



Scottish Health Equity  
Research Unit

Insights, analysis and action on the socio-economic factors  
that shape health

# Housing in England and Scotland

Comparing Scottish data with  
English analysis by the  
Resolution Foundation

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# A paper by the Resolution Foundation, published in May 2024, covered a number of different areas to explain trends in housing in England.

One of the Scottish Health Equity Research Unit's aims is to analyse how different policies in different parts of the UK have shaped outcomes. Replicating existing analysis presents a good opportunity to look at issues that matter most elsewhere in the UK and to provide a companion analysis for Scotland.

The Resolution Foundation paper was part of their General Election programme of analysis and was focused on England (housing is a devolved issue). The themes they discussed remain of interest in England post General Election for the new UK Government and are also high up the agenda in Scotland[1].

Housing has key implications for health outcomes. Issues with housing affordability and the quality of lower cost housing stock have direct implications for both physical and mental health. Moreover, unstable housing situations can create difficulties for families trying to find stability. Therefore, housing policy is a key tool for mitigating health inequalities, and as a devolved area, the Scottish Government have a lot of control over what happens.

This paper moves through a series of themes related to housing that were presented in the original Resolution Foundation analysis for England. Our aim is to provide a sense of similarities and differences between the Scottish and English experiences. We finish with some reflections on what governments across the UK can learn from the policy choices made.

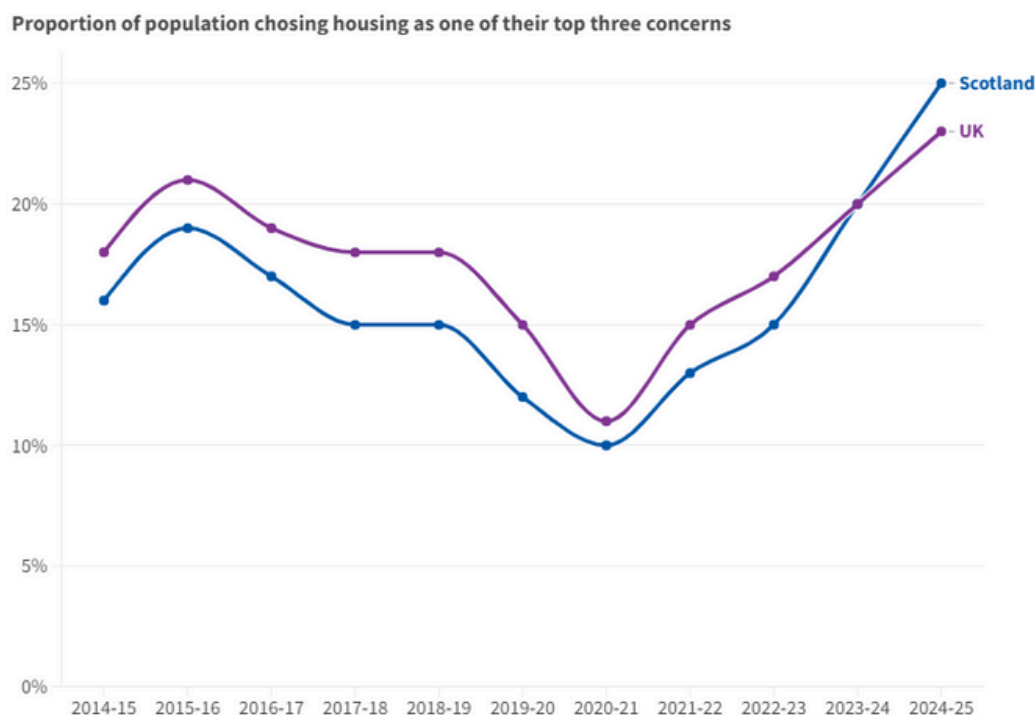
# Theme 1: Attitudes towards housing

“ ...in 2020, 11 per cent of the population [in Great Britain] identified housing as one of the top three concerns the country faced; going into this election, that figure has more than doubled to 23 per cent”

*Resolution Foundation, Home Truths.*

In Scotland, trends over time look similar to the Great Britain figures used by the Resolution Foundation. The number of people who identify housing as one of the top three concerns has risen from 10% to 25% since 2020-21.

