



# Public attitudes to housing

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September 2010**

This paper examines:

- public attitudes towards housing tenure;
- public attitudes towards neighbourhood and property types;
- perceptions of housing taxation; and
- the implications of the evidence for reforming the housing system to support vulnerable households.

**The Joseph Rowntree Foundation (JRF) commissioned this paper to contribute ideas for its Housing Market Taskforce, a two-year programme of work aiming to achieve long-term stability in the housing market for vulnerable households.**

ISBN 978 1 85935 764 4  
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This paper was commissioned to inform the work of the JRF Housing Market Taskforce, a two-year programme of work aiming to achieve long-term stability in the housing market for vulnerable households.

The Joseph Rowntree Foundation has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the authors and not necessarily those of JRF or the Housing Market Taskforce.

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First published 2010 by the Joseph Rowntree Foundation

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ISBN: 978 1 85935 764 4 (pdf)

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# 1. Background

This paper reviews the existing evidence on the Public Attitudes to Housing. It is necessarily selective due to the scope of the project, but it aims to facilitate discussion by highlighting public attitudes to a range of key housing issues that are currently being debated.

A range of factors influence how housing is perceived and consumed. The availability and supply of new homes, which despite some recent efforts significantly lags behind housing demand, is an important pressure on housing choices (NHPAU, 2009a). There are also cultural factors that make a home critical in how people live or display their identity and belonging (Savage, et al., 2006). In addition, there are strong demographic pressures on demand, as increased longevity and patterns of solo living mean the rate of household growth is greater than the rate of population growth (NHPAU, 2009a). Access to different sources of housing finance through the mortgage market, housing benefit or through family support, for example, represent further major determinants of housing choice. Residential property is also increasingly seen as an investment, rather than a consumption good and now contributes to a household's financial planning (Smith and Searle, 2006).

Overlaying these factors are the different risks for different households and neighbourhoods arising from the wider economy and labour market (Turok, 2007). The financial crisis has adversely affected a number of these issues and has the potential to reconfigure housing markets and induce new directions in housing policy.

Tenure may not be the key aspect that emerges when households consider what they want from a home (Clegg, et al., 2007). But arguably, issues of tenure remain critical to the understanding of how households consume, invest and experience housing. The legal bundle of rights afforded to each tenure can shape some of the (positive and negative) outcomes of occupation for households. They may also attract different levels of public expenditure, fuelling debates about the balance between different housing tenure.

Home-ownership is the dominant tenure. But underpinning current debates are concerns about the appropriate reach of this tenure (especially within the context of a prudent mortgage market and with the risks to borrowers now more apparent), and the purpose of the other tenures in serving those households who cannot afford market housing.

There are ambitions to maintain opportunities for asset accumulation, choice and social mobility through supporting people into ownership (ODPM, 2005). The wealth disparities between owners and non-owners highlight households' social inequalities and disparate life chances (Thomas and Dorling, 2005). But creating opportunities for people to own also creates anxieties as the very households the expansion of home-ownership is designed to support are also those who attract the greatest risk in accessing and sustaining the tenure (Brook Lyndhurst, 2006).

The importance of assets, wealth inequalities and social mobility also drive re-examinations of the role of social housing (Greenhalgh and Moss, 2009; CIH, 2008; CSJ, 2008). There are also concerns that social housing itself produces poor outcomes for residents (Hills, 2007) although low income households in the UK have better housing conditions than in many other countries, as a result of their access to social housing (Bradshaw, et al., 2008; Stephens and Fitzpatrick, forthcoming). The inability of social housing to expand when the housing market was buoyant to accommodate those for whom market housing was unaffordable has now produced greater overcrowding and housing stress within the tenure (Whitehead, et al., 2008; Clarke, et al., 2008). The resurgent private rented sector is posed as an alternative to social housing and home-ownership. However, problems around the professionalisation of the sector, and quality and management of the lower end of the market remain an issue (Rugg and Rhodes, 2008). Moreover, the long-term security of tenure within the private rented sector is identified as a significant weakness (Reynolds, 2005). This paper examines public attitudes in these areas, but before that provides some brief comments on the evidence base.

