kind of area he would be accommodated in;

*Mr Kennedy: That's where they would put people like me. They would put me into [a low demand, deprived area in Authority 2]. Because of my past. Because of my drug associations. Because of my mental health. I'd end up in that area. They'd just think to themselves, "Oh well, we've got that house there – we're never going to let that to anybody that's not, that's normal, with... in a family, that wants a normal life, oh, here he is, he's got drug addiction problems, and mental health, offer him that house". And that's how it works.*

For Mr Brown in Authority 3, being in temporary accommodation caused him embarrassment, and noted trying to hide his situation from friends and family. He described these feelings as bout of character, but nevertheless acknowledged the impact this had on him during interview;

**Mr Brown:** *I've been ashamed, I have to admit, of being in a homeless hostel. [...] Because it was embarrassing coming up to [Authority 3], you know, because – honestly – I didn't want to move up here. And, you know, it was out of my control, it was because I had mental health problems, and having to move [here] to be in a homeless hostel, it was a bit embarrassing... [...] My friends were asking for my address, and I started cutting my friends off a little bit, because I think... You know, Google Maps, you just type in the address and it goes to [the homeless hostel]. "Oh, he's in a homeless". So I didn't really want them to find out about that. I do feel a little bit bad about feeling like that, but we all go through hard times.*

Households also highlighted a feeling of being categorised while homeless, including Ms Eccleston who reflected that 'Everyone's just kind of put into their categories and I think as soon as you walk in and you say "I'm in the Job Centre, I'm on benefits, I'm looking for a house", they just... They categorise you. And I felt I got that quite a lot. [...] It happens everywhere you go really'<sup>18</sup>. Mr Kennedy similarly noted that being labelled as 'homeless' in itself brought with it a stigma, saying that he felt 'prominent' (taken to mean visible) and like 'a target'; 'Being homeless, and having the word 'homeless' used, it's not nice, having that... That's a stigma right away. Homeless is... Your criteria is totally different. People have got a totally different attitude towards you. When you're homeless, people see you when you're homeless as you're on the street, you're a beggar, you're living off the state, you're no good. And that's the way people see you. Just for that word 'homeless'. And that's what it means. You're dirty, you're one of the unclean'<sup>24</sup>.

These reflections clearly demonstrate some of the barriers that exist to people seeking assistance, and it is interesting to note that those who were most vocal about stigmatisation all had direct experience of having lived in temporary accommodation. For these households, the prevailing narratives of homelessness as deviance - which, as we have seen, are also commonly used by those experiencing homelessness and housing need - had a profound impact on their self-esteem and their ability (or willingness) to participate fully in society.

## 7.3 EXPERIENCE AND VIEWS OF PRIVATE RENTED SECTOR AND ALTERNATIVE TENURES

As this study sought particularly to find out about the experiences of homeless households entering the PRS, the majority of households within our sample were accommodated in the private sector at the time of interview<sup>1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 24, 25, 28, 29, 30, 31, 32, 33, 34</sup>. The five remaining households<sup>22, 23, 26, 27, 35</sup> were interviewed as a means of offering some degree of comparison between the experiences of those accessing social and private sector accommodation, and were all at different stages in the process of accessing social rented accommodation. Two of these households were currently living in the social rented sector at the time of interview<sup>23, 35</sup>, while two households had been allocated social housing but at the time of interview had not fully moved in<sup>22, 26</sup>. The remaining household was in temporary accommodation awaiting an offer of housing<sup>27</sup>.

In the section which follows, the views of these households towards the PRS as a housing option will be discussed. The section is informed variously by households' previous lived experience, their current accommodation or the perceptions they held about the sector. Households' views of alternative tenures will be discussed within the context of the discussion in order to give a well-rounded view of how participants understood their choices and options with regard to meeting their housing need.

### **PRS as a housing option**

With regard to the PRS as a housing option, most households saw their move into the PRS as a broadly positive one – but this was often tempered with views about the long-term sustainability of the accommodation, affordability, notions of 'home' and other related considerations.

#### ***Choice in the PRS***

Choice was seen as critical in many households' decision to enter the PRS. The ability to exercise choice in the PRS was often contrasted with the restricted choice offered by the social rented sector, particularly for homeless households – constrained by the need to quickly resolve homelessness and local allocations policies ('[I entered the PRS] so that I did have a lot more choice as to where I went'<sup>9</sup>, 'Well at least when I picked this one, it was my choice. It wasn't somebody else's choice. You know what I mean. God knows where the council would have put me'<sup>17</sup>, 'It's better in the sense that you've got more

choice, and you don't have to... You can pick an area as such'<sup>20</sup>). Availability of suitable accommodation in the social rented sector to meet households' needs and wants was perceived by participants to be very restricted, and participants often spoke about their perceived likelihood of being offered a tenancy by the local authority in quite negative terms ('I know it's not going to happen within four, five year. We're going to be, to try and get a council house, at least 10, maybe 12 year'<sup>8</sup>, 'I've still put in for a council house, but the chance of getting one of them is... No chance'<sup>11</sup>, 'There's nothing really council. They told me I could wait years. So what's the point? [...] As I said to them, I'll probably be in my coffin before I get offered another house'<sup>21</sup>). Furthermore, were households to be offered accommodation in the social rented sector, as noted previously, homeless households are typically restricted in the number of offers they may receive. As such, for this sample, the PRS seemed to hold had a real resonance as a tenure where they could exercise choice.

Perhaps unsurprisingly, location and neighbourhood factors were cited as a key determinant in the choice that households made with regard to choosing their current accommodation in the PRS, and indeed was often cited as a reason for households entering the PRS in the first place. For some, proximity to amenities was a priority ('I'm a kind of central person. I don't like to necessarily be away out in the country, I appreciate the countryside and stuff, but I come from [the city]. I'm used to that, know what I mean?'<sup>14</sup>, 'I thought "Yeah, it's kinda central", I mean it's not *that* far from the town'<sup>9</sup>), while for others the ability to live peacefully was critical ('I like my own privacy, I don't like being pestered, like, you know. But I don't get pestered here, nobody bothers me. [...] Aye, it's not a bad area'<sup>19</sup>, 'I like the fact that it was meant to be a bad place but I've never seen any bother. I just, I keep myself to myself. And it's handy for the shops and the school [...] I feel quite safe here'<sup>18</sup>, 'I didn't know what the area was like, it just looked nice and quiet and everything, everyone just got on with their own business, which is a big difference from where I was before...'<sup>12</sup>).

Proximity to family support was another important factor cited by many. For some, being able to receive assistance from relatives was a major reason behind their choice of properties ('I liked this one because it was nearer [my daughter]'<sup>17</sup>, 'Because I was a single parent, my brother and my sister, my mum and dad stay up in the [...] area, and that's where I needed to be to be round about, to like, help my mum and they could help me and kinda vice versa'<sup>7</sup>), while for other households – and, indeed, some of the same households

- the opportunity to provide support to family members was of critical importance ('It's better because my mum doesn't keep too well herself, so instead of her walking all the way round to there, it'll be me just across the road'<sup>1</sup>, 'My mother just lives up there. That was the reason I picked here, my mother takes no well every now and then, so I thought, well, with my position being zero hour contract, at least I'm available'<sup>19</sup>). Conversely, distance from family was cited by a number of households as a reason for rejecting other properties ('it was just a bit too far away...'<sup>6</sup>).

Along similar lines, a number of households referred to their history with the neighbourhood in which they lived as being a key determinant in their choice of accommodation ('I was brought up just down the road'<sup>19</sup>, 'We're from [this town], so... We do have all our family, more or less, here. [...] We've always lived round about the one-mile radius'<sup>2</sup>), with a relatively small number noting limited experience of the area which they were accommodated in at the time of interview. Even for these households, proximity to family support was still often critical. Ms Campbell<sup>3</sup> in Authority 1, for example, moved to the area to receive family support in her recovery from drug addiction, Mr Kennedy<sup>24</sup> chose accommodation in Authority 2 in order to be closer to his children without being 'on top of them', while Mr Brown<sup>29</sup> moved to Authority 3 to be supported with his mental health issues by his family who had moved to the area. The PRS was frequently seen as being able to offer access to accommodation in areas where households were unlikely to be able to access suitable social housing quickly if at all, and as such this was cited as a major advantage by many.

Many participants reported that their choice of property was guided by their desire to avoid negative attributes in other areas. This was a key reason cited for rejecting alternative properties in the PRS and indeed for failing to make a homeless application ('it's a rough area'<sup>2</sup>, 'I was trying to avoid the kinda... Aye, the kinda 'badder' areas! [laughs]<sup>6</sup>, 'the other properties that they were trying to give me were other areas that I didn't want to be [in]<sup>7</sup>), while positive neighbourhood attributes and reputation were often cited as a reason for selecting their current property ('It's bright, and it's a nice area [...] I love the area, and I couldn't ask for anything more'<sup>12</sup>, 'we wanted one at this side of [the town]<sup>16</sup>, 'It was just, again, like, nice flat, quiet, you don't see your neighbours, which is a good thing for me'<sup>17</sup>, 'I liked the area. Because I always used to walk by, like, when my kids and that were young, I walked by this place, this is... "I'd like a wee place like this"<sup>21</sup>). For Ms

Eccleston<sup>18</sup> in Authority 2, her choice of accommodation involved a trade-off between positive neighbourhood attributes and family support;

*Ms Eccleston: I think if I was in the town it would be easier for his grandparents to take him to school and things. But then it's... You know, I do like it up here [in the village], and I know a lot more people in the town though. But I also know, like the schemes and things down there, I'd like to be away from all that. There was a place [in town] I lived in for years and I hated it. And I couldn't go back or go back to one of they places. And I wouldn't want [...] my boy growing up in them.*

As can be seen, then, participants often had a very clear idea of the location and type of accommodation they'd hope to access. Attributes such as proximity to family, education, employment and amenities, as well as the quality of accommodation were all cited as being important in people's choice of property. For many the PRS – with its choice and relatively plentiful supply - was seen as a means by which many of their aspirations could be met.

### ***Barriers to choice in the PRS***

Despite this, it is nevertheless important to recognise that many households interviewed reporting experiencing barriers in accessing accommodation in the PRS – in turn limiting the choice available to them.

As the participant households within our sample were homeless or threatened with homelessness immediately prior to finding their most recent settled accommodation, barriers which relate to participants' ability to access accommodation which met their needs are of particular interest to this study. While the PRS was typically presented by participants as offering a range of advantages in terms of choice and quality, limited availability of suitable properties was highlighted by households in all three local authority areas. This lack of availability was often seen across three interconnected factors, namely *affordability, availability of suitable properties, and landlord practices*.

### **Affordability**

The sense that choice was to some extent constrained by the affordability of the available properties in the PRS was common to many of the narratives given by participants. In Authority 2, for instance, Ms Henderson shared her experience of searching for a property to meet her needs; 'This was the only one I seen, because it was in my price range. This

one was £400 a month, and... There is other places. I did phone one over in [street address], it was away at £600. I says “Oh no, I couldn’t afford that”<sup>21</sup>. In order to quickly find a place to live within her budget, Ms Henderson chose accommodation that failed to meet her medical needs – a second floor flat which was at the time of interview causing her considerable difficulties as a result of her (pre-existing) mobility problems. Unable to find a mutual exchange or transfer within the social rented sector, she was also constrained in her choice in the PRS as ‘this one was really the only one that was up at Christmas time’<sup>21</sup>.

Similarly, Mr Ferguson – also in Authority 2 - described his experience of searching for accommodation within the Local Housing Allowance levels for the area and the restrictions that this placed on his choice;

**Mr Ferguson:** *I mean, if I showed you the photographs you’d be... Absolutely like “My God!”. But a lot of them are like that. The ones at £350, if you’re wanting something decent you need to go £450. But if I went for that it meant that if I was on the buroo, I’ve got to find that £100. You know, which is a lot of money off your... off your weekly, em... You know. Buroo money or Jobseekers Allowance. So basically that was it, you know, but that’s, that’s [laughs] what you’re, that’s what you’re up against with private lets, you know.*

**Interviewer:** *How do you mean?*

**Mr Ferguson:** *Well I mean, your hands are tied. You’ve got to take what you can afford, and these companies that rent out, they don’t care. They just want the money.*

The need for ‘top-up’ payments to bridge the gap between LHA and the rental charge was referenced by a number of households from within the sample, and this was highlighted by a number of households as being a method by which they could exercise choice in accessing accommodation in the PRS (‘I don’t mind paying a bit extra rent if it’s in a nice area [...] just a nice place would be good, whether it’s a council place or a private let, it’d just sort of, a bit of discretion would be involved’<sup>29</sup>). Nevertheless, the financial impact of these payments – usually made from other welfare benefits given to meet households’ day-to-day costs – should also be recognised (‘Well, if I was just on the buroo, yeah. You know, you’re getting the £350 but you’ve still got to find 70 quid on top. You know what I mean? It’s a fair chunk’<sup>19</sup>, ‘I did see a nice one for £500, but because the council only goes to £450, I’d have needed to have found another £50 a month which doesn’t work when you’re on benefits, you know’<sup>32</sup>).

Ms Howard<sup>35</sup> – a social rented sector tenant living with her adult son in Authority 3 – whilst acknowledging greater choice in the PRS – noted a desire to avoid being ‘pushed in to private’, as she saw the sector as offering limited security, with that choice often greatly constrained by affordability; ‘It depends what you’re wanting. For me, to get a one or two bedroom, an affordable price might’ve been in a really bad area, know what I mean? But to look at something even with a bit of garden, I’m not sure’<sup>35</sup>. Ms Howard instead opted to make a homeless application and was subsequently accommodated in RSL accommodation, but acknowledged while the property met her needs it wasn’t what she herself would have chosen.

### **Availability**

On a different but related point, availability of suitable accommodation was highlighted by a considerable number of households as having an impact on their choice in the sector. Some households, for instance, reported experiencing limited availability of their preferred house type within the PRS for their chosen area (‘We did ask for a house but there was nothing... [...] You’ve got to take what’s available...’<sup>2</sup>, ‘Nah, there was nothing much’<sup>28</sup>). For Mr Hart<sup>7</sup> in Authority 1, the lack of available accommodation to meet his family’s needs in the areas within which he wished to be accommodated meant that he had a choice to make. In order to avoid overcrowding he required a three bedroom property, but these were not available within his chosen area;

**Mr Hart:** *No, they had no three bedrooms at the time. The three bedrooms at the time, as I says, when I mentioned about the other area where I came from, erm, I couldn’t move back down there. That was the only place that was available, private let. It was the only property that was available, up where I wanted to be, with my mum and dad and that, so that’s... Hence why I took it.*

A similar experience was recounted by Ms Ingram in Authority 1, who was advised of the difficulties in trying to find accommodation through the RDG scheme that would be appropriate for her needs; ‘As [RDGS worker] says if I’d wrote on my forms, what [my husband] needed, like a downstairs bathroom, and everything, she says we’d basically never get [a property in the PRS through the RDG scheme]. [...] If it was ground floor, and a bathroom downstairs, she says that’ll just make it worse. It’ll make the application worse. She says, obviously, because you’ll never get one. [...] So we had to just keep it plain and not tell them about my husband’s medical problems’<sup>8</sup>. The unique pressures of

finding accommodation in a city were highlighted by one household from Authority 3, reporting the very high demand for properties in their area of choice and the pressures placed upon them to make a decision relating to this ('I mean [my landlord] had said because of the area, because there are a lot of students that live up here, I'd need to be pretty quick in deciding, [...] because the area's so small as well, you know? It's not like [in the major population centre of Authority 3] where you've got piles and piles of houses that are for rent. [...] Yeah, there's not many of them'<sup>32</sup>).

The need to quickly resolve housing need – naturally very common within a sample of households who were homeless or threatened with homelessness - was a further factor that placed pressure on households, and understandably had an impact on their window of opportunity in finding suitable available properties. Within many participants' responses was a narrative of restricted choice as a direct consequence of the pressures involved in responding to the immediate threat of homelessness ('[We've] just got to basically take what we can. But if we hadn't got this we'd have probably ended up back with [housing options worker], gone down the homeless [route], because I think we were in here two weeks when the house finally sold'<sup>15</sup>, 'I was just looking for something to just move into straight away, [where] I didn't have to do anything to it. [...] But as I say, I'm not bothered, I'm just glad that I've got somewhere'<sup>9</sup>, 'It was just anything to get me settled and so I could get on at the time'<sup>17</sup>, 'It had to be done, because we had to have somewhere to have a roof over our heads, we had to have somewhere stable.'<sup>25</sup>, 'I'd have took anything anyway, you know what I mean?'<sup>14</sup>). The need to respond to housing need quickly and the impact of this was keenly felt by Ms Forrest in Authority 3, who was 8 months pregnant at the time of her experience of homelessness;

**Ms Forrest:** *I only had a week left, before I was due to have my son, so I was kind of under a lot of pressure to get a house, and get everything sorted before he was born. Probably would've, considered opening another, going down another viewing, because the day that I got the keys for this house, I got the offer on another house, and it was next to my baby's dad, which would've been really handy, but I couldn't obviously take it, because I'd signed for this house. I was disappointed, but I wasn't as disappointed because I had this.*

This alternative property was – unfortunately – settled accommodation in the social rented sector, but as she had signed up for her PRS property by this time she felt unable to take up the offer. In this instance, choice was clearly constrained as a result of this need to quickly

respond to housing need and this highlights a critical issue for many homeless households accessing accommodation in the PRS.

### **Landlord practices**

A number of households within our sample reported landlord practices as a further barrier to choice in the PRS that impacted them in their most recent experience of homelessness. These included landlords and letting agents refusing to take clients in receipt of benefits, being unwilling to accept Rent Deposit Guarantees, or the requirement on prospective tenants to provide satisfactory references and credit checks.

For those in receipt of housing benefit, landlord practices and preferences often meant that they had difficulty finding appropriate accommodation in the first place. Mrs Erroll<sup>32</sup> in Authority 3, for instance, reported her experience that ‘a lot of private landlords will not take folk that are on benefit’, offering some degree of sympathy with this stance given the current system of direct payments to tenants; ‘A lot of them have had to deal with people that don’t pay their rent, because apparently the housing benefit goes straight into their account, they go away and they blow it, and then they don’t have any rent’<sup>32</sup>. Mrs Erroll was further constrained by her need to quickly resolve her homelessness situation in order to respond to her daughter’s mental health crisis and subsequent hospitalisation. In contrast to the approaches of other landlords she had experience with, the owner of Mrs Erroll’s current property ‘didn’t mind if I smoked and he certainly didn’t mind if [my dog] was here either’<sup>32</sup>, and this – coupled with the property’s availability, its central location and its position on the ground floor – were key factors in Mrs Erroll’s decision to accept the property.

Ms Eccleston<sup>18</sup> in Authority 2 expressed during interview the importance of her PRS property as being ‘the foundation for a new me’ because she was able to do things and be involved with friends and family in ways which she’d never been able to in the past as a consequence of an abusive relationship. Despite the positive view she held of her property, Ms Eccleston highlighted a number of considerable shortcomings that made her feel that this property was very much a short term solution, including poor insulation, inefficient heating and repairs issues. At the time of finding her current accommodation, like Mrs Erroll, Ms Eccleston required to quickly resolve her housing issues, and as such was constrained in her choice from this perspective. As her son was no longer allowed to live in her previous accommodation due to the threat of violence from her ex-partner, she was

separated from him and needed to urgently find alternative accommodation. Ms Eccleston reported enquiring about a number of properties before finding her current home, highlighting her belief that landlord preferences and practices severely restricted the choice available to her in the PRS; ‘7 [PRS properties] I enquired about! This is the first one that I got a “yes” for, so I took it. I had to take what I could get really. [...] Your options, like, become wide open when you start working. Yeah, although private lets [offer] a lot more range. When you’re on benefits, you’re limited in what you can do’<sup>18</sup>. This experience is particularly concerning given Ms Eccleston’s circumstances of fleeing domestic violence and may also hint at gendered decision-making on the part of some private landlords, with moralistic prejudices against single parents and benefits recipients being highlighted by the participant as a possible source of this lack of choice.

Other households reported that a confluence of barriers around landlord preferences made it difficult to find suitable accommodation. Mr & Mrs Lennox in Authority 2, for instance, described their experience of looking for a property to meet their needs in the PRS; ‘They were either looking for people that were only working, or then non-smokers, or no pets [...] See trying to find online, people that would take benefits was difficult. Was really difficult. Because I tried that Yes2DSS [website], but basically that was taking you away from the area all together as well...’<sup>25</sup>. The Lennox family – like a number of others interviewed – needed to remain relatively close to their daughter’s school, and as such the prospect of moving outside the area was not one they could consider.