As Chart 1 shows, more people in Scotland count it in their ‘top 3’ compared to the UK, which is probably due to the fact that fewer people in Scotland place “immigration and asylum” into their top 3 (28% in Scotland ranked compared to 40% in GB).



Source: YouGov “What are the most important issues facing the country”



## Theme 2: Delivery of housing supply targets

“There has been an uptick in completions [in England] since the early 2010s, but reaching either main party’s target would require an almost doubling of current building”

*Resolution Foundation, Home Truths.*

The target the Resolution Foundation refer to translates to around 300,000 new homes per year in England, with both Labour and the Conservatives setting out broadly similar national targets.

There is no equivalent national all-tenure house building target in Scotland (although targets do exist for affordable housing). Instead, Local Planning Authorities are expected to set out the housebuilding requirements for the areas they cover to exceed their Minimum All Tenure Housing Land Requirement (MATHLR).

Analysis by the Competition and Market’s Authority (CMA) (also referenced in the Resolution Foundation report) calculated a sum of these targets equating to 20,000 homes per year at the time of their report (early 2024), and they note that Scotland is relatively close to meeting this implied 10-year target average and in some years have exceeded it. However, they note variations across Scotland, with areas such as Edinburgh and Glasgow at around 75% of their MATHLR target.

On the face of it, this places Scotland in a much more favourable light than in England. However, an alternative metric counts additional net supply (e.g., including conversions) rather than just new house building. This is arguably the metric most suitable for assessing the delivery of ‘new homes’.

If net additional supply figures were used instead, England would be meeting around 80% of its target. Figures on net additional supply for Scotland are not as up to date as England, but for the most recent 5 years for which there is Scottish data (2016-17 – 2020-21), the figures for Scotland and England would be 91% and 77% of target respectively, which still shows Scotland making better progress against implied targets.

## Theme 3: New affordable and social housing

“...although the average number of additional affordable homes built [in England] in the last [UK] Parliament was strong by historical standards (an average of 60,000 annually), only 8,000 a year on average were full social rent”

*Resolution Foundation, Home Truths.*

This type of supply is often referred to as ‘affordable housing’ There are different forms of affordable housing options, some of which are still met by private developers through planning obligations. Publicly funded housing is usually delivered by local authorities and housing associations, with social rent the most affordable category. The Resolution Foundation note that levels of publicly funded housebuilding are likely to need to increase in England for targets to be met.

Scotland has explicit targets around affordable housing but there is no specific affordable housing target in England. Looking at the same time period as the Resolution Foundation (the last UK Parliament), Scotland delivered 10,000 new affordable homes per year on average, of which 7,000 were for social rent (only 1,000 fewer than the whole of England)[1].

The differences between Scotland and England are significant, particularly in relation to social housing. Over the same time period, around 13% of new affordable homes were for social rent in England compared to 70% in Scotland.