## **2. Comments on the evidence base**

Key evidence on which this paper is based relies heavily on market research polling techniques. Although these studies (see for example, TSA, 2009a; TSA, 2009b; TSA, 2009 c; CLG, 2009a) use statistically representative samples, the analysis is descriptive. None of the studies reporting satisfaction or aspirations have controlled for any other influencing variables, so the relative strength of the associations between socio-demographic circumstances or housing histories, for example, and attitudes towards tenure and housing, cannot be discerned.

In addition, there is also an absence of longitudinal data, which would identify the changes and/or continuities of attitudes towards housing of particular population cohorts. Such studies could improve the knowledge base, highlighting changes through time and between cohorts, as well as exposing the most important influences on attitudes and how these may differ from intentions and actual actions within the housing market. The British Household Panel Survey does not include questions about moving expectations and preferred tenure. The Survey of English Housing (SEH) does include such data. It is cross-sectional but could be usefully employed to highlight changing differences between aspirations and actual outcomes through time.

The evidence presented largely pre-dates the global financial crisis, and even the most recent studies represent only a cross-section of opinion in what is a fluid and uncertain market and political context. The full extent of the ramifications of the crisis may not yet be apparent but the evidence highlights current trends that can inform current discussions about housing policy as we go forward.

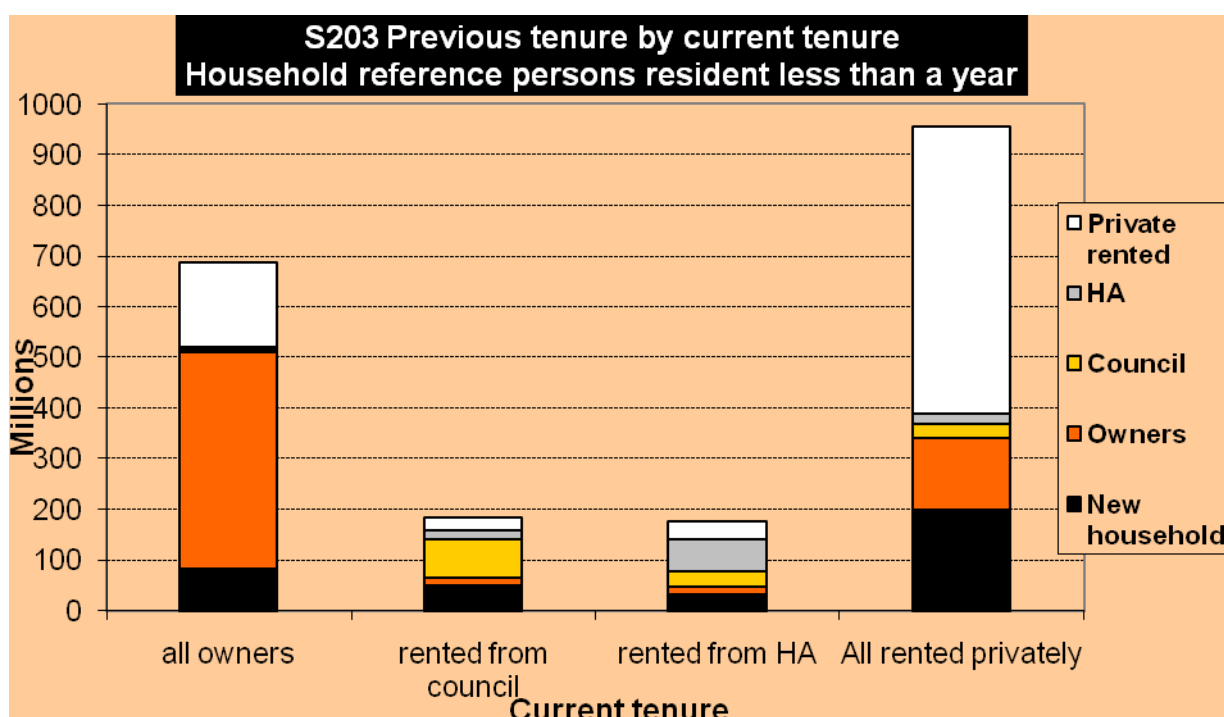
### 3. Attitudes to tenure

Tenure patterns have been shifting, reflecting the complexity of issues relating to changing household structures, increased mobility for employment, affordability and inward migration (Santer, 2008). These factors prompt many household moves between home-ownership and social or private renting and back again, suggesting a reconsideration of commonly assumed housing pathways. Figure 