### **Deposits, references and credit checks**

While the majority of the participants in this study were initially contacted through Rent Deposit schemes in the three local authorities, the lack of a deposit at the start of the tenancy was still highlighted as a significant barrier for this client group in accessing accommodation in the PRS. Mrs Lang<sup>12</sup> in Authority 1 relayed her experience of contacting landlords when she began considering the PRS as an option for her family; ‘I phoned up one that I liked and he goes about the deposit, “Altogether I need £975” and I goes “You’re joking me”. And he goes “No”, I goes “I’m sorry, I’ve got three kids to feed”’<sup>12</sup>. Some households noted having to ‘scrimp and save’<sup>2</sup>, while others referenced the critical role that the Rent Deposit Guarantee scheme had played in providing landlords with a guarantee in lieu of a deposit. Coupled with the related costs associated with moving, some noted that the experience of entering the PRS had put them into debt; ‘we had to fork out the deposit... £950. [...] We had to stop paying stuff to find £475 for the

deposit and £475 for the rent in advance, and then the £140 for the van to move. I'd to do that, what, within two and a half months I'd to find all that? And I mean we cut right back, we had to cut right back. Just to get this place'<sup>25</sup>.

The requirement by some landlords for tenants to provide references or for credit checks to be carried out also proved to be a barrier for a number of homeless households interviewed in this study. Mrs Berry in Authority 2 noted that – contrary to current Scottish legislation – they had been asked to provide £25 per adult for a credit check to be carried out on each of them; ‘We knew we had bad credit, so why do they think we’re going to pay them to tell them that we’ve got bad credit when we know we’ve got bad credit. Plus they wanted three references for every adult over 16. Now my mum’s disabled, she was housebound at the time and she hasn’t worked for years. Where are you going to get three references for somebody like that?’<sup>15</sup>. This necessity for a reference was particularly difficult where participants’ relationship with their former landlord had soured. Mr Gemmell<sup>20</sup> in Authority 2 described his experience of trying to access another property in the PRS while embroiled in dispute with his previous (at that time current) landlord; ‘I’d to confirm with my old landlord that I didn’t owe any rent arrears, because obviously... He told them I had rent arrears. I didn’t. Because the way he did it was, because rent’s due a month in advance... The council paid it a few days late, so therefore it showed me owing a month’s rent arrears. So he told [the RDG scheme] that I had rent arrears, so they goes, “Well we can’t find you a flat then”, so I had to prove I didn’t owe it. And by that time the flat had been given to someone else’<sup>20</sup>. Mr Douglas in Authority 3 also disputed the rent arrears from a previous property rented from the local authority, which stemmed from prior to his incarceration – ‘when I was going to the private places, well obviously they go to your last address [for a reference], and the council were saying “Rent arrears” and I wasn’t getting a house any place’<sup>31</sup>.

A number of participants noted that utilising Rent Deposit Guarantee schemes themselves restricted their choice in the PRS, as some landlords refused to accept this as a guarantee, or had negative perceptions about the client group that such schemes served. Both Ms Bannerman<sup>2</sup> in Authority 1 and Mr Ferguson in Authority 2 commented on how utilising RDG schemes often restricted choice, limiting households to lower demand properties and less desirable property types. Ms Bannerman noted that while the local letting agent had a lot of properties in their desired area ‘they’ve not got a lot that’ll take rent deposit. It’s the flats that’ll take rent deposit, because obviously... everyone wants a house, so nobody

wants to really live in a flat if you tell the truth, know what I mean?’<sup>2</sup>. This unwillingness on the part of landlords to accept clients from RDG schemes was understood by Ms Bannerman to reflect demand, and where landlords could easily access clients looking for accommodation they would tend not to accept RDG scheme clients. A similar view was held by Mr Ferguson<sup>19</sup> in Authority 2. Mr Ferguson found his accommodation independently, but noted that while the RDG scheme ‘would’ve helped with the £350 deposit, [...] a lot of the companies don’t deal with them’<sup>19</sup>. He went on to describe a discussion with an estate agent who claimed they had experienced issues with the RDG scheme in the past, particularly in receiving deposit payments in the event of an issue. During this discussion, the estate agent specifically made reference to a distinction between properties where rent deposit is accepted and where it is not; ‘She says, “Well, if you go with the ones that do deal with them, you’re not going to get a very good property’<sup>19</sup>. In the end, Mr Ferguson took a loan from a family member in order to cover the deposit, but during interview he summed up his feelings on the restricted choice he felt as a result of these landlord preferences; ‘You go homeless, but as soon as you get a job you’re not fucking homeless. You’ve got to go private let. [...] You don’t have a deposit? Go and see [the RDG scheme]. And the fucking ones they’ve got on their books are shocking. You know what I mean? So it’s a catch 22. You’re snookered’<sup>19</sup>. The property Mr Ferguson ended up accepting was also in a condition which he deemed to be very poor when he accepted it, but felt he had little choice in the matter as a consequence of the confluence of barriers facing him during his homeless experience.

### ***Security of tenure and notions of ‘home’ in the PRS***

Common to many participants’ narratives was an often complex understanding of the often more limited security of tenure in the PRS, and how this impacted on their view of the sector as a housing option. A common thread throughout interviews was participants’ general satisfaction with their property, its amenities and its location, coupled with an awareness that they would have to move at some point in the future. Security of tenure was cited by many interviewees as being a critical concern in their long-term aspirations and this tied in closely with how many households felt about their properties in terms of notions of ‘home’ and ‘belonging’.

Some households noted it was difficult to ‘put your heart and soul’<sup>19</sup> into a property whilst knowing that you may need to move again in the near future. Others expressed a view of

the PRS as something of a short-term solution to their immediate crisis, and their current accommodation often tied in only partially with their longer-term housing aspirations. For Ms Bannerman<sup>2</sup> in Authority 1, the lack of security in the PRS meant the distinction between a house and a home;

**Ms Bannerman:** *It would be nice to be able to [...] have the stability, like we were saying before, to be able to decorate a place and think, I'm not just going to get maybe told in a couple of months' time "Oh, we're selling up the property, so you'll need to move out" [...] And we've made a home here. [...] When you move in to a place you want to make it a home, you don't just want a house, you want a home. And you can never achieve it because you know that you've only got six months in that place or a year in that place. Or someone might turn round and say tomorrow or... "Right, I'm giving you your two months' notice" and we'll need to move out. We really just want a home.*

This was a sentiment echoed by a number of other participants in the study, with some making particular reference to the amount of effort required to make the property their own, only to have the threat of being asked to leave under a 'no fault' ground hanging over them. Mr Ferguson in Authority 2 carried out substantial work to bring his PRS property up to a standard which he felt to be acceptable, but still did not feel at home given this lack of security;

**Mr Ferguson:** *It just means that if that woman does decide to sell, I've got to go and find somewhere else. Which means moving, redecorating again, starting from scratch. Then you get settled and it might be a short-term lease. Because somebody else might say "No, no, you've done a lovely job but I want you out, I want to sell it now. [...] I've got it nice, but I know that I'll have to move one day. Whereas if you go council, you know you're in there and that's it. So you can decorate it, you know it's nice, that's it, you can forget about it.*

For many, being able to decorate and adapt their property as they saw fit was at the heart of their perception of 'home'. PRS tenants typically have to ask landlords' permission to carry out any decoration if allowed to do so at all, and this was an issue raised by some households as a reason why they didn't feel 'at home' in their property. In Authority 3, Ms Forrest<sup>33</sup>'s landlord was amenable to tenants decorating, but only after being in the tenancy for an agreed period of time. This had an impact on how Ms Forrest – a former homeowner – felt about her property and her general feeling of belonging;

**Ms Forrest:** *I don't feel quite at home, because I'm not allowed to decorate, until the period of time... So it doesn't feel like much of a home yet, because I've not decorated it in my style. And when I do decorate, it can't be dark colours, or bright luminous colours, it needs to be [...], it doesn't feel like my home. Like anyone, when you come into a house, you've got to make it your own. You've got to be comfortable in your own house, and when you come in here... I know it's my house, and I live here, but I don't feel like it's all mine.*

This view was echoed by Ms Howard<sup>35</sup>, a woman in her late forties accommodated in social rented sector accommodation in Authority 3 with her adult son. She reflected that if she had to enter the PRS rather than finding this type of accommodation, it 'would've been hard, having to live in a house that's already decorated, and having to get permission, and they're saying "no". To me, in the private, it's not really yours, it's somebody else's house. And they're renting it to you, so it's not really your own. That's the difficulty with the private, going into a lease – 'how long'?'<sup>34</sup>.

Other households reported direct experience of having to move multiple times and how this impacted on their ability to feel at home. Reflecting on their decision to enter the PRS from a secure tenancy, Mr and Mrs Ingram in Authority 1 noted 'it was the worst thing we actually did, because we actually had to move three times, over the last five years we've had to move... This is the fourth time we've had to move'<sup>8</sup>.

Negative views on security of tenure in the PRS were often contrasted with the security seen to be offered by the social rented sector ('I prefer the stability of having your own council house. Rather than the instability of a private landlord who could chuck you out at any time'<sup>10</sup>, 'I would rather have my own [...] council house so I know it is secure'<sup>8</sup>, 'You don't even have to worry about landlords, you don't need to worry about the rent... You know what I mean because the rent's, you've got housing benefit and that'<sup>25</sup>, 'The only thing about council houses is you're safe. This you're not'<sup>28</sup>), while those currently accommodated in the social rented sector equally made reference to this perceived lack of security in comparing the sectors ('The thing about, for me, with the private was 'How long'. The thought about, again, having to move in another year, just didn't appeal to me. And having to be under six months, or a month to month lease...'<sup>35</sup>).

Ms Menzies<sup>26</sup>, a woman in her mid-twenties recently allocated a Council house in Authority 2 with her partner and child in Authority 2, described how she felt about security in the social sector in comparison to her previous accommodation in the PRS. Security of

tenure was of key importance for Ms Menzies, and was a critical advantage she saw in the social rented sector. She reported feeling ‘always feart’ in the PRS, noting that she felt she ‘couldn’t really do anything’ with her previous private properties. In contrast, she felt she could ‘fouter about and do what I want’ in the social rented sector. For Ms Menzies, the PRS was ‘never really your own’, but with the social rented sector, she felt more able to put down roots;

*Ms Menzies: I know it is actually rented, I know it's the same kind of thing, but it's... I think because it's not actually a specific person's house, you're staying in, ken. You can go for a longer length of time in [social rented housing]... A lot of the contracts you get now are six months, so it's a short term lease with a lot of the [private rented properties]. So you're kinda... You get to your six months and you're thinking "Oh, I hope they're going to give me another six month in here" [...] And, ken, you would go six months and you would just have everything settled, and they'd say "Oh no, sorry, we're wanting the house back now, so could youse move out?". So it was always that kind of worry of not having your security [...] Because half the places you get aren't furnished either, so you're getting all your furniture moved in and then you're getting told to leave, and you've got all your furniture to take with you again!*

Despite these recurring narratives of insecurity about the PRS, such concerns were by no means uniform. Some households, for instance, valued the fluidity and flexibility of the sector, with plentiful supply in desirable areas giving increased choice and access to a better life (‘I like having the option that I can move around a bit more freely. It suits me and my kinda lifestyle just now’<sup>18</sup>). For a number of other households within the sample, notions of ‘home’ and belonging were more difficult to define, and involved complex negotiations between competing priorities. For some, the PRS was seen as something of a stepping stone into a more settled life. Ms Campbell<sup>3</sup> in Authority 1, for instance, had been homeless and living a chaotic lifestyle in temporary accommodation for a sustained period of time prior to finding her most recent accommodation in the PRS. She highlighted her long term aspirations as being to ‘just to kind of set down some roots and... *make* a permanent life for myself, know what I mean’. She saw this flat as a step towards this and noted it was ‘absolutely fantastic having my own place’, while at the same time noting that she would like to ‘be here a wee bit longer. Aye. And then eventually move into my own place. A permanent place’<sup>3</sup>. It was not uncommon for participants to acknowledge the more restricted security in the sector but still feel some sense of belonging in their current accommodation. Ms Grant<sup>6</sup> in Authority 1 was living with a

partner prior to a relationship breakdown, and noted her considered view on security in the sector, contrasting this with her previous circumstances and the social sector.

**Ms Grant:** *I suppose a council house is more yours than it would be if you were renting a place, but... Hopefully she won't be planning on kicking me out any time soon! I don't think she's planning on taking it back, so I do feel secure. I like it. [...] I know it's not mine, but it is mine!*

Many households felt settled in their current accommodation, and wanted to remain there for the foreseeable future ('I feel at home, and that's how I really don't want to move out the house, and that's how I really want to know if I've got it for the long-term, longer than... I'd be happier if they told me 9, 10 years. I'd be over the moon'<sup>12</sup>). Indeed, a considerable number of those interviewed had received some kind of assurances from their landlord about security ('[The landlord] says "I want somebody like you that is a stayer..."', you know... That's going to stay for a while. Instead of flitting about from place to place'<sup>17</sup>, 'She came back and she says, "Oh, I would like you to stay in there as long as possible". So that was a big relief'<sup>19</sup>, 'it's a long-term contract that I'm looking for and they're looking for. The both of us are happy'<sup>7</sup>). One household in particular highlighted the advantage of being accommodated in a property owned by investors who have made an active decision to take on stock in the PRS rather than the 'accidental' or part-time landlords who own much of the sector in Scotland; 'It's a company that owns this rather than a family, so the company's not looking to move into it any time soon so we know we're guaranteed, although it's only an initial six months rental, it kind of eases the burden. [...] Because it's a company that own it we know we have a wee bit of breathing space, whereas nobody's going to want to move into it'<sup>15</sup>. It is also worth noting, however, that the amount of information given to tenants around security of tenure was often relatively vague, and this was more of a concern to some participants than others.

For many homeless households, then, the decision to enter the PRS came down to weighing up the perceived advantages seen in the social rented sector – such as low-cost rents, regular repairs and security of tenure – with the advantages perceived in the private rented sector – such as availability of properties, good quality accommodation in a variety of locations and increased choice. A common narrative was that of the stopgap while continuing to apply for accommodation in the social rented sector ('The private sector's

good enough for the now, but if I could get a council house within the area I wanted, and then I would grab it in a second, you know what I mean'<sup>7</sup>).

Furthermore, a number of participant households noted concern about the impact taking a property in the PRS would have on their priority with regard to accessing social rented sector accommodation ('Because I've got a house at the moment, I'm at the back of the list'<sup>28</sup>, 'Sometimes you think "I should have just have went homeless, I should have went in the temp housing because I woulda got a council house quicker"'<sup>2</sup>). Others felt they had little choice but to enter the PRS, and noted frustration with this ('it does annoy me, yeah. The fact that the only option I had was living in a one-bedroom hostel with my sick daughter, or having a flat like this. Which I'm still fighting to pay for. It just seems as though doors are being slammed'<sup>32</sup>).

Nevertheless, not all households saw the social rented sector as their ultimate end goal, with a number highlighting a desire to find alternative accommodation in the PRS or to own a property ('I would rather own it, and then we could upgrade what we wanted, when we wanted without having to get permission for it and it might be something that we approach the owners with in the future if and when things change'<sup>15</sup>, 'Honest to God, I would buy this, because I like this wee house. I do. If I could pay for this, I would'<sup>25</sup>). Others felt the distinction between the tenures had a limited impact on their lives as they currently were ('Eh, acht, that doesn't really matter, does it? [...] Aye, I've had private and I've had council... You probably are better being in the council if you get a not bad house out them...' <sup>31</sup>, 'I don't know. I'd just live in the same way as I do just now'<sup>11</sup>), while some noted a preference for the level of service offered by the PRS ('I prefer being in private lets. It's a lot easier to get things dealt with, like getting the plumber out for the water, I mean, with the council it's... You know, you get fobbed around a lot'<sup>18</sup>, 'The councils aren't as better... As good off as what the landlords are. Because there's not much difference really'<sup>8</sup>).

Indeed, even households who were accommodated in the social rented sector noted a desire to progress towards owner-occupation. Ms Jenner<sup>23</sup>, a woman in her early fifties accommodated with her two adult sons in Authority 2, was previously in owner-occupation but had to leave due to suffering domestic abuse. For her, while her RSL property met her immediate needs, she still was keen to eventually get back onto the property ladder;

*Ms Jenner: I would like to get the option to rent-to-buy, and hopefully, maybe it'll come. And it'd be nice, because I'm not wanting to be moving again [...] The point is, you're paying a rent and you'll never be able to buy it. And you've got it all done up, you've been told you'll not be able to buy it, and that's another downfall. It'd be nice if they could say, "Well, if you're paying your rent on time, or you've kept your property okay", you should have that chance, and you don't.*

Ms Jenner also noted a perceived stigma associated with leaving the private sector and being accommodated in the social rented sector; 'It's a bit downgrading, I think... Because I was used to a bought. And when it first happened to me, I thought everybody's judging me. I felt judged, because I moved from a bought to here'<sup>23</sup>.

Ms Dempsey in Authority 2 succinctly summarised the experience of a number of participants when explaining her decision to enter the PRS rather than waiting to be accommodated in the social rented sector;

*Ms Dempsey: Well private's not as secure as a council house. I would like a council house, but it would need to be in the right place. [...] I think I made the right choice, because I wanted to be settled, and I wanted to be settled in a place that I liked. You know, in a flat that I liked, which this is. I do like it. Without having to start, you know from scratch, papering, decorating, I'm just not up for it now and I thought "No, I'll go for the private". And that's what I done and I'm happy with my decision. I am.*

## **7.4 ACCOMMODATION AND SOCIAL INCLUSION**

As well as seeking to understand how homeless participants characterised and understood their experiences of homelessness and their reflections on the PRS as a housing option, this study also sought to find out the impact participants felt accommodation in the PRS – past and present - had on their ability to participate fully in society. In order to do so, the study will consider the extent to which PRS accommodation met households' housing needs, financial needs and social needs. Again, it is important to state that there was no single, uniform experience uniting all homeless households entering the PRS or social tenures, however common themes did emerge, and these are discussed in the section which follows.

## Housing issues and housing need

### ***Satisfaction with property***

Most participants in the study were broadly satisfied with their property in the PRS, and felt that it met their housing needs to a considerable extent. Participants frequently identified the physical attributes of their current accommodation as being a deciding factor critical to their choice of property. Many participants highlighted the physical size and layout of their property as being one of the deciding factors in choosing the property. This was also commonly tied in with the extent to which the property met their family's needs ('I thought it was just nice. Small, cosy. Big enough for us three. Eh, it was all we really needed was... a small place'<sup>5</sup>, 'Basically I needed a bigger house from the last property'<sup>7</sup>) and their preferences ('I would rather have a house than flats'<sup>6</sup>, 'I was looking for a front-and-back-door [house]'<sup>9</sup>). For households with mobility issues, layout and house type were often of particular importance in their decision ('it was the kitchen and the living room all in one. Which I like. Em, because I don't get about so well. So it's handy walking from here to there.'<sup>17</sup>, 'it was ground floor, basically because I wouldn't be able to manage the stairs'<sup>32</sup>). For Mrs Berry in Authority 2, the physical attributes of her property were of even more significance due to her large family and her mother's mobility needs. Having applied for social housing but been frustrated by allocations processes and the limited parameters on which choices could be made, Mrs Berry began to search for suitable private sector accommodation.

***Mrs Berry:*** *We went to look at, maybe three or four [houses] before we finally saw this one. Some of the other ones, or one of the other ones we went to see was, like, a bungalow that had had the attic converted. But just the attic rooms were tiny, they just... although it was saying it was a four bedroom it just wasn't big enough and just not a lot of moving about space and things like that. [...] it was more the size and the fact that it was a bungalow. It's got an en suite shower, which is brilliant for mum, and it's got a garden for the kids, so it's really got everything we need.*

As with Mrs Berry, a number of participants cited the size, type and layout of a property as being important in their decision to reject a property ('The rooms were like the size of a small cupboard'<sup>3</sup>, 'she goes "there's one up the town, but it's upstairs" and I goes "It's not really suitable for me, upstairs"'<sup>8</sup>, 'I went to one in [street address], I mean, the kitchen was no bigger than that settee there. I mean, honestly. You were struggling to open the oven door fully. That's how bad it was. And it was off the bedroom'<sup>19</sup>), while property

condition was also highlighted by a number of households as a factor ('the first one was actually... [...] It was bad. The units were all mouldy and everything, in the kitchen. And they says they weren't fixing them'<sup>3</sup>, 'A couple of them, massive damp[ness]... on the ceiling, massive stains, that they tried to hide with a lick of paint, you can't get rid of water stains, you've got to seal it. I know that. Missing skirtings, absolutely filthy, carpets – burn marks and various things like that...'<sup>24</sup>). The PRS was again seen here as offering choice, by most households having the freedom to reject properties and choose alternative properties that better met their and their family's needs. This was again compared to the bureaucratic allocation of houses in the social rented sector, where some households expressed a feeling of needing to be deliberately obtuse about their health conditions in order to avoid being held on a waiting list for a property that doesn't exist<sup>8, 15, 21</sup>.