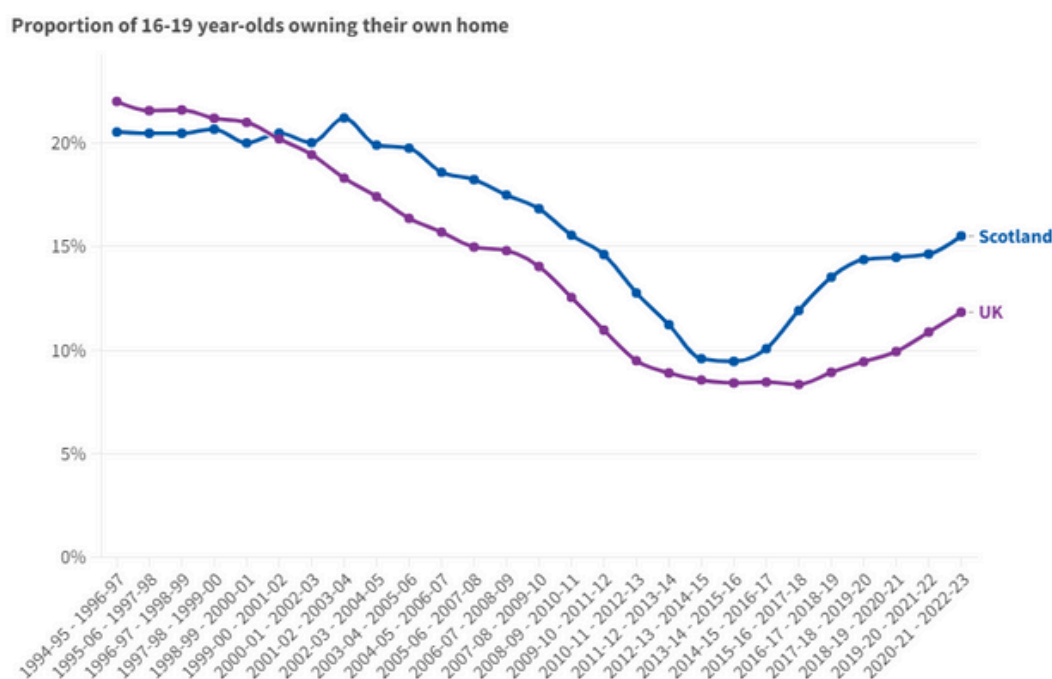
# Theme 4: Youth home ownership rates

“...although the tide appears to have turned, young people [in the UK] today are still less than half as likely to be home owners as they were 30 years ago”

*Resolution Foundation, Home Truths.*

The Resolution Foundation look at the UK numbers for the proportion of families headed by someone aged 18-29 who own their home.

Replicating the same analysis for Scotland shows a similar pattern compared to the UK average in terms of a long-term decline in youth ownership, reaching a trough at around the same time as the financial crisis, and an uptick since then. Apart from around the time of the financial crisis, youth homeownership has held up a little better in Scotland. The difference is likely explained by lower average house prices in Scotland, rather than different policy approaches.



Source: Households Below Income Dataset, DWP • 2020-21 data is omitted from three-year averages due to issues with data quality during the pandemic. And three year period containing 2020-21 is instead a 2-year average,

# Theme 5: Energy efficiency

“Energy efficiency in homes has improved greatly, but there’s still a substantial way to go”