1 illustrates the moves of new and moving households by tenure using SEH data. It is used here to show that the housing system is more complex than a 'ladder' or hierarchy of tenure, and that people have different pathways through it. For example, almost as many households move from home-ownership to private renting as move in the reverse direction, despite a general assumption that households move only in the opposite direction. Similarly, more households move from home-ownership to social renting than actually move from social renting to home-ownership.

To contextualise the findings regarding attitudes to tenure further, Table 1 illustrates changing long-term aspirations towards tenure compared to actual tenure rates from 1975 to 2007.

In addition to the frequent movement of households between tenure, there are also new (hybrid) forms of tenure emerging in an intermediate market. These models blend ownership with renting, or blur the boundaries between social and private renting, creating further complexity. The rest of this section examines the expressed views and actions of households towards the different tenure. Figure 1 illustrates the current tenure of new and moving households by their previous tenure using SEH data.

**Figure 1 Previous tenure by current tenure**



Source: CLG, 2010a

**Table 1 Long term preferences and actual rates of housing tenure 1975–2007**

	Owner-occupied		Social rented		Private rented	
	10-year preference	Actual rate	10-year preference	Actual rate	10-year preference	Actual rate
1975	62	50*	25	30*	6	20*
1983	78	57**	15	31*	3	11**
1986	80		13		2	
1989	83		12		2	
1991	84	67	12	25	2	9
1996	79	68	14	23	1	10
1998	80	68	13	22	1	10
1999	78	69	16	22	1	10
2000	83	69	10	21	1	10
2001	81	69	11	21	2	10
2002	82	70	10	20	2	10
2003	81	70	10	20	3	10
2004	80	70	11	19	3	11
2007	84	69	8	18	2	12

\*1971 rate \*\* 1981 rate

Source: Pannell (2007) and CLG, 2010b

## Attitudes to home-ownership

Here we provide an overview of the evidence relating to the aspirations for home-ownership, the attributes of home-ownership that people view positively and negatively, and their views on affordable low-cost home-ownership schemes.