### ***Landlord issues***

A common thread in many participants' narratives about both current and previous properties in the PRS was a gap between tenants' expectations (and, in some cases, statutory rights) and the services which landlords were willing to provide, particularly with regard to repairs and maintenance. For some households, this manifested itself in what they saw to be unreasonable timescales for work to be carried out ('I was asking him to fix stuff and it would take ages for him to come and fix it [...] The landlord [would say] "I'll get that fixed" and "I'll get this fixed" and I was still waiting on it.'<sup>1</sup>, 'At my last place I was waiting months for anything to get done. Actually, I had no hot water for 6 months, things like that'<sup>20</sup>). Others saw the service provided in previous accommodation falling short of their expectations ('It seems like they didn't help me. They only did, like, the major jobs that they had to do'<sup>13</sup>, 'see trying to get him to do anything... Everything's always done really, really badly'<sup>25</sup>). A further common feature was dispute between tenants and landlords about where each of their obligations within the tenancy began and ended, ('The minute you complain that there's something wrong with the house, "Oh, can you not do that yourself or that"?'<sup>25</sup>, 'I mean, the landlord kept on saying it was never his fault, it was always my fault, sorta thing'<sup>20</sup>), with some activities as described by participants clearly breaching landlords' statutory duties ('He put a thing on the lease that the heating system, "I'm not going to fix it", he says. "If it breaks down, I'm not willing to pay it"'<sup>28</sup>).

An illuminating example of this can be found in the experiences relayed by Mr and Mrs Ingram<sup>8</sup> – a couple with 2 teenage children living in Authority 1 – who described their experience of requesting repairs in their previous privately-rented accommodation, and how this directly resulted in their family becoming homeless;

**Mr Ingram:** *We were in a private let in [town name]. And we had a lot of problems in that private let, due to a gas leak. We had the gas board come up and shut the gas off, saying we're lucky to still be alive, because of the carbon monoxide poisoning... It had a very, very high level of carbon monoxide, and they told us to get out. Straight out the house until all the windows and that were opened, then they came back and fixed it, [and they] told the landlord... "Right"... He came in, went exactly to the point where the gas was, and he knew where the leak was. [Later] we had a flood come in through the son's bedroom, flooded everything, out the loft. [...] We just had so much hassle with [the flat] that they decided, they said to us "We want you to leave". Because we kept on complaining about the jobs that needed done. [...] We went to the agency, who gave us it, and they turned around and told [the landlords], and they said "They want you out within a fortnight".*

The threat of being asked to leave PRS accommodation as a result of requesting repairs loomed large over many participants' narratives both with regard to current and previous properties. This frequently manifested as an unwillingness to hold landlords to account in meeting their responsibilities, for fear of losing settled accommodation that broadly met their and their family's needs. This ranged from households whose main source of heating had ceased to function ('The guy's been pretty good, so I'm not... It's not the end of the world. I can get by. If it's really bad, then I would say to him again, but I can't really complain')<sup>14</sup>, to participants being selective about which repairs to report ('At the moment I'm taking it day-to-day, that I'm not giving the landlord any reason, you know, to find fault with me... I've not bombarded him with "Oh, I want this replaced, that replaced, I want this done and I want that done" [...] if it's a big thing then I will contact him'<sup>4</sup>, 'When you phone up [in] private [accommodation], you're a bit afraid, thinking, well... Maybe they think I've done this, or maybe something's happened here, or maybe they want an extra charge, know what I mean? [...] If they think you're a nuisance, they might just want you to go...' <sup>22</sup>).

For Mr Goodlad in Authority 3, his experience of rough-sleeping prior to finding his most recent settled accommodation was one which he didn't care to repeat, and as a result was

reticent to do anything that might jeopardise his tenancy – including reporting necessary repairs;

**Mr Goodlad:** *I've no hot running water. I don't know if [my landlord] knows that, it's supposed to be by law you're supposed to have running hot water, according to my sister anyway. [...] I was like that "Ocht, it doesn't matter, eh". I says "Don't say nothing", I says, "You'll end up getting us kicked out". I don't want the hassle or that. Just leave it the way it is. I've got a shower and that's all I need. Ken, an instant shower, I just switch it on and that's it. [...] You don't want to upset them. Because they could turn round and say... Well I'm on, seemingly I'm on month-to-month, but that was another thing, she says "No, he can't do that". [...] She phoned up some place, where she got information from some place about what you should have, your basic needs in a house. And he's supposed to supply that, but I'm like that "Don't, just leave it". She's like that "We'll go down and see your landlord", and I'm like "No, we'll just leave it alone, right?" [laughs] You don't want to cause any... You don't want to stir anything up, ken what I mean, just in case you do upset them and they take the hump against you, and they're like that "Right, I'm going to get him out of there".*

**Interviewer:** *Do you think [your landlord] would act in that way?*

**Mr Goodlad:** *I don't know. I don't think so. But I don't want to test him, just in case, ken what I mean, because he's a great guy. Every time I've spoken to him he's been brand new. Brand new.*

**Interviewer:** *But you don't want to...*

**Mr Goodlad:** *Nup, don't want to chance it.*

**Interviewer:** *Is that because of your experience of being on the street?*

**Mr Goodlad:** *Oh aye, aye. I don't want to go back on the street. During the summer, no problems. No bother. I can sleep outside, but during the winter? Ooft. Brutal. Aye, it's brutal.*

Mr Goodlad's fear of returning to the street meant that he was completely opposed to his sister reporting his repairs to his landlord, to the point that he saw her doing so as 'grassing him up'. Mr Goodlad believed - based on previous experience - he would have difficulty finding suitable alternative accommodation, and as such he was happy to accept sub-standard accommodation in order to remain housed in relatively secure accommodation. Mr Goodlad had been in this accommodation for two years at the time of interview, and promises had also been made about improvements to the windows to make the property more energy efficient that had never materialised. He again felt unable to hold his landlord to this due to what he saw as his precarious situation.

While a number of participants noted repairs issues in their current PRS accommodation ('It's basically a hassle to try to get them to do [any repairs] when they say they'll do it'<sup>16</sup>, 'I didn't have any central heating, there was no gas over a weekend, the first weekend I was meant to move in, I had no gas'<sup>19</sup>), many households equally reported satisfaction with the services provided by their landlords with regard to repairs ('There was a few things to be done [...] but that was all sorted out in the first couple of weeks'<sup>5</sup>, 'And if I need anything fixed, it's fixed there and then. I phone them up, "Look, I need this fixed", like they'll come out...' <sup>8</sup>, 'Give him a phonecall and he fixes it the same day'<sup>20</sup>).

While participant households frequently reported that their landlords had expressed amenability to repairs ('she seems quite happy to do it'<sup>6</sup>) there remained scepticism about how much landlords would tolerate doing ('I suppose being a landlord you don't want to do too much to a place'<sup>6</sup>), and this again impacted on some tenants' willingness to report repairs.

Mr Goodlad's case highlights one of the critical tensions in private sector housing policy and practice at both a macro and a micro level – namely the balance between tenants' rights and landlords' willingness to continue to provide a service. This is particularly significant in the case of households like Mr Goodlad's, for whom there may be few alternative options either within the PRS or outside it. As such, bargaining power is understandably restricted, while confidence to hold their landlord to account or even the social capital required to request that they keep to their end of the bargain are limited. Many of the households interviewed could be considered to be to some extent vulnerable and many appeared to struggle with aspects of their tenancy. While many were in receipt of some form of housing support, this was often time-limited and conditional. Cases such as these demonstrate the necessity to provide housing support across the tenures to those who need it, and particularly for those who require some degree of advocacy on their behalf in dealing with providers.

It is important to note that repairs issues were not the exclusive domain of the PRS. One household currently accommodated in the social rented sector noted waiting for sustained periods of time for works to be carried out ('I've got three interior doors to get done, and I've got two cracked windows. I've got a hedge that's nearly at 7 foot to get done... [...] I've been in from April, the interior doors should've been done. The glass that was broke, the hedge. I mean I shouldn't need to phone'<sup>23</sup>), however the general perception of repairs

and maintenance in the social rented sector compared to the PRS was broadly positive ('Supposedly if you phone them up, know what I mean, your council guy comes out and they fix it, they fix it. And if you've got to wait a few days, you've got to wait but... I suppose everybody's in the same boat.'<sup>22</sup>, '[A council house] would be well-maintained... I feel that the heating and things, I mean, those radiators are ancient. You know, it'll be a question of whether they actually work when I go to switch them on. And the amount of time you wait for your landlord to actually do anything, you know...'<sup>32</sup>).

While repairs were a common expression of an unequal balance of power in the PRS, this differential sometimes also found expression in other landlord functions, such as tenancy management, landlord-tenant relations and negotiations towards the end of tenancies. Mr Gemmell<sup>20</sup> is a single person in his early thirties living in a one-bedroom flat in Authority 2. He has a learning disability and described himself during interview as feeling relatively vulnerable to exploitation. Mr Gemmell gave a detailed account of his previous tenancy in the private rented sector, and particularly his relationship with the landlord;

**Mr Gemmell:** *I had a few odd problems with the benefits people, like. They wanted to do random checks and stop my money for a week at a time. I got a phonecall from my old landlord saying [threatening voice] "Where's our money?" and he got really quite abusive with me on the phone, and one time he was standing on my doorstep saying "I demand to come in". And I said, "Well, no, you haven't got the right". Because I know he hasn't got the right to do that. He starts saying "I can do what I want, I'm the landlord". And I found he actually... Found people had been in my flat, because I sleep with my door on the latch, locked and chained [...] I always lock both locks, and the one time, the door was wide open one time, when I was in there, another time the bottom lock was locked but the top one wasn't so he must've been in there. But he kept making excuses "Oh no, I haven't been in there"... Like he just could've turned up when he felt like it.*

Mr Gemmell describes his problems being further compounded by issues of poor physical disrepair both in the property and in the common close, as well as making allegations of anti-social behaviour and serious criminality in and around the neighbouring properties. While his landlord owned a majority of properties in the block, issues around anti-social behaviour were treated as being a private matter, something Mr Gemmell saw as being endemic of the landlords' attitude generally – 'His exact words were, "As long as I get my money"'<sup>20</sup>.

At the time of interview – August 2013 - Mr Gemmell was still pursuing a claim for a deposit payment which had been retained by his former landlord at the end of his tenancy. Mr Gemmell had lived in this previous tenancy for a period of 3 years prior to moving out at the start of 2013, and was refused his deposit on the grounds that the property was unclean at the time of exit, which Mr Gemmell disputed during interview. Moving to alternative accommodation in the PRS was seen as a major positive for Mr Gemmell and he felt more able to be involved in things as a result of this.

While this example of a landlord-tenant relationship may be considered to be something of an extreme case rather than the norm, it again clearly demonstrates the potential for poor housing outcomes where there is an unbalanced power differential between landlord and tenant. These issues are particularly pertinent when discussing vulnerable people who make their homes in the PRS without accessing appropriate support. Tenants can lack the information or understanding to make informed choices about their housing circumstances and exercising their rights. Even where tenants are aware of their rights, they may not feel confident in pressing their landlord to meet their obligations as they may be either broadly content in their current location, or be aware of barriers – macro or micro, real or imagined - restricting the alternative options open to them.

By contrast, comparatively limited issues were raised by social rented sector tenants with regard to tenancy management. Issues within this sector tended to be around concerns with the quality and nature of temporary accommodation, as well as issues around allocations policies as mentioned previously in the chapter.

## **Financial needs**

With regard to households general ability to make ends meet upon moving into their most recent PRS accommodation, a number of those interviewed noted some degree of improvement from their previous circumstances<sup>4, 5, 8, 9, 11, 14, 15, 17, 29</sup>. This was for a variety of reasons, including reduced outgoings from previous accommodation, improved support with budgeting, reduced gas and electricity costs, improved circumstances or changes to households' lifestyles. Despite this, there remained a number for whom their move into their most recent accommodation had a negative impact on their financial circumstances<sup>2, 16, 19, 24, 25, 30, 34</sup>. This was again for a variety of reasons, including high rental charges, transport costs, increased gas and electricity costs, and changed circumstances.

### ***Financial difficulties and homelessness***

Affordability, arrears and changes in financial circumstances were also highlighted by a number of participant households across the tenures as contributing to their most recent experience of homelessness and housing need. The impact of welfare reform was highlighted by a number of households in the PRS as having had a significant effect on their ability to make ends meet. As a single person under the age of 35, for example, Mr Gemmell<sup>20</sup> was only entitled to the single room rate of local housing allowance in PRS accommodation, and as a result was paying a substantial ‘top-up’ in order to cover the shortfall between his entitlement to LHA and his monthly rental charge, with these payments being made from other benefits. When his previous tenancy commenced in early 2010 he was paying a ‘top-up’ of around £6 a month. Under the welfare reforms put in place by the Coalition Government, his entitlement to local housing allowance reduced considerably, resulting in this shortfall increasing to £75 a month. Mr Gemmell was in receipt of Discretionary Housing Payments of around £25, but reported that he still needed to pay £50 from his other welfare benefits to meet this shortfall. He continued to make these payments for about a year, but noted that this directly contributed to his need to find alternative accommodation.

The effects of welfare reform, of course, were not restricted to single people, and a further interview from Authority 2 again demonstrated the impact of cuts on individual families’ ability to make ends meet. Mr & Mrs Lennox<sup>25</sup> are a couple with a teenage daughter, currently accommodated in a two-bedroom end terraced house within Authority 2. Prior to this, they were in a flat in the PRS which suffered from considerable issues with dampness and disrepair that were not appropriately addressed by their landlord. The reason for moving into this previous, unsuitable property was directly related to issues around affordability. Again, Mr & Mrs Lennox were settled in private accommodation prior to this, but cuts to disability benefits entitlements for their teenage daughter meant that they were no longer able to afford to remain in there, and had to seek alternative housing;

**Mrs Lennox:** *Eh, we were up in [street address A] [...], we'd to move in there due to the previous place we were in, which was private sector, we'd a four bedroom house... and with all the cutbacks in the housing benefit and everything, we couldn't afford to pay the rent for the place. So the landlord wasn't that pleased. And we weren't left with a good time to actually find somewhere.*

**Mr Lennox:** *Well, it was [our daughter]'s DLA that was cut. All the benefits were cut back at the time, as the recession started. And after that the landlord started playing funny with us. We were finding it difficult with the paying the rent, so we had to find somewhere else.*

**Mrs Lennox:** *So we ended up taking that flat... Which I didn't really want. I didn't want the flat [but] it was the only thing we could find...*

Many would consider these examples to demonstrate something of a policy failure, in that households who were relatively settled in their previous accommodation and whose landlords were happy to continue accommodating them for the same cost - were required to move for reasons of affordability, despite no change having occurred to either party's circumstances. Others would argue that their desire to find more affordable accommodation that similarly meets their needs shows that the economic levers being pulled by the UK Government are working. Looking beyond the bare figures of LHA paid and savings achieved, however, it is possible to see clear knock-on consequences for both the individual household and society generally within the examples cited.

Mr Gemmell<sup>20</sup>, for instance, made a clear link between affordability of accommodation in areas close to commerce and his own ability to access sustainable employment. His most recent move – away from the town centre – further emphasised for him this distance between the places where people can afford to live and where they would be able to find work. Equally, because he felt restricted in his ability to find affordable alternative accommodation, he felt he had less bargaining power with his previous landlord to ensure his property met appropriate physical and social standards.

The experience relayed by Mr & Mrs Lennox<sup>25</sup> similarly demonstrates the potential for very poor housing outcomes to result from cuts to welfare. Restricted affordability directly led to a point of crisis for this family, resulting in having to quickly find alternative accommodation in order to avoid further indebtedness. Preexisting prejudices and norms in some landlords' business practices meant that the options open to them – as recipients of housing benefits and as pet-owners – greatly restricted their ability to access appropriate

housing, and led to them taking on accommodation that they felt was of a comparatively low standard. Again, it could be argued that such barriers are likely to discourage similar households from exercising their rights or attempting to leave unsuitable accommodation in the PRS.

The prevalent rhetoric of austerity and ‘living within our means’ at the core of recent cuts to welfare can perhaps be most keenly felt when applied to the area of housing. While housing policy remains a devolved matter in Scotland, with responsibility around the broad direction of travel generally being within the remit of Holyrood, the decisions taken at Westminster with regard to welfare payments continue to loom large. While the Scottish Government has envisaged a future where everyone who experiences or is threatened with homelessness is entitled to settled accommodation, changes to entitlement – for example to households between the ages of 18 and 21 – make for conflict between the progressive legislation set out since 2001 in Scotland and tenants’ ability or capacity to pay for these arrangements.

Financial difficulties as a cause of homelessness and housing need were not restricted to those in receipt of benefits, or indeed those in the PRS. Within our sample, two former social housing tenants cited rent arrears as the reason for their most recent experience of homelessness. These were Ms Davidson<sup>4</sup>, a woman in her fifties accommodated with her adult son in Authority 1 and Mr Goodlad<sup>34</sup>, a single male – also in his fifties – now living in PRS accommodation in Authority 3. For Ms Davidson<sup>4</sup>, her point of crisis came following the death of her mother, which led to what she referred to as a ‘nervous breakdown’, a withdrawal from society more generally and eviction from her local authority tenancy.

**Interviewer:** *Where were you before moving into your current accommodation?*

**Mrs Davidson:** *[...] It was a... I think they call it a four apartment if it's three bedrooms, don't they? A four apartment. Eh... Flat. Up and down stairs. Things got on top of me after my mum died, I just let everything... escalate. Not paying rent, not doing anything. And it got to the point where they took me to court. And they had an eviction date set... for me to be evicted.*

**Interviewer:** *You were paying rent, were you working at that time?*

**Mrs Davidson:** *No. It was the charges for the boys living in the house. Because of their ages... And [my eldest son] refused to hand any money over, if you know what I mean. It wasn't his responsibility, it was mine because the house was in my name. So it kinda... up and up and up and up. I just... I didn't want to talk to anybody, didn't want to see anybody, and it was the worst mistake I made. If you know what I mean.*

Ms Davidson was subsequently allocated a support worker who was able to provide her with budgetary and housing advice, and helped her to access appropriate alternative accommodation in the PRS through the Rent Deposit Guarantee scheme.

In the case of Mr Goodlad<sup>34</sup>, his most recent settled accommodation prior to being accommodated in the PRS was a council tenancy in Authority 3. Mr Goodlad reported that issues with Housing Benefits – and subsequent demands for payment by the local authority to cover unpaid rental charges – led to him giving up his secure tenancy.

**Mr Goodlad:** *I had a house in [Authority 3] but I got kicked out of there, well I got evicted.*

**Interviewer:** *Was that a council house?*

**Mr Goodlad:** *Aye. I was due them £500 rent money, right? So I borrowed £500 off my mother, and paid them it, right? So when the buroo caught up with it, it was because I was cut off from the buroo. And when they caught up with it, they paid them £500, and I'd already gave them £500. So I went down with the receipt that I'd got, and I said "Right, could I get that £500 back, so that I can give that back to my mother?" "Oh no, we can't do that. We've took that off your Poll Tax ken". I was raging. So a couple of months later, the same thing happened again, and I got hit with £360, and I just went "Ach, ken what? Keep your house if that's what you're going to keep doing", because I was going to get evicted again. I was like, "Ken what? Keep your house", and that was it, I just walked out the house and went onto the street, ken.*

Mr Goodlad reported previous experience of informal housing arrangements, street homelessness and drug addiction, and other related tenancy management issues as a consequence of his chaotic lifestyle, including being evicted from a homeless hostel. Many of the trigger points highlighted in his description of his social housing tenancy – poor tenancy management, uncertainty about his security of tenure, severe financial hardship – were present in his description of his current living arrangements (and indeed my own experience of his accommodation). He was only heating one room due to the costs of doing so and was refusing to advise the landlord of his lack of hot water for fear of finding himself on the street again.

This difficulty in negotiating with people may be seen to offer insight into a possible disconnect between the services provided by authorities and the needs of their clients. For Mr Goodlad, he felt he was treated unfairly by the local authority in his dealings with them and as such saw being on the street and fending for himself as preferable. Both of these cases can be seen to again emphasise the need for the provision of appropriate support across the tenures. It is vital that tenants are not only aware of their rights, but feel confident – and receive independent support - in enforcing them.

The impact of a change of circumstances on housing provision can be felt equally keenly in the case of home-owners. Ms Howard<sup>35</sup>, a female participant in her late forties currently accommodated with her adult son in a social rented sector tenancy in Authority 3, described the circumstances behind her experience of being threatened with homelessness;

**Ms Howard:** *Well I was in a flat, a bought flat not far from here. [...] The work that had to be done... That sorta put a lot of sorta financial strain, because they were getting new roofs and harling. The communal costs was really high. And of course, again, like I was saying, when I bought I got into high interest. Because of the pressure I was put on for that money. Of course, when you work with the council, there's pressure again. So of course you're trying to get loans to pay off... You know what I mean? So I landed up, just sorta...*

**Interviewer:** *What was the pressure with working with the council?*

**Ms Howard:** *I think it was just because, with the council, you know what I mean, the wages arrestment. Yeah, so we're liable, and we were getting billed... I think it was nine or ten thousand. But with the discount...*

**Interviewer:** *For the communal works?*

**Ms Howard:** *Yeah. So of course, taking that loan out, I just sorta got myself into a bit of a financial struggle. The first time I've had a... And I landed up having to go down the bankruptcy route, at that particular point. Which was really just the most stressful thing I've done. But at that point I really didn't have any option. That would've been approximately 5 years ago. And of course, around that time I was caught into a high interest with my mortgage... So between my mortgage, council tax, electricity, I was probably paying out £1300 to £1400 a month. And working full time. And keeping my son through an apprenticeship. So I thought to myself, you know what, I cannot do this. I'm not going to be able to maintain a mortgage like this. You know what I mean?*

For Ms Howard, the pressure to meet inflated housing costs was compounded by the costs associated with common repairs to her flatted dwelling. In the mixed-tenure context produced by the Right to Buy privatisation policies of the 1980s (as well as owners being insufficiently aware of the responsibilities associated with owning a property with common parts) such unexpected costs can have a crippling impact on households' finances. For the Scottish Government's part, the requirement for local authorities to have 'Scheme of Assistance' arrangements in place to support private owners, coupled with legislation by which willing private owners can have works carried out in spite of those owners who are unwilling or unable to pay for them (such as the Housing (Scotland) Act 2006 and the Tenements (Scotland) Act 2004), owners are becoming more aware of their responsibilities and their ability to enforce the duties of others.