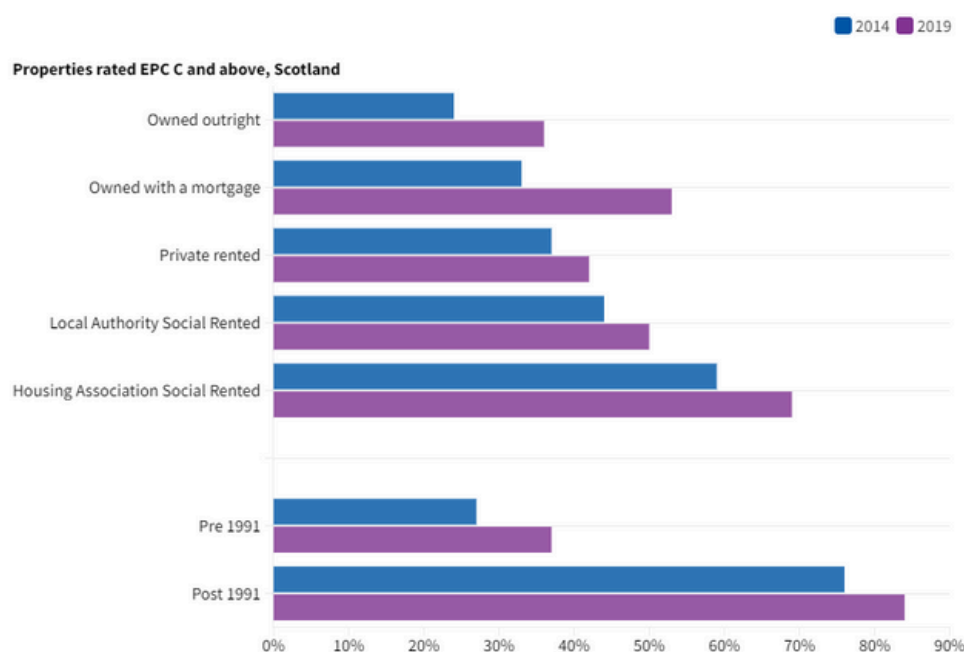
*Resolution Foundation, Home Truths.*

The Resolution Foundation report on the encouraging progress that has been made in improving energy efficiency in the English housing stock, particularly in the social rented sector, over the past ten years. The worst performing sector is the owner-occupied sector. EPC ratings in Scotland differ from EPC ratings in England, so direct comparison of the analysis in the Resolution Foundation report aren’t possible. However, there are points of interest.

The Scottish data splits the owner-occupied stock into property owned outright (perform worst) and those that are owned with a mortgage (perform better than the private rented sector). Homes that are owned outright perform worst out of all tenures, but the rates are far better for those owned with a mortgage. The difference here may relate to age of homeowner (older homeowners are more likely to own their homes outright).

Progress between 2014 and 2019 for homes owned with a mortgage means energy efficiency by this measure has overtaken the private rented sector and the local authority owned social rented sector.

The best performing is the social housing owned by a housing association, with nearly 70% with a EPC rating of C or above. A clear gap remains in energy efficiency between homes built pre and post 1991.



Source: Scottish Housing Conditions Survey, Scottish Government

## Theme 6: Housing costs by tenure

“In 2022-23, the average [UK] family renting in the private sector spent around a third of their income on housing costs, compared to the average mortgagor who spent closer to the tenth of their income.”

*Resolution Foundation, Home Truths.*

In Scotland, despite house prices being a little lower, we have lower average earnings which means that a family with a mortgage spends a similar proportion of their income on housing costs associated with a mortgage.

Housing costs for renters, both in the private rented sector and the social rented sector are lower in Scotland than the UK average. The gap is particularly large for the private rented sector, with tenants spending around a quarter of their income on rent in Scotland, compared to closer to a third in the UK on average.



Source: Households Below Income Dataset, DWP • 2020-21 data is omitted from three-year averages due to issues with data quality during the pandemic. And three year period containing 2020-21 is instead a 2-year average,



# Reflections

This analysis has illustrated some significant differences in policy north and south of the border on housing as well as differences emerging from economic factors, including lower population pressures.

The most notable example of policy divergence is in relation to the delivery of new affordable, and particularly social, housing supply and according to figures pulled together by the Competition and Markets Authority, Scotland is not far off delivering on its implied targets for all-tenure housing supply.

However, the Scottish Government admits it needs to be doing more. In fact, the Scottish Government has stated that Scotland is in a housing emergency due to issues around affordability and access to social housing. Clearly doing more than England does not mean that enough is being done to tackle the problems in Scotland.

Government spending data for 2022-23 shows that Scotland spends about double the amount on housing per person compared to the UK average, but budget pressures have already led to cuts in the Affordable Housing Supply Programme and this pressure is likely to continue.

One area where we haven't been able to compare with the UK is energy efficiency. In general it is difficult to compare data on other aspects of housing quality across the UK due to different measures and different surveys used to collect data.

Being able to robustly evidence the link between housing quantity and quality, and health, is critical for ensuring the full impact of policy decisions are understood. Comparative analysis with other parts of the UK where different decisions have been taken could help with this endeavour.

As noted at the start of this article, the evidence of housing having a significant impact on health are well documented. Improving evidence of the links between specific housing policies and health outcomes will form part of SHERU's work programme over the next few years.

# Acknowledgements

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DOI: <https://doi.org/10.17868/strath.00090482>

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## Sources

- [1] Resolution Foundation (2024) Home Truths: Putting Housing Policy in context for the 2024 general election, available [here](#)
- [2] Competition and Markets Authority (2024 Summary of CMA market study final report into housebuilding Scotland summary available [here](#)
- [3] Scottish Government Housing statistics, available [here](#)



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The Scottish Health Equity Research Unit is supported by the Health Foundation, an independent charitable organisation working to build a healthier UK, as part of its Driving improving health and reducing health inequalities in Scotland programme.

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