### ***Financial inclusion in current accommodation***

The vast majority of those interviewed in the PRS noted that they were in receipt of some element of housing benefit at the time of interview <sup>1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 14, 16, 17, 18, 19, 20, 21,</sup>

24, 25, 28, 29, 30, 31, 32, 33, 34, but it was relatively common to find that households were paying some amount of ‘top-up’ towards their rent – that is, an additional payment to make up the difference between their housing benefit entitlement (for full HB this would be the Local Housing Allowance rate) and their rental charge<sup>8, 10, 17, 18, 20, 24, 25</sup>. The majority of those paying top-ups were in Authority 2, with only 1 household in Authority 1 paying top-ups, possibly due to the comparatively lower PRS rents evident in this authority. In addition, some households were contributing to partial HB as they had non-dependents living with them<sup>4</sup>, or due to their incomes<sup>6, 16</sup>.

For Mr and Mrs Lennox<sup>25</sup> in Authority 2, a couple in their early forties with a young daughter suffering from a terminal illness, these top-up costs have had a substantial impact on their budget for both their previous and current accommodation;

***Mrs Lennox:** The council give us £392.32, and the way it's worked out I pay the £50 every four weeks on top, so they're getting £442.32 every four weeks [...] It's got to be taken out of the budget that we've got, because it's got to be paid, just the same as everything else, but I mean a lot of things have had to be subsidised because of it. I mean things have had to be cut back because of that. But eh, folk have to realise, well we've got to pay our rent. We've got to have a roof over our head, it's got to be done. [...] It's a lot easier than having to pay the £150 that was having to be paid at [our previous address], but it is hard. It is hard to pay the £50.*

These issues around affordability led Mr and Mrs Lennox to reflect on the roll-out of Universal Credit and how direct payments of housing benefit would likely impact on their circumstances and those in similar situations;

***Mrs Lennox:** The way things are going... [with Universal Credit] it's still going to be hard on us, because basically, what the council are doing now is, they're putting the rent money into our bank account, and then once we've done that, we've got to pay the £50 that comes in with that and we've got to take, like, the £442 out the bank... [...] Because I've always been... Pay direct to the landlord and then we don't have to bother about it. [sighs] It's harder doing it that way, because it's a lot more responsibility. Having to do that, because then it's... Well, what if something comes in that needs to be paid? What am I supposed to do? I can't touch the rent money...*

***Interviewer:** But the temptation's there?*

***Mrs Lennox:** The temptation's there.*

Households tended to report lower rental charges in Authority 1 whereby demand for accommodation was less urgent than in Authorities 2 and 3. Indeed, a number of landlords in Authority 1 reported that their landlords had agreed on a lower rental charge (equal to LHA) than they had originally been asking in order to secure the tenancy. This was not a common experience, and households paying top-ups was a more commonly cited phenomena.

Some of those interviewed highlighted their most recent move as offering more affordable accommodation than they'd previously been in. Mr and Mrs Ingram<sup>8</sup> in Authority 1 had been paying a substantial shortfall on top of their housing benefit payments for their previous accommodation. Mr Ingram had to retire from work prior to the birth of their 13 year old twins due to ill-health while Mrs Ingram acts as his carer and stay-at-home mother. Due to the very high cost of their previous PRS accommodation, the family was paying £340 from other benefits (including most of their DLA) to be able to afford their accommodation. The move to more affordable housing has had a profound impact on the family's ability to make ends meet and meant a 'big difference' not only to their financial circumstances but also with regard to their relationship, with the couple reflecting on how it had improved the family's cohesion. The shift to more appropriate accommodation also helped this family in their ability to afford gas and electricity. The Ingrams' previous property was very difficult to heat given its limited energy efficiency and size ('I was paying for gas and it wasn't heating up the house. It was actually costing us a fortune')<sup>8</sup>.

Appropriate accommodation in the PRS also often had a role to play in giving households a chance to move on in their lives that would have been more difficult to achieve in the social rented sector. For Ms Davidson<sup>4</sup> in Authority 1, the death of her mother had a profound impact on her life and her home in the social rented sector held a number of memories around this. As a result, her family spiralled into debt, culminating in the household being evicted. Being able to access suitable accommodation in the PRS - coupled with the provision of a support worker - offered her a chance to take control of her life and her budget;

**Ms Davidson:** *I realise now just how much of a danger my life was in by not doing anything. But now this gets paid by standing order once a fortnight off my benefit, so it's paid... And what money's left is mine for my gas, my electric, my food. And I now see I've got money that I can actually go out and say "Oh, I could buy myself a top" or something like that. But whereas before I didn't know where my money was going, I was just spending it but I had nothing to show for it.*

Ms Davidson continues to pay non-dependent charges for her adult son to stay with her as well as paying up her deposit, but at the time of interview was coping well ('It's going brilliant. I do actually have money left which I never seen before because, like I said, I didn't know what I was doing with it. But now, the rent's getting paid, the deposit's getting paid, the electricity-gas is getting bought, food's getting bought, which was something I never bought either'<sup>4</sup>).

Despite this, some households have had less positive experiences since moving into their latest accommodation in the PRS. Mr Kennedy<sup>24</sup> in Authority 2 reported during interview that he was currently in rent arrears, and had been having substantial difficulties in making ends meet since moving in. A hole in his window meant that he had great difficulty heating the property, and as such his energy costs were very high. Mr Kennedy advised that it took three months for this repair to be carried out, and as such this had an impact on his budget. In addition to this, he has recently fallen into rent arrears due to non-payment of a shortfall between his rental charge and HB, which he was unaware of. At the time of interview, Mr Kennedy was in recovery from drug addiction but described a still very chaotic lifestyle in spite of support. Taken together, these factors resulted in Mr Kennedy having to rely on food banks and finding discarded food.

**Interviewer:** *Do you feel you've had the chance to [spend money on non-essentials] with the situation you've been in?*

**Mr Kennedy:** *Not really, no. Not for full, like a full criteria of a normal life. I'm robbing Peter to pay Paul, you know what I mean? And then I need to do without things that I shouldn't really do without to get other things, and it's just a bad situation.*

**Interviewer:** *What kind of things are you doing without just now?*

**Mr Kennedy:** *Em, sometimes I've not got enough money to see myself right through for food. So end up going and doing the skips. I'm an ex-army, ex-forces, as I keep saying, and I've been taught how to survive and I can survive anyway, you know what I mean? So I do it. You're allowed three vouchers a year, to go to the food bank, and then after your three that's it. But it's a good thing that it's there.*

Other households described difficulties in the way housing benefit was administered as having an impact on their ability to make ends meet. The delay between applying for housing benefit and payments being made to the landlord was an issue also raised by a number of households<sup>12, 20, 25</sup>. Ms Lang<sup>12</sup> in Authority 1, for instance, was particularly concerned about how this delay would impact on her security of tenure in the PRS;

**Ms Lang:** *My worry is now the rent, because housing benefits take a wee while to pay it, I'm worried about whether I get kicked out, but [another RDGS worker] says that takes time. [...] I've got my three kids to think about. If it was me, I wouldn't give two hoots, if I get kicked out, fair enough. But I've got three kids to think about. [...] I'm worried. [My RDGS worker] says it'll be okay, but... I'm just panicking. I'll not sleep until I know that my landlord's got his money. Because I wouldn't like to be sitting waiting for rent money, and them not getting it either... [...] I know the landlord probably knows that people on the social, their rent's a wee bit late, I just feel it's unfair on my landlord, because he's gave me a house, he's let me move in before he got a payment, and I feel he's the one that's getting let down by me. And I feel that it goes on me, that I've let him down.*

For Mr Ferguson<sup>14</sup>, his zero hour contract meant that his entitlement changed regularly, and that this resulted in issues with rental payments;

**Mr Ferguson:** *I've been getting reasonably steady work, I've had to sign on every now and then. Sometimes I get maybe four hours a week, sometimes I get seven. So that's different, you're still signing on. It's the hassle of the signing on and signing off. Because you are zero hours, I mean you've got... If you have any work... Say you sign on, you've maybe signed on for two weeks, and you maybe have only X amount of hours, if you sign off, that'll last for a month. So you've got to go through all the rigmarole of doing it online, and it does take quite a bit of time. Even for me it takes... It still takes a good 30 minutes. You know, they call it a rapid claim, but it's not a rapid claim at all, because they ask you every single thing, and because you're private rent you've to list all your... Blah blah, estate agents, who's the owner, and this that, and you're going through all this paperwork time and time again, so...*

**Interviewer:** *Does that cause hassle then, with your housing benefit and with...*

**Mr Ferguson:** *Aye, because you don't get it! Well sometimes you don't get it because you put your claim in, and you might sign off in a week. I haven't heard anything about housing benefit. I've been down to see them. "Oh, well, we'll contact you in due course, but you've signed off again". So basically they just close the case. You don't get paid nothing.*

This situation is likely to become more common in the years to come, given the trends toward increasingly flexible working arrangements we are presently seeing, although elements of Universal Credit are aimed at resolving this issue to some extent.

A relatively small number of PRS participants were in employment at the time of interview, with three participants being part-time<sup>2, 16, 19</sup> and one participant occasionally carrying out informal, undeclared paid work. Some of the households interviewed highlighted issues around employment and affordability in the PRS, and how high rental costs could act as a disincentive to households finding employment. Ms Bannerman in Authority 1, for instance, highlighted the difficulties her family was having making ends meet in her current accommodation in the PRS, and related this back to the family's employment situation. At the time of interview, Ms Bannerman was working part-time with a local supermarket, while her father was off work long-term sick. The cost of rent in the PRS was a particular concern to this family, and led them to conclude they'd got something of a raw deal in the accommodation they have found themselves in;

**Ms Bannerman:** *See when you start working in the private sector? You're sorta talking about double the rent than what you would normally pay and it's... It's expensive, isn't it? [...] You think to yourself, "is it going to be worth me working?" And we don't want to be sitting about... I don't want to sit about, my dad doesn't want to sit about... But we think is it really worth working when we're paying nearly double what we'd be paying if we had a council house. I understand that the...*

**Mr Bannerman:** *That is the worst thing about it.*

**Ms Bannerman:** *Once you get... I've been stuck in the private sector since I was 18. [...] And I can't get out the loop, because there aren't any council houses, obviously, for me - but at the same time I can't save up enough of a deposit for a mortgage because I've been stuck in this private sector loop, and it's just constant expenditure. And you think... You know, you're sort of living day-to-day, rather than thinking "Right, this is my future, I'll put this aside". You just can't do it because... You're having to pay sort of, nearly... nearly double the rent if it was... if it was a council house, so I think that's a bit... We're a bit kinda worried about that, aren't we?*

This inability to save for the future was also echoed in the Bannermans' inability to afford many items they would have previously taken for granted ('We're having to budget for the wee extra things'<sup>2</sup>). At the same time, the family's financial difficulties had a clear impact on their ability to participate in society more generally, as well as again raising issues about barriers to employment. The family had to sell their car as it was felt this was not a

necessity they could afford, and were at the time of interview relying on other people to assist with transport. Public transport costs were also highlighted as a key issue for this family, particularly in the context of travelling to and from work, further highlighting the impact poor financial situations can have on wider inclusion.

This differential in affordability in the PRS was cited by some households as a key reason for wanting to access accommodation in the social rented sector ('It is a bit more... Sensible, having a council house. It's not as much money at the end of the day. [...] When my weans are big enough, and I've to go for a job, I might have to pay, like, a good amount to the rent that I'm in just now. And I'll have no money left. So in a way, I would like a council house. [...] With this option of being in a private let, it's kinda... You don't know because of the rent. Because it's £500, know what I mean?'<sup>13</sup>), while others noted that their rent restricted them in the amount of hours they'd be able to work ('If I was to go full time, I would probably not be able to... Obviously not get housing benefit and if we get... We go to a different [less overcrowded] house it's going to cost a lot lot lot more. And I wouldn't be able to afford that'<sup>16</sup>).

Some households also cited barriers to employment around the location of their current properties, including Mr Gemmell<sup>20</sup> and Mr Clelland – who both highlighted the limited employment opportunities locally as well as the difficulties in commuting. Ms Eccleston<sup>18</sup> similarly noted that the location of her property in a small village with limited transport links meant it was difficult to find appropriate employment that matched her skills.

## **Social needs**

### ***Neighbourhood issues and homelessness***

Negative neighbourhood attributes were cited by a number of participant households from both public<sup>12, 21</sup> and private<sup>1</sup> sectors as being a major contributory factor in their most recent experience of becoming homeless.

Ms Allan<sup>1</sup> is a young single parent from Authority 1 now living in a two-bedroom semi-detached property in the PRS. Her previous accommodation – also in the PRS – was a flat that broadly met her household's needs, but suffered from a number of anti-social behaviour issues that ultimately resulted in her having to leave her accommodation prematurely;

**Ms Allan:** *The flat was lovely, it was just, like, the stuff outside [...] There was loads of rubbish out the back door, so I couldn't get out to put my washing out or let my wee boy out there to play because it was dangerous, it was just... Like, the woman underneath me that used to live there, she left, like... It was her dog, she let her dog do the toilet and the grass was yon size and all that kind of stuff. I just wasn't happy in it. I was having, like, junkies [drug users] coming to my door and chapping my door at, like, stupid o'clock and just asking for folk and I was like "I don't know them" and they kept coming back every single night and I was like "No, I can't live here". [...] I don't know if they were drug dealing from the house but they were coming... Like, folk were coming to the door. Folk would stand at the bottom of the street waiting for them to come out and then they would go in and I was sitting... [...] The fact is I've got a wee boy there and I didn't want him to be brought up in that.*

A similar experience was reported by Ms Lang<sup>12</sup>, the head of a single parent family in Authority 1 who had previously been accommodated in the social rented sector. Ms Lang left her secure council tenancy fleeing domestic abuse and found alternative accommodation in the PRS, however negative neighbourhood attributes also played a role in her decision to leave;

**Ms Lang:** *The reason I wanted to move was because I didn't like the area. It was rough, and basically I was told by all the taxi drivers when I was coming with my messages that it's like a jail sentence when you move [there], you can't get out. [...] Nobody wants to move [there]. It's full of drugs. You can get drugs anywhere [there], you get mugged and everything. My daughter, she got her phone stolen and everything. Don't get me wrong, I was... [my former support worker] did say to me, "You know, you're in the nicest part of the council estate". She goes "But I know what you're talking about". I goes, "There's three drug dealers in my street, and there's only 10 houses", and they watched you.*

In total, 12 households from across the tenures made reference to their previous accommodation as being part of a negative neighbourhood environment. Feeling safe was a key part of this narrative, as was being able to live a full and fulfilling life without feeling unsafe or being disturbed by other people's negative activities. In many of these narratives, negative neighbourhood environments seemed to contribute to households' existing difficulties, whether that was in relation to their overall satisfaction with the property or with other social problems they might be experiencing while accommodated in that neighbourhood. Indeed, a significant number of households made direct reference to feeling restricted in what they could and couldn't do in their previous accommodation due

to a fear of the neighbourhood around them<sup>1, 4, 8, 10, 15, 17, 21</sup> sometimes as a result of threats of actual physical violence<sup>4, 8</sup> or as a consequence of criminality in the near vicinity<sup>1, 4, 20, 17, 21</sup>.

These reflections are significant for our purposes as they give us some degree of background to the neighbourhood issues often at the heart of homelessness and housing need. The feeling of safety and security was critical to most participant households' narrative, and being able to lead a 'normal' life was at the heart of this. It is also worth noting that a number of households who participated in the study also offered up narratives that involved some degree of 'othering', with drug-users and benefits recipients being commonly referred to in the context of negative neighbourhoods, while a number of interviewees made reference to the presence of homeowners as a positive influence on the neighbourhood.

### ***Social engagement in current accommodation***

With regard to how participants' move into their current accommodation in the PRS impacted on their ability to engage socially, most reported a broadly positive experience. Many participants described enjoying a good relationship with their neighbours, but it was clear during interview that the extent to which households engaged varied significantly. Some participants, for instance, were keen to talk about the positive, active relationship they had with their neighbours in their new accommodation and the different ways they interacted with them; ('The neighbours I've got round about me this time are absolutely second to none. The wee guy takes my bins in and out, and if he's not out I'll take his bins in and out'<sup>7</sup>, 'If I make, for example, these ginger nut biscuits, when I make them, I always make double the amount, I always make 40 now, and I take them out and I give 6 to the next door neighbour'<sup>14</sup>, 'They're a great laugh and that, sometimes I'm never in this house until night-time, because I'm up there during the day, sitting there, [...] having a laugh and that, carry-ons and that. I go there for my tea. They've got me up there all the time, because they don't like me sitting on my own. So they get me out the house, know what I mean? So I go up and sit up there, chill out with them up there and have a laugh. They come down and have their tea at mine and I cook for them.'<sup>28</sup>). Other participants highlighted the importance of their children being able to interact with other children their own age safely in the neighbourhood around them, and this was frequently referred to in the context of satisfaction with their property ('My weans get on with everybody round

there'<sup>8</sup>, 'there's weans next door for the weans to play with. The weans aren't getting shouted at for kicking a ball about in the street or whatever else, so it's a lot better'<sup>7</sup>, 'There's a wee girl next door the same age, em, or just in between my two, she's just coming up on three, so they go in and play with her, and she comes in and plays in here and stuff, so they're... they're making friends.'<sup>15</sup>).

For these households, then, a relatively active relationship with neighbours was seen as a positive outcome of moving into their most recent accommodation. For others in our sample, however, the ability to coexist peaceably with neighbours was enough. A common thread in how a number of participants described their experience was the idea that they minded their own business, and often expected others to do the same ('I keep myself to myself. They don't bother me and I don't bother them'<sup>11</sup>). Others highlighted small social conventions as having importance, with some contrasting this to that in previous accommodation ('The folk here... They say 'Good morning' to you, they say 'Hello' to you. Over in [my previous area] it's "Geez a lend of 2 quid", "Geez a lend of a fiver", know what I mean?'<sup>10</sup>, 'I don't feel isolated, I don't feel as if I'm somewhere that I don't belong. When I first moved in it's mostly older families that are... the likes of my parents' age. Things like that that are round about but... They say hello when they pass, or if you pass them, they speak to you and stuff like that, it is really nice'<sup>15</sup>, 'The fella next door, if I see him I speak to him and he speaks to me, but we're not in and out one another's houses or anything like that. So I'm quite happy here'<sup>17</sup>). Most participants were broadly positive about the neighbourhoods they were currently lived in, and this again often related to households' ability to participate socially ('You've got to think of the kids' safety and all that. [...] Compared with [previous street address in same area], the more I'm living in this one, the more I like it. The more I'm living in it, I like it more.'<sup>8</sup>, 'Everybody's got each other's backs, kinda thing, so it's a close knit community I would say. And it's not just like the wee area there, it's all the way down the street and round the corner and into the next street kinda thing, and they all talk to each other, so it is. It's not just a situation like a couple of houses talk to each other, everybody talks to each other. So it's good.'<sup>7</sup>).

Conversely, those with negative experiences of neighbourhood relations similarly saw this as closely related to their ability to enjoy living in their property. This was often down to a 'clash of lifestyles' with neighbours living in quite close proximity, and a number of participants discussed poor relationships with neighbours having a negative impact on their

life generally as well as their ability to participate in society fully ('We found out as well a couple of days after we moved in that above us is actually a temporary accommodation. There's been three tenants in there since. And that's been [...] That's been horrendous.'<sup>2</sup>, 'I've got problems with the neighbours up the stairs. She's a drug addict, ken. [...] I've put a complaint in. I don't mind anybody playing their music, but not at 12, 1, 2, 3 in the morning. It wakes you up, and it takes you about an hour, an hour and a half to get back to sleep and that. [...] As I says, I don't know what she's like. Neither I don't. And I wouldn't like any hassle coming to the door.'<sup>21</sup>).

Taken together, these anecdotes – positive and negative - give an insight into the different ways that participants engaged with their neighbours, and the aspects of neighbourliness that they felt to be significant in their societal participation and living a full, happy life.

With regard to relationships with family and friends, this was critical in many participants' narratives around satisfaction with their property. Some participants, for instance, noted being able to both give and receive support from their family as a result of the proximity their new home afforded them and as noted previously this was cited by a number of households as a key reason for choosing their current accommodation.

A number of those interviewed noted that they had more interaction with their family since moving due to being in closer proximity to them. Ms Davidson in Authority 1, for instance, noted that because of the area she was in in her previous accommodation in local authority housing some members of her family were reticent to visit. Since moving to an area with a better reputation, she noted that she was more involved with her family than before ('I see more of my kids now than what I did when I stayed over there, because they wouldn't... [my daughter] wouldn't come near the door. I had to meet her in the town if I wanted to meet her because she didn't like the area. So now I've got my family back, which is what it should've been. And that's gave me a goal to, you know, like, go on.'<sup>4</sup>). For Mr Anderson in Authority 2 - who had a somewhat strained relationship with his family as a result of his addiction issues - living closer to his daughter meant he was able to have informal meetings with her and begin building a relationship with her ('It's got me closer to my daughter. Just because she's just round the corner. She's in the next street. And she takes a dog, an old man's dog a walk at 8 o'clock and she sometimes walks by and whistle and I'll go out with her. We'll go for a walk with the dog. Just to try and catch up with her'<sup>10</sup>).

Some households, however, noted the trade-off between being able to live a peaceful life in a home they considered to be in a ‘good’ area against having family within close proximity (‘I think if I was in the town it would be easier for his grandparents to take him to school and things. But then it’s... You know, I do like it up here, and I know a lot more people in the town though’<sup>18</sup>).

### ***Changes to health and mood***

A number of households made reference to improvements to their health in moving to their current accommodation. For Mr Napier in Authority 1, who left his previous accommodation following the breakdown of his relationship, his 2 years in his current accommodation have been profoundly positive. During interview he highlighted the improvements to his mental health he’d experienced since moving into accommodation in the private rented sector:

**Mr Napier:** *This is the best thing that’s happened to me for a long, long time, and I’ve had a lot of good times and a lot of bad times. I’ve had manic depression for nearly 30 years, and I nearly died, know what I mean? I’ve had a lot of things that’s happened to me in my life, so when you get... It’s a major thing in your life getting a nice house, and I absolutely love the place I’m in just now. I love everything about it. It’s... It’s basically... Ideal’s the word. Because I walk about, smiling sometimes, quite a lot, because I’m so happy in that house.*

All of the households interviewed with direct experience of drug and alcohol addiction noted that moving into their current accommodation in an area of their choosing had allowed them a better chance of recovering from addiction. Ms Campbell<sup>3</sup> in Authority 1 reported having had a ‘bad time with heroin’ while living in long-term temporary accommodation, and her most recent move into settled accommodation in the PRS meant being ‘away from her old associates from the drugs and things’<sup>3</sup>. This property’s proximity to her family meant that she was able to receive critical support in this recovery journey. Ms Campbell had no local connection to the area due to the length of time her family had been in the area, and as such without the PRS she would have had significant difficulties in accessing appropriate accommodation near to her family.

A similar experience was reported by Mr Anderson<sup>10</sup> in Authority 2, who was unable to access local authority accommodation due to being previously evicted for poor tenancy management. At the time of interview, Mr Anderson had been in settled accommodation

in the PRS for a period of 18 months, and this experience contrasted considerably with his time in temporary accommodation ('Because basically I was... I was using... heroin, cocaine, crack, pills. You name it. And then the minute I left it I came here, I've been clean ever since'<sup>10</sup>). Having suffered from depression for many years and having attempted suicide on a number of occasions in the past, Mr Anderson noted an improvement in his mental health and his ability to engage with friends and family ('It's gave me my own place. It's gave me my own flat. Ken? It's clean, tidy, I'm not ashamed to invite anybody into it, it's maybe not the best looking of flat, but it's clean and tidy'<sup>10</sup>). Equally, the support he was receiving through the RDG scheme allowed Mr Anderson to improve a number of other aspects of his life and become more involved in society generally. With regard to his support worker, he noted that 'I don't know where I'd have been without her'<sup>10</sup>, and spoke about a drop-in centre for people in recovery he'd become involved with since moving into this accommodation, as well as being assisted in accessing a bus pass that was getting him out and about. These improvements were – unfortunately – tempered by worries that his discretionary housing payment may be cut in the coming year, leaving him to find the money to cover the shortfall with his rent in the PRS ('I'm not good with problems. A wee thing like that, it's like that to me [motions it would seem like a big problem]'), while being concerned about the forthcoming withdrawal of housing support ('[I've not had any problems so far] because [RDGS support worker] deals with all that. I don't know what I'll do when I lose her. Because she's been with me for a year and a bit. I've been in hospital, out of hospital, and she's always been there. [...] I'm dreading her coming and saying one Wednesday, "listen [Mr Anderson], next week's my last week"'<sup>10</sup>).

A number of other households reported health improvements as a result of moving from accommodation in a poor condition into better quality housing. For Mr and Mrs Ingram in Authority 1 – who moved from another property in the PRS where the landlord failed to meet his obligations with regard to maintenance and where they struggled to afford rental payments – their move to their most recent accommodation improved their position considerably and reduced stress in the household ('Sitting back in the place that I'm watching the kids growing up in. That side. [...] Not having all the problems, fear of flooding, the heating not working, financial [problems]. And it's a better relationship basically. [...] We're not at each other's throats [...] We're a lot happier'<sup>8</sup>). For the Ingrams this move was a positive one ('It's like somebody's lifted a weight off my shoulders. Is the way I feel. With all the problems we were having...'<sup>8</sup>), but nevertheless,

it is equally important to note that the household identified the insecurity offered by the sector as a major cause of the stress the family was facing in the first place ('All the problems we had, and everything else, in the last five year... And having to move, move, move. [...] Move, move all the time'<sup>8</sup>). This family had been in their accommodation for 10 months at the time of interview, and security was for them still a key concern. Nevertheless they felt that informal assurances from the landlord had put them at ease for the foreseeable future at the time of interview.

For a number of other households, the move to their most recent settled accommodation also meant improvements to their households' physical health. For some this meant moving from accommodation that was in a poor physical condition ('it's a lot healthier for [my children] as well, because they're not breathing in damp'<sup>13</sup>, 'our bedroom was full of dampness, the guy came in and he painted it, and sprayed it... Because we suffer from asthma. We had our bed in the living room, me and my husband were sleeping in the living room because the place was that bad with dampness. We couldn't breathe, and I thought "Well, it's not liveable, we need to find somewhere else, we can't stay here. It's not... It's not right"'<sup>25</sup>), while for others this meant moving into accommodation that better met their family's physical needs ('It's all on the level, which is a lot better for mum. [...] She ended up housebound because she couldn't do the stairs. [...] My mum manages to get out a lot more because she can go out and sit in the garden and she can get out to hang a washing out and stuff like that which is... It's been really good for her because she can get out and she can do a lot more that she was restricted with because of the stairs in the flat. So her health is improving. Her attitude and her demeanour is improving because she's not just sat in a chair doing absolutely nothing all day every day'<sup>15</sup>). This experience was again not uniform across the sample, and a number of participant households noted the experience of moving into accommodation which met some of their needs but was ultimately unsuitable for their physical conditions. Ms Henderson in Authority 2 left her previous, secure accommodation in the social rented sector to get away from anti-social behaviour, but her property in the PRS quickly proved to be physically unsuitable ('I do, I still like the flat, but it's just [...] the bath is getting... It's just getting in and out. That's the only problem I've got. [...] I'm absolutely exhausted. I'm knackered. And with me staying [up three flights], oh no'<sup>21</sup>). Similarly Ms Dempster in Authority 1 was able to access accommodation close to her daughter to receive support, but quickly began to struggle with her upper cottage flat ('the stairs are a

killer. the landlord was out today and he's got another flat coming up in this block, downstairs. [...] I'm beginning to wonder whether I should take it or not. Because it would be a lot easier. [...] For, you know, safety's sake. Because the stairs are a nightmare'<sup>17</sup>).

## **7.5 SUMMARY**

As we have seen then, the PRS is understood by homeless households to offer a considerable number of advantages, particularly with regard to the ability to access good quality accommodation in areas of their choosing. These benefits were particularly borne out where this allowed households to achieve improvements in social inclusion and participation, such as being more able to engage with friends, family and neighbours, or experiencing improvements in their health related to more settled or more appropriate accommodation. This was contrasted with households' understanding of the statutory homelessness system which, to many, was seen as offering very limited choice and poor outcomes, with restricted availability in desirable areas and long waiting lists. The choice and quality of services offered by the sector were, however, often constrained by factors out-with households' control. A number of barriers were seen to exist which restricted the choice of properties open to homeless households, while the unequal power relationship between landlord and tenant – in the context of relative insecure contracts – meant tenants were often unable to hold their landlords to account and achieve their rights. As a result, homeless households were less able to achieve the standards and choices offered to those with greater buying power, more choices and greater social capital. These issues and their implications will be discussed in far greater depth in the Discussion Chapter which follows.

## 8. Conclusions and discussion

### 8.1 Aims and research questions

This thesis sought to consider the extent to which responses to homelessness in Scotland have changed in recent years, and the role the PRS has played in these changes. As such, the study looked to answer the following questions:

**Research question:** *How has the operation of the statutory homelessness system changed in the last 10 years?*

**Research question:** *What role has the PRS played in the operation of the statutory homelessness system?*

The study was also interested in determining how the PRS was being used on the ground by local authorities, the advantages seen in doing so and the barriers perceived to stand in the way of making greater use of the sector. The study sought to respond to the research questions:

**Research question:** *How have local authorities utilised the private rented sector in connection with homelessness policy?*

**Research question:** *What advantages and barriers do local authorities identify with regard to the use of the PRS and what impacts do they think this has on homeless households?*

In addition to this desire to discover how the PRS is being used as a part of homelessness policy and practice, the study was particularly concerned with understanding how homeless households themselves characterised and understood both their experiences of homelessness and of the PRS. The study sought to build an understanding of households' social inclusion and exclusion and the impact settled accommodation in the PRS had on this. As such, the study sought to determine:

**Research question:** *How do homeless households and households threatened with homelessness characterise and understand their experiences of housing need, homelessness and the homeless system?*

**Research question:** *To what extent do the experiences and views related by homeless households and households threatened with homelessness reflect the benefits and disadvantages discussed in literature in relation to private involvement in welfare?*

**Research question:** *To what extent can it be said that settled accommodation in the PRS has had an impact on homeless households' social inclusion and exclusion?*

## **8.2 Major contributions**

This thesis makes a number of original contributions to the literature around homelessness and the PRS, and how homelessness policy and practice in Scotland have impacted on those they seek to serve. Firstly the thesis contributes towards literatures around homelessness and Housing Options by considering recent trends in statutory homelessness, both in the context of theoretical perspectives and current policy and practice. The thesis looks at statutory homelessness through a critical lens and considers how the expansion of rights for homeless households since 2001 and the implementation of Housing Options and homelessness prevention approaches have impacted on those who apply as homeless and, indeed, those who do not. As the dramatic reductions in statutory homeless presentations since 2010-11 have been a key issue in debates around homelessness policy and practice in Scotland in recent years, this thesis looks in greater detail at these in order to understand what these tell us about the practical implementation of these changes but also within the context of theories of welfare and homelessness. The research found evidence that while the 'gatekeeping' described by Pawson and others may indeed be taking place, this is not being exercised disproportionately against particular household types or by previous tenure. Furthermore, analysis suggests that those being diverted are those who would have previously been less likely to be determined to be in 'priority need'. This raises further questions about whether Housing Options and homelessness prevention approaches are in practice better serving the needs of this group or going against the spirit of the legislation in denying their rights.

The thesis also contributes to deepening our understanding of the extent to which the PRS is being used by local authorities to respond to the needs of homeless households, the

means by which they do this and their motivations. As such, the thesis contributes to debates about privatisation in welfare by considering how shifts towards greater private involvement have been justified, the benefits seen by practitioners, the barriers to achieving this and the extent to which such shifts have been successful in the field of homelessness policy. In line with the Scottish Government's strategic focus on the PRS as a housing option (Scottish Government, 2007, Scottish Government, 2009b), the research found increasing but still relatively limited use of the PRS in meeting the needs of statutory homeless households, as well as evidence of the role played by the sector in meeting the needs of homeless households who failed to make a formal application. The scale and nature of PRS use varied considerably between authorities, however most authorities had some means by which the sector was utilised, with Rent Deposit Guarantee schemes being the most common of these. Many of the benefits cited in the literature in relation to both privatisation generally and private involvement in homelessness specifically (such as increasing choice, improved access to a wider range of services and removing pressure on the public sector) were identified by local authority officers as potential benefits of making greater use of the PRS.

The primary contributions made by this thesis, however, are around homeless households' experiences of homelessness, housing need and the PRS. The thesis contributes to debates around homelessness in policy and practice by offering a discussion of the nuanced views and complex decision-making processes of homeless households entering the PRS. The thesis contributes to our understanding of how homeless households themselves characterise the homeless system, and how the often bureaucratic allocations processes of the social sector are interpreted on the ground. The thesis also makes a significant contribution with regard to how homeless households themselves understand the PRS as a housing option, the benefits they see to this and the factors which often tempered these benefits. The literature portrays the benefits of privatisation being realised in welfare recipients' ability to act as consumers. This thesis suggests that while many of these benefits are being realised in the experiences of homeless households entering the PRS, a variety of issues in the PRS still act to constrain the choices and rights of many vulnerable and/or low-income groups generally and homeless households specifically. The thesis makes a further contribution to the literature by presenting narrative data in relation to how homeless households' move into accommodation in the PRS impacted on their social inclusion. The thesis discusses inclusion and exclusion as reflected in households'

housing, financial and social needs and reflects on the role of the PRS's contribution to these, both positive and negative.

At its broadest, then, the thesis contributes to theories of privatisation with findings which sit somewhere between the polarised views presented herein. On one hand, these perspectives remind us of the considerable constraints on choice many homeless households face. It is important to remember throughout that the benefits these households receive as a result of exercising choice are often far less than those enjoyed by more affluent, confident consumers. On the other hand, it is clear that many of these households found considerable value in the PRS despite the constrained choices they experienced. While the PRS may not be their ideal or long-term housing solution, households benefited from the plentiful supply of available stock in the PRS at the time of their crises (avoiding the need to enter temporary accommodation or make a formal homeless application) and in locational choice (outside often stigmatised areas where social housing stock is available). As such while choice is constrained for many homeless households entering the PRS (with recent changes to LHA making access to the sector more difficult for many of those who would benefit from it), there are considerable advantages to utilising the sector to meet the needs of homeless households where appropriate support is provided.

### **8.3 Summary and discussion of key findings**

#### **Homelessness and the PRS in policy and practice**

Recent reductions in the number of homeless applications have been variously attributed to the effective implementation of Housing Options and homelessness prevention approaches as well as to alleged 'gate-keeping' of services in local practice. As such, it has been suggested that certain homeless households could be being diverted away from making a homeless application towards alternative Housing Options – such as the PRS - potentially constituting a substantive denial of rights (Anderson, 2009). This study found that while the policy and practice framework in Scotland has changed substantially in recent years, the demographic characteristics of those making homeless applications have remained broadly consistent. Single homeless households continue to make up the vast majority of applicants, and this has changed little during the period for which data was available (2002-03 to 2013-14). The ages of main homelessness applicants have also changed little during this period, with the majority of applicants being under the age of 35. Assessments similarly appear to have seen only marginal change, showing similar demographic

characteristics to the trends in applications, although single households have benefited to some degree as a result of the expansion of rights brought about by the abolition of the priority need criterion. These demographic trends are worthy of comment, as they suggest that reductions in homeless applications are following similar trends across household types and age groups. As such, it can be argued that no particular household type or age group is being disproportionately disadvantaged by Housing Options and homelessness prevention approaches. At the same time, the study found little evidence of major shifts in the kinds of accommodation from which households were making formal applications. The narrowing seen between the number of applications and the number of acceptances, coupled with this relative demographic consistency and falling application numbers suggests that the period since 2010-11 has seen no major, consistent diversion of particular groups, but instead the diversion of households who would typically have been unsuccessful in being owed a duty. This finding suggests that, rather than diverting households based on demographic characteristics or previous circumstances, the Housing Options framework is instead acting to divert those who would have previously been unsuccessful in being accepted as owed a duty. As seen in the literature, the original stated intentions of the legislative shifts in homelessness since 2001 have broadly been about removing distinctions between homeless households in the services they receive. This shift from a model of homelessness emphasising '*minimum rights for the many*' towards one more in tune with '*distributional justice for all*' might be seen to some extent in these trends as application and acceptance rates have broadly followed a similar trajectory across household types, age groups and previous housing circumstances. The diversion of homeless households who would have previously been rejected as 'not priority' or 'not homeless', however, raises further questions about the extent to which this is borne out in practice.

Whether Housing Options and homelessness prevention approaches represent a substantive denial of rights or a shift towards a model of homelessness which recognises difference and a lack of uniformity in households' experiences of homelessness remains to be seen. The heterogeneity of homelessness experiences has become increasingly important in the literature, with a 'new consensus' emerging which recognises the need for responses to homelessness that are equally responsive to individual circumstance (Neale, 1997, Fitzpatrick, 2005, Anderson and Christian, 2003). Housing Options and homelessness prevention approaches, on paper at least, could be argued to offer the actualisation of these

perspectives, with authorities providing a variety of solutions to homelessness tailored to meet the needs of individuals, ranging from options advice and signposting through to mediation and advocacy. How these approaches are developing in practice is another matter, beyond the scope of this study. Statistical data has thus far only been collated for one year of operation (2014-15) using the PREVENT1 form, and completion of this return seems inconsistent amongst authorities. This is an area where further research, quantitative and qualitative, is necessary in order to better understand what we are seeing in practice.

Variably implicit and explicit within the shift towards Housing Options and homelessness prevention was an acknowledgment of the PRS as a means by which housing need could be met to a greater extent. The Scottish Government sought to promote improvement in the PRS, coupled with exploring a greater role for the sector in meeting housing needs and responding to homelessness (Scottish Government, 2007, Scottish Government, 2009b). Legislative changes were made in 2010 that allowed local authorities to utilise the sector to discharge their duty to homeless households providing certain conditions were met (Scottish Government, 2010a), while greater regulation of the sector and a more pro-active role for landlords sought to improve management standards in the sector.

Recent years have seen the PRS expanding as a housing tenure in Scotland, and this study found that the sector was indeed playing an increasing role in accommodating households presenting as homeless. In spite of the significance placed on the sector by the Scottish Government, its role in resolving statutory homelessness remains relatively limited, particularly with regard to households accepted as being owed a duty. In line with findings of previous studies on the use of Section 32a (Scottish Council for Single Homeless and Crisis, 2011), local authorities were using the PRS to discharge duties owed to statutorily homeless households only to a limited extent. Nevertheless, this study found that the role for the sector *was* increasing, albeit in resolving homelessness and housing need as part of the wider Housing Options approach, through PRS access schemes and through formal and informal arrangements with PRS landlords. How the sector was utilised in practical terms was seen to vary considerably between authorities, but most acknowledged an increasing role for the sector. Rent Deposit Guarantee schemes were the most common means by which the sector was utilised, as with the findings of similar studies (Rugg, 2003, Crisis, 2011). The study found that local authority officers saw a number of considerable advantages to making greater use of the PRS to accommodate homeless households. Foremost amongst these was the belief that the PRS would reduce the pressure on social

housing stock. Equally, for authorities with limited availability in the social rented sector, the PRS provided an alternative form of settled accommodation for those experiencing housing need, increasing the choice offered to these households. These pragmatic responses to housing need are very much in line with the rationale for using the sector offered by the Scottish Government in recent years, even if the way the sector is being utilised is different from that originally envisaged (Scottish Government, 2007, Scottish Government, 2009b, Scottish Government, 2010a). The PRS was seen by local authorities as offering applicants greater choice and allowing access to desirable locations, in contrast to the limited choice often offered in the social rented sector. This was particularly the case for homeless households whereby the number of ‘reasonable offers’ owed is frequently ‘one and one only’.

The literature around privatisation generally and use of PRS in homelessness specifically also highlights choice as a key advantage of private involvement in welfare provision. The introduction of market mechanisms in the provision of welfare (or ‘marketisation’) is contended in the literature to offer a number of distinct advantages, offering improvements in the overall quality of service, efficiency and cost-effectiveness over public provision (Drakeford, 2000). Choice and competition are understood to drive these improvements; as providers vie for business they will necessarily adapt to improve the quality of their product, their responsiveness to customer desires and the cost of providing their service (Le Grand, 2007, Bartlett and Le Grand, 1993). In the case of the PRS, the choice offered to prospective tenants is borne of the plentiful supply of accommodation in this sector (as well as the ways private properties are marketed) in comparison to the social rented sector. Social rented sector properties have traditionally been allocated in a bureaucratic fashion, although some authorities and RSLs have moved towards choice-based allocation models.

Present in both the literature and the estimations and experience of local authorities on the ground, however, was an understanding that making greater use of the sector was likely to be tempered by a number of barriers. Affordability and changes to the Local Housing Allowance (LHA) under welfare reform were the most commonly cited reasons for this in the experience of local authority homelessness strategy officers. Accessing suitable properties within the LHA was often difficult, and there was seen to be some potential for households to become stuck in a ‘benefits trap’, where they were better off unemployed or underemployed due to their high housing costs. These considerations in turn raise questions about how real the choice actually is for many homeless households entering the

PRS. Affordability has long been cited as an issue within the PRS (Kemp, 1992, Kemp, 2004), with the most recent studies in Scotland indicating that a far higher (and increasing) proportion of households in the PRS are spending more than 25% of their incomes on housing costs than in the social rented sector (Scottish Government, 2009c). Furthermore, and particularly relevant for our purposes, households accessing accommodation in the PRS who are in receipt of benefits are restricted to receiving no more than the LHA towards housing costs. Recent restrictions on the amount of LHA payable to single people under the age of 35 to a ‘single room rate’ has arguably made the PRS unaffordable for many homeless households. As such, choice for this group – demonstrated to represent a very high proportion of homeless applications – was seen by authorities to be likely to be severely limited, if indeed the PRS remains an option for them at all. Some innovative solutions were in place amongst some local authorities to assist this group, including a scheme to assist single households to find housemates also in receipt of the ‘single room rate’ in order that they could together afford to enter the PRS. Despite this, affordability remained a key concern particularly in areas where sharing was not common. As ‘single room rates’ have been proposed to be applied to the social rented sector in the future as part of the welfare reform agenda, this is likely to cause further difficulty for an already vulnerable population, particularly when accessing properties owned by RSLs, which have traditionally been more costly than local authority stock.

The study also found that the limited availability of suitable accommodation in the PRS had impacted on local authorities’ ability to make greater use of the sector, coupled with landlords’ unwillingness to take on homeless households. These issues were particularly prevalent in rural authorities with relatively small private rented sectors, however a number of large urban authorities also had difficulty attracting landlords to their Rent Deposit Guarantee schemes. Landlord preferences have long been understood as critical in the PRS. The literature shows a clear preference amongst landlords not to accommodate households in receipt of housing benefit or LHA (Scottish Government, 2009d, Crook and Kemp, 1996) as well as a preference not to accommodate homeless households (Scottish Government, 2009d). Recent studies into landlord attitudes have, however, indicated that a significant proportion of landlords *would* be willing to let to homeless households providing certain criteria are met (Scottish Government, 2009d, Crisis, 2012). PRS access schemes often offer such a bridge between landlord and tenant by giving certain assurances, and the prevalence of Rent Deposit Guarantee schemes in particular

demonstrates the importance placed on these by authorities looking to make use of the sector. Interestingly, some authorities noted a recognition that while availability in the sector was at the time of the survey relatively high, this may change in the future. This view is perhaps supported by the high proportion of part-time landlords found to be operating in the sector in the Scottish Government's recent review of the sector (Scottish Government, 2009d), with many of these projected to leave the sector when market conditions for selling become more favourable.

Perhaps unsurprisingly, a common reason given by local authorities for failing to make greater use of the PRS was statutory homeless applicants' unwillingness to consider the sector. The relatively limited security offered by the PRS in comparison to the social rented sector, as well as the cost factors at play, were seen as significant barriers to many homeless households entering the PRS. Security of tenure in the PRS, particularly since deregulation, has been governed by arrangements that sit somewhere between the competing positions of landlords' desire to reclaim the property with as little notice as possible and tenants' desire to remain in the property for as long as they wish (Kemp, 2004). In practice, however, it has been contended that the role of the contract may have less of an impact on security than prevailing market conditions (Harloe, 1985), while others have contended that increasing security of tenure may act against tenants' best interests in the long run (Ball, 2010). At the time of writing the Scottish Government is currently reviewing the tenancy regime in the PRS with a view to enhancing security in the PRS, however at the present time the PRS remains far less secure than the social rented sector. In the current homelessness policy context, households who are found to be unintentionally homeless will be entitled to permanent, settled accommodation. As such offering the PRS to statutorily homeless households is likely to bear only limited fruit, as many will opt to exercise their rights to permanent accommodation in the social rented sector. Again, however, choice is key and if households feel the quality, location or type of accommodation on offer does not meet their wants and needs, the PRS can become an attractive option for both statutory and non-statutory homeless households. There remain, however, significant barriers to utilising the PRS and the expansion of the sector as a provider of welfare to homeless households is unlikely to increase significantly unless these can be adequately surmounted.

## **Homeless households' experiences and outcomes**

With regard to how homeless households themselves understood and characterised their experiences of the PRS, this thesis found a complex picture, with the full spectrum of views on the sector as a housing option represented. Within participants' narratives were hints at the multitudinous competing priorities in households' decision-making processes, giving an insight into the complex considerations being made by some homeless households entering the PRS. Intertwined with how households understood the PRS were their views of homelessness, Housing Options and the homeless system. Homeless households interviewed reported varied experiences of Housing Options and the formal housing advice they received. Participants typically reported being advised of limited availability of stock in the social rented sector, considerable waiting times and a perception that if they 'went homeless' they could be allocated accommodation 'anywhere', losing choice and self-determination in the location, type and quality of accommodation they received. Many local authorities operate a policy whereby homeless applicants receive a limited number of reasonable offers – often only one offer – of permanent accommodation, either in local authority or RSL accommodation prior to the local being deemed to have discharged its duty. Indeed, the three authorities where this study was conducted all offered only 'one reasonable offer' to homeless households. As a result of this, households often felt that, although they could select the general area they wished to live in, their choice was considerably constrained by making a homeless application. In addition, some reflected a belief that homeless households were often accommodated in the areas where no-one else wanted to live, whether through deliberate clustering in allocations practice or through the availability of properties in low demand areas (supporting Fitzpatrick and Stephens, 1999, Fitzpatrick, 2005). This limited choice was often related back to how households felt they were being perceived by society as a whole, with a belief among some participants that homeless households were often stigmatised and clustered together in allocations.

Of particular significance was the often very negative views the study found about the homeless system generally and temporary accommodation specifically. Participants often understood temporary accommodation as a 'precondition' to accessing the rights associated with statutory homelessness duties, and there was a commonly-held reticence amongst participants to make a formal homeless application for this reason. Within these narratives was an intensely negative view of the temporary housing offered to homeless

households, particularly where households were required to share with other homeless people. A great deal of stigma could be seen to be attached to temporary accommodation, statutory homelessness and other homeless people, with similar views echoed across all three local authority areas. Participants frequently characterised temporary accommodation – particularly hostel accommodation – as being populated by drug-users and alcoholics, with households often ‘othering’ those who needed to rely on them. These views were common both among households with and without direct experience of temporary accommodation. Additionally, for those in recovery from drug and alcohol addiction, staying away from temporary accommodation was seen as a means of staying away from the temptation to use. The high cost of temporary accommodation was also described by a number of households as being of particular concern. For those who were working, the rents – typically far higher than rents in the social and private sectors – meant that accessing temporary accommodation was either not an option or took up a very high proportion of their wage. A ‘trial by fire’ narrative emerged in participants’ reflections on temporary accommodation, whereby some noted wishing they’d endured the negative elements of temporary accommodation in order to access the security, low cost, management standards and other benefits associated with the social rented sector. Some noted that if they had been single they would have entered temporary accommodation in order to access these benefits in the long-run, but felt they couldn’t do this with their children because of this perception of temporary accommodation as an inherently negative environment.

As a result, many households threatened with or experiencing homelessness opted to reject making a formal application in favour of alternative housing options, particularly in the PRS but also including informal housing solutions. For many this was a positive choice, about maintaining control in their lives and responding to their situations in ways that best met their households’ needs and aspirations. The prevailing view of statutory homelessness as a ‘last resort’ with often negative consequences is a concerning one, and suggests that the expansion of rights since 2001 has had a limited impact in practice when it comes to reducing stigma and encouraging equity amongst homeless applicants. This thesis suggests that a confluence of factors – including allocations policies, availability of housing stock, vulnerabilities amongst homeless groups and stigma have contributed to a position whereby many households see making a statutory homeless application as a

negative, with some even noting they would sooner sleep on the streets than formally apply for assistance.

These reflections are interesting as they suggest an experience and understanding of homelessness that is out of kilter with the current direction of travel in Scottish homelessness policy and practice. The expansion of rights in policy since 2001 has promoted a focus on ensuring equity between homeless households. The views expressed here suggest a more complex picture as to how homelessness services are operating on the ground and highlight a perception of conditionality in their provision. This is a very concerning finding as these perceptions may in practice result in households in need of assistance seeking less appropriate solutions and being denied the services that they are due. In some cases households in need will avoid services altogether and while this is appropriate for some, negative perceptions of statutory homelessness might discourage access amongst those who would greatly benefit from housing advice and support services. Those entering the PRS independently for instance will not be assessed to determine their housing support needs (as they would in entering the PRS through an RDG scheme or in making a formal homeless application). These needs could in be considerable, and the absence of support in these cases is likely to result in further instability and limit tenancy sustainment. Equally, those relying on informal housing arrangements are unlikely to be in the best position to participate in society by any number of measures, and are also likely to be in a tenuous position with regard to housing, as suggested in the literature (Bramley, 1988).

Most participants living in the PRS expressed considerable – if sometimes qualified – satisfaction with their accommodation. Indeed, this study found that many of the stated benefits of private involvement in welfare highlighted in the literature did indeed find expression in the reflections of homeless households entering the PRS. Critical to many households' narratives, for example, was the choice offered by the PRS in contrast to that offered by the social rented sector. Choice had different significance for different households, but most explicitly recognised this as a major benefit of being able to access the PRS. For some homeless households, this meant access to accommodation that was close to their families, in order to give or receive support. For others, it meant being able to avoid negative influences or anti-social behaviour in areas they had prior knowledge of. Other households saw the benefits of choice in being able to select accommodation of a good standard in desirable areas that met the needs of their families. It is critical to

recognise, however, that the choice offered to these households was often far more constrained than that offered to more affluent and confident consumers in the sector. A considerable number of barriers were found to be in play throughout many households' narratives, including restricted choice as a result of affordability, availability, stigma and landlords' preferences. While households were able to exercise choice in the market resulting in a number of benefits, this choice was considerably constrained for a number of reasons. Choice is seen as critical in the literature around the 'marketisation' model of privatisation, with benefits contended to arise from the presence of competition in the provision of services. As private providers vie for business, they will seek to improve the quality of their services, become more efficient and be more responsive to customer desires (Drakeford, 2000, Glennerster and Le Grand, 1994, Le Grand, 2003). Critiques of marketisation in the provision of welfare services contend that unequal power and knowledge differentials between service users and providers may in practice lead to reductions in service quality (Propper, 1993, Walsh, 1995), or open vulnerable households up to exploitation by unscrupulous providers taking advantage of their relative position of power (Walker, 1984). With regard to our research, it was clear that such unequal power relations were in play in some participants' experiences. This manifested in a number of ways, including through tenants' unwillingness to hold landlords to account with regard to repairs, disputes around landlords withholding tenancy deposits and in the services landlords provided. These power differentials led to barriers – both real and imagined – to tenants receiving an optimal service in the PRS. The threat of 'no grounds' eviction hung over many tenants' heads, and the potential impact this would have on their ability to access future tenancies did not escape them. As such while private involvement served many of these households well, there remained many important caveats restricting them in their ability to access services they would have taken for granted in the social sector, with its increased security of tenure.

Understandably, given the unexpected personal crises that often lead to homelessness, the PRS was seen by some participants as a means by which they could quickly secure alternative accommodation. The relative flexibility of the sector was highlighted by some as an advantage of the PRS, and the relative lack of regulation (coupled with a weak sales market) meant that supply was consistent. Equally, the need for the private sector to advertise availability – in contrast to the bureaucratic processes of the social rented sector – meant households were able to make active choices and make decisions accordingly.

Availability of good quality accommodation will, of course, necessarily vary greatly depending on market conditions. Some participants equally noted the prevalence of properties on the lower end of the market where service standards and conditions remained poor because they realised households had little alternative but to accept these standards.

Crucially, this study found that households' perceptions of the PRS as a housing option were often the result of quite complex negotiations between the advantages they saw in entering the sector and the comparatively limited security offered by the sector. This 'trade-off' was clearly evident in many of the narratives that formed this element of the research. For many, the PRS was seen as a home 'for now', but the lack of security meant that they felt to varying degrees that they would need to at some stage move on to somewhere else. This was of more importance to some households than others, and those who had moved frequently tended to be the most determined to find a secure place to call their own. Notions of 'home' were key in many households' narratives, with some feeling aggrieved about having to move on after having invested time and effort into the property, while others felt they were 'paying someone else's mortgage'. Finding appropriate accommodation in the social rented sector was posited by many households as being something that they aspired to in the long-run, and this again was couched in terms of 'home'. Interestingly, some of those accommodated in the social sector expressed a desire to own their home. These households tended to see the PRS in quite negative terms, emphasising the limited security offered by the sector rather than the comparative advantages highlighted by many of those accommodated in the PRS.

With regard to quality of service, this thesis found that for many of those interviewed, accommodation in the PRS was seen as offering a fresh start, and was seen by some as 'a step up' in society, or a means of accessing a better quality of life for their families in better neighbourhoods. This was contrasted by some with the accommodation offered in the social rented sector, with particular reference being made to the kinds of neighbourhoods in which the social sector tended to be concentrated. This distinction made between the social rented sector and PRS was by no means uniform across all narratives. Indeed it was clear both from participants' reflections and the practicalities of conducting the interviews that many of the PRS properties households were being accommodated in were themselves ex-local authority stock, albeit in areas where the Right to Buy had often removed much of the social provision in the area. The Right to Buy was an example of 'transfer of ownership' models of privatisation, with stated benefits to be

found through ownership as an end in itself. Ownership in housing was seen in the context of a 'moral underclass discourse' as promoting positive work incentives that were hindered by state provision (Pierson, 1998, Friedman, 1962) while encouraging owners to have a greater stake in their communities. The prevalence of the PRS in ex-local authority properties may to some extent undermine this, with this study finding some owners taking only limited interest in the quality of accommodation being provided. The Scottish Government's recent legislative shifts to encourage improvement and increased service standards in the sector confirm what participants' experience highlighted – that quality of service and accommodation varies significantly within the sector and that competition alone has not itself driven improvements in the sector.

The benefits around social inclusion were again seen to be varied in the PRS, with experiences both positive and negative highlighted by participants. The PRS – as noted – was seen as offering access to areas near support networks, such as family and friends and this was frequently contrasted to the very limited availability in these areas in the social rented sector. Many households found they were more able to participate socially as a result of improved neighbourhood factors offered by accommodation in these neighbourhoods. Equally, neighbourhood factors in households' previous accommodation were highlighted by a number of participants as having a key role to play in their most recent experience of homelessness, highlighting the critical role played by this aspect of housing. Whether this was through the fear or actual threat of violence or intimidation, a number of households made specific reference to their previous neighbourhoods as restricting their ability to participate fully and lead an active life. Such issues were not restricted to the social sector however, and neighbourhood factors played a role in homelessness across the tenures. Nevertheless many highlighted the PRS as offering a chance to improve their circumstances in this regard, again through exercising choice in locations. Participants' social engagement within current accommodation in the PRS was generally presented in a positive light. The kind of engagement participants wanted with their neighbours and neighbourhoods varied considerably, with some having active, positive relationships with neighbours, while others focussed on living peaceably and 'keeping themselves to themselves'. It was clear from the study that how households felt about their properties tied in with their attitudes to their neighbourhoods and their neighbours, and the PRS was seen as facilitating this. As we have seen though, these benefits are again often constrained by a range of factors impacting on low income groups

generally and homeless households specifically. While PRS access schemes have proven useful in assisting homeless households to access appropriate accommodation in the sector, there remain considerable barriers to access, not least of which being landlords' rejection of homeless households and other prospective tenants using such schemes.

On a related note, a number of households noted improvements in their health and well-being as a direct or indirect consequence of being able to access appropriate accommodation in the PRS. For some, this related to improved mental health and wellbeing after being able to appropriately resolve their housing need, or being away from the crises that resulted in them becoming homeless in the first place. For others, it meant being able to access accommodation that better met their physical needs or allowed them to receive or provide health or childcare support to others. For some, their current accommodation meant they were able to receive support from friends and family in relation to drug addiction issues, or were able to escape from the circumstances that perpetuated addiction. While there is no direct, inherent positive to be gained from private provision over public in this regard, it was clear in the narratives of many households that the need to quickly resolve these issues was very much at the forefront of their minds when deciding how to respond to their housing crises. While the social rented sector could have offered these households similar benefits, there was a feeling amongst participants that accessing appropriate accommodation that would allow them to meet their needs would take a considerable period of time, and would result in a worsening of the conditions they faced in the interim. As such, the PRS with its relatively plentiful stock and (albeit limited) choice presented a good option for many households with regard to improving their health and wellbeing timeously. Health and mood improvements were again not uniform across the sample, however. Due to the nature of the situations of homelessness some households were facing, and indeed their desire to quickly resolve their housing need, it was clear that some accessed accommodation that was having an adverse effect on their health. For some, this was accessing accommodation that didn't meet their physical needs, accepted because these were the only properties that were available at the time. For others it was the PRS itself, and its limited security that was having a negative impact on households' mental health.

With regard to households' financial inclusion, it was clear that the PRS met homeless households' needs to a more limited extent. A number of households noted that their current accommodation was more affordable than their previous accommodation, but it

was still more common for households to note that they struggled to make ends meet. This had a knock-on effect on households' ability to participate socially and meet what one participant referred to as 'the full criteria' of life, with households cutting back on luxuries (and indeed, some commodities such as fuel and food) as a result of the costs associated with the sector. As discussed previously, choice in the sector was often constrained by participants' ability to afford to pay market rents, generally far higher than those in the social rented sector. The gap between social and private rents was less pronounced in Authority 1, as demand in this area was comparatively lower. Indeed, some households reported successfully asking their prospective landlord to reduce the rent in order to meet the LHA they would be entitled to. This was, however, by no means a common experience, with many more households making some form of contribution towards the rent to bridge the gap between LHA and their rental charge, typically from other benefits. Recent changes to LHA brought about under welfare reform have increased the age at which single people are entitled to an LHA rate equivalent to a 1 bedroom property, and this has further restricted the choice open to homeless households. This narrative ties in with models of privatisation around 'individual responsibility', promoting certain behaviours deemed to be 'positive', such as seeking informal support from friends and relatives before relying on the state, sharing accommodation and, crucially, seeking to incentivise households to access employment in order to meet their housing needs. This agenda with its roots at Westminster, then, may be seen to run counter to the progressive homelessness policies advanced by the Scottish Government. As significant proportions of homeless households are in the household type affected by these changes (that is, single people under the age of 35), the PRS becomes all the more difficult to utilise in meeting the needs of this client group. One likely consequence of these shifts is that such households will increasingly have to rely on informal arrangements and, to an even greater extent, the social rented sector. High rental charges may, in fact, act as a barrier to employment by causing a 'poverty trap', further reducing the options open to homeless households seeking to access the sector.

## **8.4 Policy implications and further research**

The research presented here suggests a number of implications with regard to homelessness policy and practice, as well as to the use of the PRS to accommodate homeless households. It was clear from the research that many homeless households felt the statutory homeless system was there for 'someone else' rather than them and their

families. Narratives frequently referred to negative perceptions of social provision and statutory homelessness, citing bureaucratic allocations processes, policies that seemed to favour ‘other people’, restricted choice of accommodation and long waiting times. Of particular concern, however, was the negative perception given to temporary accommodation. For many homeless households within our sample, the social rented sector – with its perceived security of tenure and good standard of tenancy management – was their ultimate end goal. In order to access that through the statutory homelessness system, however, participant households felt they needed to go through a ‘trial by fire’ in temporary accommodation to prove ‘how homeless’ they were. As a result, most of the participants of our sample opted instead to meet their housing needs through alternative means, whether that was informal housing arrangements such as staying with friends or family, or through accessing accommodation in the PRS. This is of some concern as it suggests that, in the perceptions of homeless households at least, there remains a *de facto* distinction between statutory homeless households who feel confident and/or desperate enough to make a formal homeless application and non-statutory homeless households who do not. While many households have always opted to meet their own needs rather than seeking recourse to statutory homelessness, it is concerning that households who would be likely to be found to be homeless given their circumstances (and indeed, who PRS access schemes considered to be homeless or threatened with homelessness in order to access their services) are opting to avoid statutory homelessness in the context of the expansion of rights. It is therefore of critical importance that steps are taken to remove this negative perception of statutory homelessness and temporary accommodation. In the context of considerable financial uncertainty for local authorities this may not necessarily have many easy answers, however the use of ‘scatter flats’ sourced either from social housing stock or through Private Sector Leasing have been seen to offer advantages over hostel-type accommodation where these are appropriately managed. Equally, well-managed supported accommodation that sits somewhere between hostel-type accommodation and a flat in the community may be more appropriate for some homeless households, allowing them to transition towards settled accommodation in a safe environment along with others in a similar position. Regarding Housing Options, it is clear that further research is required in order to understand how this is functioning on the ground. In principle, Housing Options promises much; a heterogeneous response to the widely varying needs of households who experience a myriad of housing need and homelessness situations. Nevertheless, questions still remain about the extent to which the

narrowing between the number of applications and the number of acceptances, in the context of reducing application numbers, represents a denial of rights or a more efficient functioning of the homelessness system. The Scottish Government is currently in the process of developing new non-statutory Guidance for the operation of Housing Options, and homelessness prevention approaches, while new data from PREVENT1, due mid-2016, will give further clarity as to how the system is functioning in practice.

With regard to the PRS, this thesis contends that there is much to be said in favour of utilising the sector to a greater extent to meet the needs of homeless households. The advantages of doing so were evident both in the views of local authority officers – who saw benefits in reducing pressure on the social rented stock - and participants’ experiences - particularly in their ability to access good quality accommodation in desirable locations and, crucially, maintain pre-existing social networks. The sector can be seen to offer choice – however constrained - to households who would typically have had very little choice with regard to their housing outcomes. Access to accommodation in the PRS was seen by many homeless households as a means by which they could exercise control in their lives, and a base from which they could start to build a better life for themselves and their families.

As we have seen, however, there remain significant barriers to making use of the sector in this way. PRS access schemes go some way to surmounting these barriers, but issues remain; anecdotal data indicated that such schemes may themselves attract stigma among landlords resulting in only those properties which cannot be let on the market accepting RDG tenants. At the same time, many such schemes have moved to stop accepting single homeless households under the age of 35 who are in receipt of LHA. In this context, some authorities have trialled ‘sharing schemes’ that match households from this group with others in the same position, in order to allow them both to access appropriate two bedroom accommodation. This is an area of development that is worth further consideration by the Scottish Government and local authorities, and as LHA rates have been suggested to be rolled out to social housing as part of Universal Credit, such schemes could have a clear role to play in the future for the PRS and RSLs alike.

It is also crucial to recognise that local authorities’ ability to make use of the PRS in this way will vary considerably depending on a variety of factors within different local areas and housing market contexts. Where demand for PRS accommodation is high, it is likely

that far fewer properties will be available at or below LHA rent levels, resulting in many homeless households either being unable to access accommodation in this sector or having to pay substantial ‘top-ups’ from other benefits. This was borne out in the research, with additional rental payments on top of LHA being most prevalent in the high demand rental market of Authority 2, with only one household in Authority 1 having to pay a top-up. Indeed, one household in Authority 1 was able to negotiate with her prospective landlord to reduce the rental charge for her property – something that would have been nigh-on impossible in a more pressured housing market environment. In the context of high demand local housing markets, landlords will also be more able to act selectively when choosing tenants, making access to the PRS more difficult for marginalised and/or stigmatised populations.

As we have seen, the current PRS tenancy regime in Scotland brings with it its own challenges for making use of the sector to accommodate homeless households. This regime – which utilises the less secure Short Assured Tenancy as its *de facto* standard - allows landlords to regain their property after the initial let period has expired on a ‘no fault’ basis, resulting in the potential for considerable insecurity of tenure for tenants and substantial variation between landlords. As demonstrated in the research, tenure security remains one of the issues of most concern in participant households’ narratives, with the ‘no fault’ ground continuing to hang like the sword of Damocles over the heads of many PRS tenants. Throughout the data, it was clear that this insecurity acted in many cases to constrain participant households in their ability to hold their landlords to account for fear of their tenancies being ended prematurely. Tenants were aware of the difficulties in finding appropriate alternative accommodation, the barriers they would be likely to face and often felt unwilling to risk losing their tenancies by challenging their landlords over poor service standards. The ‘no fault’ ground, then, could be argued to have the effect of making the PRS less suitable as an option for accommodating vulnerable client groups as it often constrained their rights and led to less equitable outcomes for those less confident in holding their landlord to their responsibilities.

In April 2016, however, following a period of extensive consultation, the Private Tenancies (Scotland) Act 2016 was passed by the Scottish Parliament. This Act introduces a new tenancy regime for the sector which will come into force in 2017. Critical among the changes introduced by the 2016 Act is the creation of a new Private Rented Tenancy to replace Assured and Short Assured tenancies that will no longer offer landlords the option

of a ‘no fault’ grounds for repossession. In addition, landlords will in most circumstances be required to give considerably more notice to tenants that they wish to end their tenancies, and tenants will have the right of appeal to a PRS housing ‘First-Tier Tribunal’ where they feel a wrongful termination has taken place. At the same time, and as discussed in more depth earlier in the thesis, the Scottish Government has made concerted efforts to modernise the sector, with regulation of the sector increasing significantly in recent years. Landlord registration, HMO licensing, enhanced enforcement powers and an expanding Repairing Standard have all sought to improve the services provided to PRS tenants and encourage improvement in the sector. Taken together, these actions are intended to improve the quality of accommodation and service in Scotland’s PRS, and are likely to have positive advantages for local authorities wishing to make more use of the sector to accommodate homeless households. For households, the abolition of the ‘no-fault’ ground removes – in theory at least – the threat of retaliatory eviction, allowing tenants to exercise their rights more freely than was the case under the previous tenancy regime. The increased requirements being placed on landlords at the same time is also likely to improve the quality of accommodation in the PRS, and lead to more equitable outcomes for those accommodated in the sector. These factors will undoubtedly make the PRS a more positive option for many homeless households and will go some way to allaying the concerns raised throughout this thesis about the unequal landlord-tenant power dynamic.

It remains to be seen, however, how the introduction of these measures will impact on supply in the PRS. The strengthening of tenure security, increases to notice periods and enhanced responsibilities may in practice act to disincentivise some landlords from continuing to provide accommodation, particularly those who could be described as ‘part-time’ or ‘accidental’ landlords. In any event, these changes are likely to result in landlords taking a more cautious approach to letting, knowing that evictions will be considerably more difficult to secure under the new tenancy regime. These more cautious approaches to letting may have a disproportionate impact on households who may be marginalised or stigmatised for whatever reason – including homeless households. For those who have been made homeless due to rent arrears, for example, accessing the PRS may prove considerably more difficult under the new tenancy arrangements. Households with experience of financial difficulty may be rejected as a result of credit checks. In short, landlords who would have previously been happy to ‘take a gamble’ on a tenant may act in

a more risk averse manner in order to avoid finding themselves in a position where they cannot evict a difficult tenant.

As such, it is clear that for policymakers a delicate balance must continue to be struck if homeless households (and indeed the Scottish housing market) are to continue to see the benefits of plentiful supply in the PRS. While recent years have seen expansion in the sector, a sudden upturn in house sale values may, in practice, result in many ‘part-time’ landlords leaving the sector, particularly in the context of increasing duties being placed upon them. As such it is important to recognise both the sector’s uses and its longer-term disadvantages in achieving outcomes in homelessness policy.

It is the contention of this thesis that the PRS has the potential to contribute to meeting the housing needs of homeless households in Scotland, providing certain barriers can be overcome by the Scottish Government, local authorities and their partners. If homeless households can be appropriately supported in accessing the sector in the context of increased security of tenure and improved service standards, it may yet be possible to achieve the Scottish Government’s vision of a ‘modern, vibrant private rented sector, able to meet local housing need through the provision of good quality accommodation’ (Scottish Government, 2007: 27).

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## Appendices

### Appendix 1 – Details of interviews by household type

<i>UID</i>	<i>TENURE</i>	<i>PERSON TITLE</i>	<i>AUTHORITY</i>	<i>HOUSEHOLD TYPE</i>	<i>DETAILS</i>	<i>PREVIOUS ACCOM</i>	<i>DURATION IN ACCOMMODATION</i>
01	PRS	Miss Allan	Authority 1	Single parent family	<ul style="list-style-type: none"> <li>• 19 year old female</li> <li>• Child under 5</li> </ul>	Private let	Less than a week (previous PRS 7 months)
02	PRS	Miss Bannerman and Mr Bannerman	Authority 1	Other adult	<ul style="list-style-type: none"> <li>• 27 year old female</li> <li>• 47 year old male</li> </ul>	Private let (tied)	2 months
03	PRS	Miss Campbell	Authority 1	Single person	<ul style="list-style-type: none"> <li>• 28 year old female</li> </ul>	Long-term temporary	2 weeks (Homeless for 7 or 8 years prior to accommodation)
04	PRS	Miss Davidson	Authority 1	Other adult	<ul style="list-style-type: none"> <li>• 54 year old female</li> </ul>	Social housing	3 months

					<ul style="list-style-type: none"> <li>• Adult son</li> </ul>	(council)	
05	PRS	Miss Edwards and Mr Farrow	Authority 1	Couple with children	<ul style="list-style-type: none"> <li>• 23 year old female</li> <li>• Teenage child</li> <li>• Child under 1</li> </ul>	Private let	4 months
06	PRS	Miss Grant	Authority 1	Single parent family	<ul style="list-style-type: none"> <li>• 29 year old female</li> <li>• Child under 1</li> </ul>	Friends and family	8 weeks
07	PRS	Mr Hart	Authority 1	Single parent family	<ul style="list-style-type: none"> <li>• 33 year old male</li> <li>• 2 teenage children</li> </ul>	Private let (RDGS)	10 weeks
08	PRS	Mr and Mrs Ingram	Authority 1	Couple with children	<ul style="list-style-type: none"> <li>• 45 year old female</li> <li>• 48 year old male</li> <li>• 2 teenage children</li> </ul>	Private let	10 months
09	PRS	Miss James	Authority 1	Single parent family	<ul style="list-style-type: none"> <li>• 46 year old female</li> <li>• Child under 10</li> </ul>	Owner-occupier	4 weeks
10	PRS	Mr Anderson	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 45 year old male</li> </ul>	Social housing	18 months (previously

						(council)	homeless for 18 months)
11	PRS	Mr Kahn	Authority 1	Single person	<ul style="list-style-type: none"> <li>• 65 year old male</li> </ul>	Private let	3 months (18 months in previous RDGS PRS)
12	PRS	Ms Lang	Authority 1	Single parent family	<ul style="list-style-type: none"> <li>• 42 year old female</li> <li>• 3 teenage children</li> </ul>	Social housing (council)	5 weeks
13	PRS	Ms Martin	Authority 1	Single parent family	<ul style="list-style-type: none"> <li>• 29 year old female</li> <li>• Child under 1</li> <li>• 3 children under 12</li> </ul>	Private let	3 months
14	PRS	Mr Napier	Authority 1	Single person	<ul style="list-style-type: none"> <li>• 63 year old male</li> </ul>	Friends and family	Just under 2 years
15	PRS	Mrs Berry	Authority 2	Couple with children	<ul style="list-style-type: none"> <li>• 35 year old female</li> <li>• 30 year old male</li> <li>• Teenage child</li> <li>• 2 children</li> </ul>	Owner-occupier	4 months

					<ul style="list-style-type: none"> <li>• under 5</li> <li>• Mother in her 60s</li> </ul>		
16	PRS	Mr Clelland	Authority 2	Couple with children	<ul style="list-style-type: none"> <li>• 24 year old male</li> <li>• 21 year old female</li> <li>• Child under 5</li> <li>• Child under 1</li> </ul>	Friends and family	9 months
17	PRS	Ms Dempster	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 61 year old female</li> </ul>	Private let	8 months
18	PRS	Miss Eccleston	Authority 2	Single parent	<ul style="list-style-type: none"> <li>• 23 year old female</li> <li>• Child under 5</li> </ul>	Social housing (council)	8 months
19	PRS	Mr Ferguson	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 53 year old male</li> </ul>	Owner-occupier	3 months
20	PRS	Mr Gemmell	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 30 year old male</li> </ul>	Private let	6 months
21	PRS	Miss Henderson	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 51 year old female</li> </ul>	Social housing (council)	8 months
22	Social rented sector	Mr Ibsen	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 52 year old male</li> </ul>	Private let	7 or 8 weeks (temporary accommodation),

							previously in RDGS accomm, moving into social sector
23	Social rented sector	Ms Jenner	Authority 2	Single parent family	<ul style="list-style-type: none"> <li>• 50 year old female</li> <li>• 2 adult sons</li> </ul>	Owner-occupier	4 months – social rented accommodation with housing association
24	PRS	Mr Kennedy	Authority 2	Single person	<ul style="list-style-type: none"> <li>• 49 year old male</li> </ul>	Private let	9 months
25	PRS	Mr and Mrs Lennox	Authority 2	Couple with children	<ul style="list-style-type: none"> <li>• 42 year old female</li> <li>• 40 year old male</li> <li>• Teenage child</li> </ul>	Private let	4 months
26	Social rented sector	Ms Menzies	Authority 2	Couple with children	<ul style="list-style-type: none"> <li>• 24 year old female</li> <li>• 29 year old male</li> <li>• Child under 5</li> <li>• Expecting</li> </ul>	Friends and family	A few months, not yet moved in
27	Social rented	Mrs Neary	Authority 2	Single parent	<ul style="list-style-type: none"> <li>• 45 year old female</li> </ul>	Social housing	1 month (Temporary)

	sector (temporary accommodation)			family	<ul style="list-style-type: none"> <li>• Teenage child</li> </ul>	(council)	accommodation)
28	PRS	Mr Astor	Authority 3	Single person	<ul style="list-style-type: none"> <li>• 35 year old male</li> </ul>	Private let	3 months
29	PRS	Mr Brown	Authority 3	Single person	<ul style="list-style-type: none"> <li>• 28 year old male</li> </ul>	Long-term temporary accommodation	3 weeks
30	PRS	Mr Collins	Authority 3	Single person	<ul style="list-style-type: none"> <li>• 47 year old male</li> </ul>	Friends and family	5 weeks
31	PRS	Mr Douglas	Authority 3	Single person	<ul style="list-style-type: none"> <li>• 47 year old male</li> </ul>	Social housing (council)	3 months
32	PRS	Ms Erroll	Authority 3	Single parent family	<ul style="list-style-type: none"> <li>• 42 year old female</li> <li>• Teenage child</li> </ul>	Owner-occupier	4 months
33	PRS	Ms Forrest	Authority 3	Single parent family	<ul style="list-style-type: none"> <li>• 18 year old female</li> <li>• Child under 1</li> </ul>	Friends and family	5 months
34	PRS	Mr Goodlad	Authority 3	Single person	<ul style="list-style-type: none"> <li>• 52 year old male</li> </ul>	Social housing	2 years

						(council)	
35	Social rented sector	Ms Howard	Authority 3	Other adult	<ul style="list-style-type: none"> <li>• 49 year old female</li> <li>• Adult son</li> </ul>	Owner-occupier	2 and a half months

<b>HOUSEHOLD TYPE/LA</b>	Authority 1	Authority 2	Authority 3	<b>TOTAL</b>
Single person	3	7	5	15
Single parent	6	3	2	11
Couple with children	2	4	0	6
Other adult	2	0	1	3
<b>TOTAL</b>	13	14	8	35

## Appendix 2 – Confirmation of ethical approval for quantitative fieldwork (HL1 data and online survey)

**From:** Terri Hume  
**Sent:** 04 October 2012 14:47  
**To:** Ross Morris  
**Cc:** Nick Bailey; Nigel Sprigings  
**Subject:** CSS PGR Ethical Approval /0219 Morris, R

Dear Ross,

Ethics reference no: CSS/2012/0219

Title: Use of the PRS in accommodating homeless households in Scotland.

Thank you for submitting your application for ethical approval, this has now been reviewed and I have been asked to advise you that your application has been approved, subject to the amendments detailed on the attached notification.

Please retain the attached notification for future reference.

If you have any queries please do not hesitate to contact me.

Regards,

Terri

\*\*\*\*\*  
Mrs Terri Hume  
Postgraduate Administrative Assistant  
Direct Line: 0141 330 3007  
Office Hours: (Mon/Tues/Thur 10am-3.30pm & Fri 10am-3pm)  
University of Glasgow  
College of Social Sciences  
Florentine House, 53 Hillhead Street G12 8QF  
The University of Glasgow, charity number SC004401

## **Appendix 3 – Data request for the Scottish Government – anonymised HL1 data**

### **INTRODUCTION**

My name is Ross Morris and I am a PhD student at the University of Glasgow. My supervisors are Nick Bailey (Senior Lecturer, Urban Studies) and Nigel Springs (Lecturer, Urban Studies). My research is primarily concerned with the use of the private rented sector in accommodating homeless households. I am interested in particular in considering the impact which PRS accommodation has on homeless households' short- and long-term ability to participate in society, and how this compares with the outcomes of those accommodated in the social rented sector.

In 2011 I successfully completed a small-scale research project looking at this issue, and I am currently making preparations to begin fieldwork on a similar but larger project in the coming months which will form the basis of my thesis. I write today to respectfully request the opportunity to work with an anonymised version of the Scottish Government's HL1 dataset for this purpose.

### **RESEARCH DESIGN**

It is intended that this study will be conducted in two broad phases. During the first phase, I intend to utilise Scottish Government and DCLG data to build a clear picture of private rented sector involvement in accommodating homeless households, giving further consideration to the scale, nature and outcomes of this approach. In the second phase, I plan to conduct qualitative interviews with homeless households who have been accommodated in the PRS, as well as with a control group of such households accommodated in the social rented sector.

For the first phase of the study I hope to describe and analyse the current context for households applying as homeless. The data I have used or intend to use for this phase includes the summary information on homeless applications, assessments and outcomes recently published by the Scottish Government, recent studies by interest groups such as Crisis and the Scottish Council for Single Homeless, and the anonymised HL1 dataset which I request today. In addition, I hope to conduct a piece of primary research with the intention of clarifying the ways in which the PRS is being utilised to accommodate homeless households (particularly with the intention of capturing those who do not

formally apply but nonetheless seek assistance to access the PRS), and will be seeking the participation of local authorities and PRS access schemes throughout Scotland.

## **DATA REQUEST**

This data request relates solely to the first phase of the research. The statistics already publicly available from the Scottish Government have proved to be very useful in providing a background to policy and practice in Scotland. I would, however, like to request the opportunity to work with the case-based data collated by the Scottish Government through the HL1 form, in order to assess the relationships between different variables and particular outcomes, and to consider the possible impacts of these relationships in greater detail.

Although in order to achieve this I would require access to a significant proportion of the fields covered by the HL1, I would not require access to any information which could identify an individual, such as applicant reference numbers, national insurance numbers or dates of birth. The research is concerned only with the data as a means of identifying possible relationships between characteristics, assessment decisions and outcomes.

The fields I would hope to access are as follows;

<b><u>STAGE</u></b>	<b><u>FIELDS REQUESTED</u></b>
Application	<ol style="list-style-type: none"> <li>1. Local authority code</li> <li>2. Date of application</li> <li>4. (Anonymised – repeat application, yes/no)</li> <li>4(a). Are adult members of associated and current applications the same?</li> <li>4(b). Are family circumstances of both associated and current applicant households the same?</li> <li>5. Number of adults in household by age and gender</li> <li>6. Number of children in household by age and gender</li> <li>7. Married/cohabiting couple in household?</li> <li>9. Gender of main applicant/partner</li> <li>10. Ethnicity of main applicant/partner</li> <li>10(a). Does applicant describe themselves as a</li> <li>10(b). gypsy/traveller?</li> </ol>

	<p>10(c). Eligibility for assistance</p> <p>10(d). Armed services membership (any member)</p> <p>12. Any member aged under 25 previously looked after by</p> <p>13. LA</p> <p>14(a). Has any member of the household slept rough in last 3</p> <p>14(b). months?</p> <p>15(b). Did any member sleep rough on night preceding</p> <p>16(a). application?</p> <p>16(b). From what type of property did applicant become homeless?</p> <p>Was most recent accommodation settled?</p> <p>Housing list membership</p> <p>Main reason for loss of accommodation</p> <p>Reason for failing to maintain accommodation</p>
Assessment	<p>17. Statutory assessment decision</p> <p>18. Date of assessment decision</p> <p>19. Was the decision reached after review?</p> <p>20(a). Priority need category</p> <p>20(b). Support needs</p> <p>20(c). Local connection to this authority</p> <p>20(d). Local connection to another Scottish authority</p>
Outcome	<p>21. Statutory assessment decision</p> <p>21(a). For those threatened with homelessness, was LA duty discharged before applicant became homeless?</p> <p>21(b). Action taken to prevent homelessness (for those threatened with homelessness)</p> <p>22. Action taken by authority in respect of this application, offer accepted/refused</p> <p>23. Re-housing outcome following final discharge of duty or case closure</p> <p>23(a). Was final housing outcome with some support</p> <p>23(b). What were identified support needs?</p> <p>24. Accommodation between application date and discharge of</p>

	duty?
27.	Date case closed?

## **ANALYSIS**

The data will be analysed using SPSS software to consider the relationships between different variables, particularly looking at the ways in which outcomes vary under different circumstances. A broad range of information has been sought in order to consider these relationships further. Examples of the kind of issues I would hope to explore include thinking about how outcomes vary between household types, how practice differs between local authority areas and how particular groups vary in terms of their support needs.

## **USE OF THIS DATA**

Should the Scottish Government agree to grant access to this dataset it will be used solely for the purposes outlined above. The data will be analysed by me using SPSS analysis software, with possible guidance and assistance from my academic supervisors Nick Bailey and Nigel Sprigings. The analysis of this data will form part of my PhD thesis, and would also ideally be available for use in the creation of associated papers or derivative works. The data will not be made available to anyone else, nor will any details of individual cases be reproduced in either the PhD thesis or any other work resulting from this.

## **ETHICAL CONSIDERATIONS**

Prior to using this data in any way, I am required to seek ethical approval from the University of Glasgow. This process is governed by strict guidelines for protecting data, and the framework meets both national and international research standards.

The data will be stored on a password-protected network drive at all times, held in a locked office on University premises. No copies of this data will be made onto any desktop computer, laptop or USB drive. The information will be retained for a period of two years following the completion of the PhD (expected September 2014) and then will be deleted permanently.

In addition, care will be taken to ensure confidentiality in reporting, and no data will be reproduced which could potentially identify individuals.

## CONCLUSION

Access to this data would be very useful in attempting to consider the issues which this aspect of the study hopes to address. The study is interested in general trends rather than the specific information of any single applicant, and no single applicant will be referenced in either the thesis or in any other works. I am very grateful for the department's assistance in accessing information relevant to my thesis thus far.

As discussed previously with Dr Andrew Waugh, I would be happy to meet to discuss this request further at a time which is convenient you.

I thank you very much for your time and consideration of this matter, and I look forward to hearing from you.

Ross Morris

## Appendix 4 – Local Authority survey information sheet

### University of Glasgow

Urban Studies, College of Social Sciences

#### INFORMATION SHEET

**Project Title:** Local authority use of the Private Rented Sector in accommodating homeless households: an evaluation

**Principal Researcher:** Ross Morris  
**Supervisor:** Nick Bailey

**Funded by:** Economic and Social Research Council

#### Introduction:

The years since the establishment of the Scottish Parliament have seen changes to Scottish homelessness policy that affect local authorities and their ability to house homeless people. The Housing (Scotland) Act 2001 and Homelessness etc. (Scotland) Act 2003 gave homeless people more rights, while councils were given more responsibilities in meeting the needs of homeless people and those threatened with homelessness. At the same time, demand for assistance through the homelessness legislation has remained high throughout Scotland, while overall levels of social housing stock have steadily decreased.

In response to these changes, local authorities have increasingly used the private rented sector (PRS) in a variety of ways to accommodate homeless households.

#### Purpose:

This study intends to look in greater detail at local authorities' use of the private rented sector in providing settled accommodation to households accepted as homeless or threatened with homelessness, with the intention of describing and analysing practice between authorities. As change in this policy area has been considerable in recent years, and since different authorities have used the PRS in different ways, there exists a clear need to attempt to understand how the PRS is used in practical terms by authorities. The study will also seek to find out about the advantages and barriers to using the PRS as perceived by local authorities, the circumstances under which the PRS is used and the outcomes for households accommodated in this way.

#### Research questions:

The main topics for discussion will be;

- Which methods do local authorities in Scotland employ to make use of the PRS in their respective areas?
- Do LAs favour the use of particular methods of accessing PRS accommodation and if so why?

- How many households accepted as homeless or threatened with homelessness were provided with settled accommodation in the PRS during 2011-12?
- Has this number changed over time and if so what are the reasons for this change?
- What advantages do local authorities identify in the use of the PRS?
- What do local authorities see as the potential barriers to the use of the PRS?
- Which outcomes do LAs associate with the use of the PRS in accommodating homeless households?

**Participation:**

You have been asked to be involved in this study because you are involved in decisions regarding your local authority's homelessness strategy. The study involves an online survey, which has been sent to homelessness strategy officers in each of the 32 local authority areas in Scotland. Participation is completely voluntary, and participants are equally free to decline to respond to particular questions within the survey without explanation. Non-participation will not affect your standing in any way. In some instances, where clarification is required, the researcher may contact you through a short follow-up telephone call. If you do not wish to be contacted in this way, you may note this in any of the "comments" boxes provided.

In reporting the results of this research, participant local authorities will be listed, **however the information provided WILL NOT be attributed to any individual local authority. Individuals completing the response will also be kept anonymous.** This information will only be retained for administrative purposes (primarily further contact where required, and the provision of a summary report after the work is completed).

Following the completion of this survey, you are free to withdraw the data provided at any time.

**Data collection and storage:**

Data collection will take place over a period of approximately 2 months, using an online survey.

The data provided in the survey will be stored on a password protected network drive at the University of Glasgow. No copies of this data will be made onto any desktop computer, laptop or USB drive. The information will be retained for a period of two years following the completion of the PhD (expected September 2014) and then will be deleted permanently.

**Dissemination:**

This study is conducted as part of the doctoral programme at the University of Glasgow, and will be used to inform the completion of a thesis on this topic. The information provided may also be utilised to some degree in derivative works which may, in whole or in part, be published in the future.

**Contact details:**

Ross Morris, PhD student, Urban Studies, 25-29 Bute Gardens, Glasgow, G12 8RS

Telephone: 0141 330 4615

Email: r.morris.1@research.gla.ac.uk

**Third party contacts:**

Nick Bailey, Senior Lecturer, Urban Studies, 25-29 Bute Gardens, Glasgow, G12 8RS

Telephone: 0141 330 3184

Email: [Nick.Bailey@Glasgow.ac.uk](mailto:Nick.Bailey@Glasgow.ac.uk)

Keith Kintrea, Senior Lecturer, Urban Studies, 25-29 Bute Gardens, Glasgow G12 8RS

Telephone: 0141 330 5875

Email: [Keith.Kintrea@Glasgow.ac.uk](mailto:Keith.Kintrea@Glasgow.ac.uk)

## Appendix 5 – Local authority survey on the accommodation of homeless households in the private rented sector

I confirm that I have read and understand the terms of this study, as detailed on the information page of this survey.

Yes  No

**1. Local authority**

**2. Name and job title of person completing survey (for administrative purposes only)**

**3. Contact telephone number (for administrative purposes only)**

**4. Email address (for administrative purposes only)**

**5. Which methods were used by the local authority to accommodate homeless applicants in the Private Rented Sector during 2011-12? Please tick all which apply.**

Social lettings	<input type="checkbox"/>	Formal arrangement with PRS landlord	<input type="checkbox"/>
Private sector leasing scheme	<input type="checkbox"/>	Informal arrangement with PRS landlord	<input type="checkbox"/>
Rent deposit guarantee scheme	<input type="checkbox"/>	None	<input type="checkbox"/>
Section 32A legislation	<input type="checkbox"/>	Other (Please state)	

**Comments:**

**6. If known, please provide a few sentences detailing why the local authority chose to use these particular methods of accessing the PRS as opposed to others.**

**Comments:**

7. How many households accepted as homeless or threatened with homelessness were accommodated using each method of accessing the Private Rented Sector during 2011-12? Please attempt an estimate if no data is available, and indicate source of data in the box below.

Social lettings	_____	Formal arrangement with PRS landlord	_____
Private sector leasing scheme	_____	Informal arrangement with PRS landlord	_____
Rent deposit guarantee scheme	_____	Other (As above)	_____
Section 32A legislation	_____		

**Comments:**

8. Has the number of homeless households accommodated in the PRS by the local authority changed in recent years? Please comment on the reasons for this in the space provided.

Use of PRS has increased	<input type="checkbox"/>
Use of PRS has stayed the same	<input type="checkbox"/>
Use of PRS has decreased	<input type="checkbox"/>
PRS used differently	<input type="checkbox"/>

**Comments:**

9. Which client groups would the local authority assist in accessing accommodation in the private rented sector? (Please tick all that apply, and provide comments if possible).

Homeless and in priority need	<input type="checkbox"/>	Under 25s	<input type="checkbox"/>
Homeless and not in priority need	<input type="checkbox"/>	Ex-offenders	<input type="checkbox"/>
Threatened with homelessness	<input type="checkbox"/>	Those with substance abuse issues	<input type="checkbox"/>
Those with a local connection	<input type="checkbox"/>	Those with mental health issues	<input type="checkbox"/>
Those who do not have a local connection	<input type="checkbox"/>	Those with physical disabilities	<input type="checkbox"/>
Under 18s	<input type="checkbox"/>	Those with rent arrears	<input type="checkbox"/>
Those with debt issues	<input type="checkbox"/>	Those with a history of ASB	<input type="checkbox"/>
Other (please state)	<input type="checkbox"/>	All groups/no particular groups	<input type="checkbox"/>

**Comments:**

**10. Which advantages does the local authority see in utilising the private rented sector in accommodating homeless households? (Please tick all that apply, and provide comments if possible).**

Removes pressure on social housing stock	<input type="checkbox"/>
Improves choice for applicants	<input type="checkbox"/>
Provides a good standard of accommodation	<input type="checkbox"/>
Is cost effective for the authority	<input type="checkbox"/>
Flexible form of provision (for LA to use)	<input type="checkbox"/>
Provides tenant with greater flexibility	<input type="checkbox"/>
Ease of management	<input type="checkbox"/>
Access to sought after locations	<input type="checkbox"/>
Good availability in local area	<input type="checkbox"/>
Other (please state)	<input type="checkbox"/>

**Comments:**

**11. What barriers or disadvantages to the use of the PRS in accommodating homeless households has the local authority seen, or anticipates seeing in the coming years? (Please tick all that apply, and provide comments if possible).**

Affordability for tenants	<input type="checkbox"/>
Affordability for local authority	<input type="checkbox"/>
Changes to local housing allowance	<input type="checkbox"/>
Other financial issues (please state)	<input type="checkbox"/>
Availability of suitable accommodation	<input type="checkbox"/>
Landlords unwilling to take on homeless households	<input type="checkbox"/>
Housing management issues (please state)	<input type="checkbox"/>
Quality of accommodation	<input type="checkbox"/>
Difficulties in providing support	<input type="checkbox"/>
Households refusing PRS accommodation	<input type="checkbox"/>
Tenancy sustainment issues (please state)	<input type="checkbox"/>
Other (please state)	<input type="checkbox"/>

**Comments:**

**12. Which outcomes have been most common amongst homeless households accommodated in the PRS in your experience? (Please respond Yes or No to each outcome)**

	Very common	Quite common	Quite uncommon	Very uncommon	Don't know
Tenancy sustained for initial period of lease	<input type="checkbox"/>				
Tenancy continued after initial period of lease	<input type="checkbox"/>				
Repeat applications	<input type="checkbox"/>				
Tenant re-applied as homeless, accommodated in the PRS	<input type="checkbox"/>				
Tenant re-applied as homeless, accommodated in the social rented sector	<input type="checkbox"/>				
Housing management issues during tenancy	<input type="checkbox"/>				
Financial difficulties during tenancy	<input type="checkbox"/>				
Housing support maintained	<input type="checkbox"/>				
Other (Please state)	<input type="checkbox"/>	<input type="checkbox"/>			

**Comments:**

## Appendix 6 – Confirmation of ethical approval for qualitative fieldwork (interviews)

**From:** ResearchEthicsSystem@glasgow.ac.uk [mailto:ResearchEthicsSystem@glasgow.ac.uk]  
**Sent:** 23 May 2013 12:19  
**To:** Ross Morris  
**Subject:** Research Ethics Application Approved [An evaluation of private sector involvement in accommodating homeless households]-[400120037]

Dear Ross Morris,

The following research ethics application has been approved:

<b>Project Title</b>	An evaluation of private sector involvement in accommodating homeless households
<b>Application Number</b>	400120037
<b>Committee</b>	College of Social Sciences
<b>Submitted By</b>	Mr Nick Bailey

Please log in to the Research Ethics System to download the approval letter from your Application.

This is an automated message. Please do not reply to this email.  
If you need additional help, please contact your ethics administrator or visit the IT Services helpdesk.

## Appendix 7 – Qualitative interview consent form and information sheet

*University of Glasgow*

Urban Studies, College of Social Sciences

**INFORMATION SHEET** (*private rented sector tenants*)

**Project Title:** An evaluation of private sector involvement in accommodating homeless households

**Principal Researcher:** Ross Morris  
**Supervisor:** Nick Bailey

**Funded by:** Economic and Social Research Council

**Introduction:**

In recent years, a number of changes have occurred that affect local authorities (councils) and their ability to house homeless people. In response to this, many councils have attempted to use private lets as a way of assisting homeless people and those threatened with homelessness.

**Purpose:**

The purpose of this study is to find out more about the experiences of people who have been homeless or threatened with homelessness, and have since been housed in the private rented sector. The study is particularly keen to find out about;

- your experiences before you were offered housing in the private rented sector, particularly thinking about the choices open to you at this time and the advice and/or assistance you received;
- your satisfaction with your home, your landlord and any support you receive;
- your views on how moving into your home has affected you and/or your family's lives;
- your aspirations for the future.

**Participation:**

You have been asked to be involved in this study because you were homeless or threatened with homelessness and found housing in the private rented sector. This study is independent of any local authority, housing association or private rented sector access scheme. No-one will be advised of your involvement (or non-involvement) with this study, and the responses you give will in no way affect your standing with the local authority or any other housing provider.

The study will involve a one-to-one interview lasting approximately 1 hour. You are free to withdraw your involvement in the study at any time, and not being involved will not affect you in any way.

All of your comments will be anonymised (i.e. no personal information like your name, address etc will be in any way attached to your comments), however in order for the study to be useful, some basic information about you will be included. This includes information like your general household composition (i.e. single, couple, family), the general location of your home (North Ayr, Leith, Govan etc) and the house type you live in (i.e. flat, four-in-a-block, terraced, semi-detached etc). No information will be included in this study that could be used to identify you.

You may withdraw the information you provide at any stage.

We would like to contact you again in the future, to find out whether your views have changed over time. If you do not wish to be contacted again, you are free to opt out at any stage by contacting me on the email address or telephone number below, or advising of this during interview.

**Data collection:**

This interview will be recorded. Recordings made during this interview will be typed up and this information, along with the original recordings and notes taken during the interview will be stored on a password protected office computer. In addition, these notes and transcriptions will be anonymised prior to storage. This information will not be used for any purpose other than informing this study and future related projects. This data will be retained for a period of five years after completion of the PhD, and will subsequently be deleted.

**Dissemination:**

This research is carried out as part of my PhD research at the University of Glasgow, due for completion in August 2014. This work may, in whole or in part, be published. The information provided may also be utilised to some degree in later studies. If you would like a summary of this thesis upon completion, please contact me on the details below.

**Contact details:**

Ross Morris, PhD researcher, Urban Studies, 25-29 Bute Gardens, Glasgow, G12 8RS

Telephone: 0141 330 4615

Email: [r.morris.1@research.gla.ac.uk](mailto:r.morris.1@research.gla.ac.uk)

**Third party contact:**

Nick Bailey, Senior Lecturer, Urban Studies, 25-29 Bute Gardens, Glasgow, G12 8RS

Telephone: 0141 330 3184

Email: [Nick.Bailey@glasgow.ac.uk](mailto:Nick.Bailey@glasgow.ac.uk)

Dr. Valentina Bold, College Ethics Officer, University of Glasgow, Rutherford/McCowan Building, Dumfries, DG1 4ZL

Telephone: 01387 702021

Email: [Valentina.Bold@glasgow.ac.uk](mailto:Valentina.Bold@glasgow.ac.uk)

**University of Glasgow**

*Urban Studies, College of Social Sciences*

**Consent Form** (*private rented sector tenants*)

**Project Title:** An evaluation of private sector involvement in accommodating homeless households

**Principal Researcher:** Ross Morris

**Supervisor:** Nick Bailey

**Funded by:** Economic and Social Research Council

I have read the information sheet, and I understand that I am under no obligation to participate in this study, and that non-participation will not affect my standing in any way.

I understand that this interview will be recorded electronically, but I understand that if this is against my wishes I should make the interviewer aware of this, and the interview will not be recorded in this way.

**I DO / DO NOT consent to this interview being recorded.** (circle as appropriate)

I understand the purpose of the study, and acknowledge that I understand the ways in which the information I provide may be used. I understand that my name, address and other identifying information will be anonymised but that, in order for the information provided to be useful, it is essential that some details, such as household type, general household location and house type will remain part of the data.

I understand that the information I provide may be used for informing and contributing to future studies and that this information will be retained as detailed in the information sheet. I understand that I may be contacted for a follow-up interview in the future to find out if my views have changed over time, but am aware that I am free to opt out from this follow-up interview at any time.

**I DO / DO NOT consent to being contacted about a follow-up interview in the future.** (circle as appropriate)

I understand that I am free to withdraw from this study at any time, and that the information I provide may be withdrawn, amended or appended at any time by contacting Ross Morris on the contact telephone number and email address on the information sheet provided. Additionally, I can contact the College Ethics Officer, Dr Valentina Bold or Senior Lecturer Nick Bailey at the University of Glasgow, using the contact details provided if I have concerns about the research that require an impartial third party.

Name \_\_\_\_\_

Signed \_\_\_\_\_

## Appendix 8 – Qualitative interview schedule

### INTERVIEW SCHEDULE

#### INTRODUCTION AND CONSENT

#### BODY

##### A. Housing options and homelessness

1. *Household composition (same since moving in?)*

2. *Length of time in current accommodation*

3. *Previous accommodation*

a. Housing tenure/type of previous accommodation?

i. if previous accommodation was not settled, in what tenure did household live prior to this?

ii. When did they leave this accommodation?

b. Experience of living in previous accommodation?

i. Location

1. General satisfaction with location

2. Proximity to family/friends, amenities etc

ii. Satisfaction with landlord/authority/RSL of previous home(s)

iii. Affordability/financial issues associated with previous accommodation

c. Reason(s) had to leave previous accommodation?

i. if previous accommodation was not settled, what was the reason for leaving;

1. previous accommodation

2. most recent settled accommodation?

- d. Who did you contact for assistance in finding alternative accommodation?
  - i. All agencies contacted – local authority, RSL, housing aid centre, citizens’ advice bureau, Shelter etc.
  - ii. What advice did you receive? Advised about right to apply as homeless/statutory rights?
  - iii. What options were open to you at this time?
  - iv. What assistance did you receive in accessing accommodation?
  - v. What factors led you to choose to move into this property?
  - vi. Any previous experience of being homeless and seeking assistance?
    1. Brief information about previous experience
      - a. Tenure/how long ago was this?
      - b. Reason(s) for homelessness
      - c. What advice/assistance did you receive at this time?

**B. Current accommodation**

1. *(Confirm details of present accommodation for tape and later analysis).*
  - a. Tenure type
  - b. Location
  - c. Type of accommodation

2. *How do you feel about your property now?*

a. Location

- i. Knowledge of area
- ii. Proximity to amenities (in comparison to previous)
- iii. Proximity to friends/family (in comparison to previous)
- iv. Proximity to work/employment opportunities (in comparison to previous)
- v. Proximity to education/school (in comparison to previous)

b. Does property meet the needs of your family on practical grounds?

- i. Property size/type in relation to family size
- ii. Position of the property/property type (i.e. ground floor, stairs leading to property, general size of rooms etc)
- iii. Does the property have any shared amenities/shared entrance? Are these suitable for your family?

c. Household amenities – suitable and well-maintained (kitchen, bathroom, heating, water etc).

d. Property condition (i.e. dampness, leaks, wind and water-tight, energy efficiency, general state of repair)

e. General comparison with previous accommodation/property known to household

f. What aspects of the property would you change if you could?

2. Security of tenure

- a. Lease
  - b. Has landlord given any assurances about how long you can stay in accommodation?
  - c. Housing aspirations
3. *How do you feel about the services you've received since moving into your home?*
- a. Relationship with landlord?
    - i. Contact with landlord?
    - ii. Amenability to repairs?
    - iii. Amenability to adaptations (where required)?
    - iv. Financial issues
  - b. Relationship with local authority/RDG scheme (where appropriate)
  - c. Housing support
  - d. Quality of services provided
4. *What are your views about being accommodated in a private let rather than a council or housing association property?*
- a. Perception of private-rented sector and the security of tenure offered by it – has this changed since moving in?
  - b. Long-term housing aspirations?
    - i. Plans for foreseeable future
    - ii. Actively seeking alternative accommodation

- c. How participant arrived at various conclusions about the sector and alternative housing options

**C. Social relationships**

1. *Do you feel that moving into this flat/house has made you more or less able to be involved in social and other activities?*

- a. What are the reasons for this?
- b. Proximity to friends/family?
- c. Generally feel a part of things in accommodation?

2. *How have you been getting on with your neighbours?*

a. Neighbourhood issues

i. relationships with neighbours

ii. general view of the neighbourhood, positive/negative

iii. feel safe in the accommodation

- (What factors make you feel this way about your home)

b. Community relationships

**C. Financial, employment and benefits issues**

1. *How have things been financially since moving in?*

- a. Moving costs
- b. Receiving assistance with rent? LHA?
- c. Top-up payment towards rent?

- d. Implications on household's finances of potentially higher rental charge (or making top-up payment if receiving housing benefit)
- e. Costs for utilities? Pre-payment meter?
- f. If property is shared accommodation, what factors influenced your decision to enter this type of housing?
- g. Relationship with local authority/housing support regarding financial issues (if applicable)
  - i. Housing benefit/LHA?
  - ii. Re-payment of bond/deposit (where appropriate)
- h. Financial issues relating to the location of the property
  - i. Proximity to amenities etc – cost of transport to amenities/school/employment

2. *Are you working just now?*

- a. Employment and employment-related issues
  - i. Barriers and advantages offered by current accomm

3. *Do you think living in a private flat/house has had an impact on your financial situation or on the activities you and your family are involved in?*

- i. Positive or negative
- ii. What beliefs/experiences brought individual to particular conclusion?

**CLOSING**