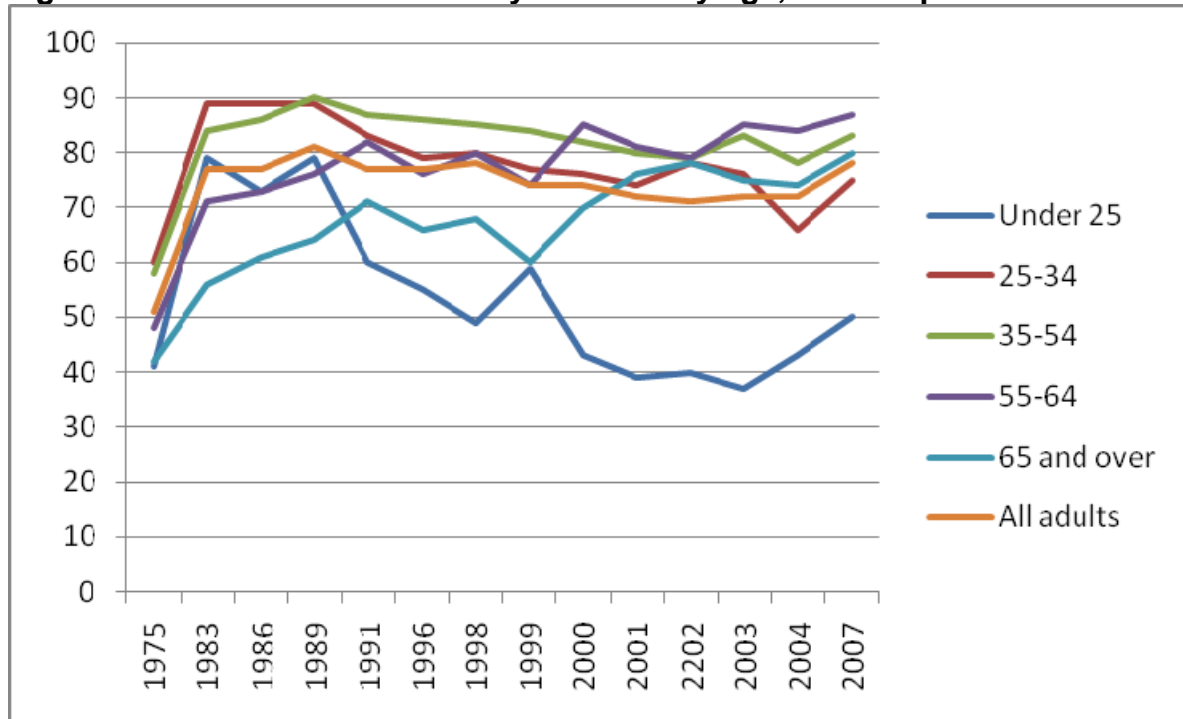
### *Aspirations to home-ownership*

The proportion of households who are home-owners is in decline and reduced from 70.9 per cent in 2003 to 68.3 per cent in 2008 (CLG, 2010c). This indicates that the tenure is changing, although it is unclear how profound these changes will ultimately become.

Survey data demonstrates that a majority of households would still prefer to be home-owners eventually. The number of people that aspired to home-ownership during the 1990s fell following the last housing market recession, but recovered in line with the buoyancy of the market to reach high levels in the mid 2000s (Pannell, 2007; Housing Corporation, 2006). However, Figure 2 shows significant differences and trends between different age groups.



**Figure 2 Preferred tenure in two years time by age, % of respondents**



Source: Pannell (2007) (BRMB/MORI data)

The decline in the preference for home-ownership among under-25-year-olds was rapid and the recovery weak. In addition, there was a long-term downward trend among 25–34-year-olds, although this age group recovered more strongly in recent years. However, support for home-ownership grew among all households over 55-years-old, which may illustrate a cohort effect as households entered and remained in home-ownership, particularly from the 1980s onwards.

The current housing market downturn has also depressed tenure preferences for home-ownership. A recent poll indicated that only 37 per cent of under 25s would like to be home-owners and, more critically, only 69 per cent of 25–34-year-olds thought that home-ownership was their ideal tenure compared to 83 per cent before the credit crunch (CIH, 2009). This indicates lower demand from potential new entrants for the tenure, at least in the short term.

A reduction in young people’s relative incomes first influenced their decline in the housing market in the early 1990s, but deposit and affordability constraints became greater influences as the market rose (Andrew, 2006). In addition, delayed entry to the labour market due to a greater time spent in education, deferred marriage and family formation, commitments to certain lifestyles and a ‘spend for today’ attitude also shaped young household’s tenure preferences (Andrew, 2006; GMAC-RFC, 2005).

The impact of affordability on key public service recruitment and retention was a concern of the last decade as there is less scope for public sector pay to adjust to local market conditions. Key workers, such as teachers and nurses, were given priority for low-cost home-ownership and intermediate rent schemes to enable them to remain in high-cost housing areas and not leave their professions. The literature relating to keyworker housing provides further evidence regarding younger

households' housing aspirations. The importance of housing in relation to the life stage is apparent from many studies that show that early career professionals may feel content to share and rent, but as they establish themselves in employment and reach their late 20s or early 30s, thoughts of forming partnerships, starting a family, career aspirations and buying a first home all come to the fore. Clatworthy and Crush (2005) indicate that the crucial decision time is generally five years into a keyworker's career where people then begin to search for the quality of life factors they value. Home-ownership was important in their assessment as keyworkers felt that it enabled people to build roots and a sense of belonging where they live, develop a greater sense of security, stability and self-esteem and invest in their future. If housing aspirations had not been met by the time keyworkers entered their early 30s, then, combined with an assessment of their career, they considered leaving their jobs and relocating (Roger Tyms, 2003).

Local authority tenants also exhibit a reduced desire to become home-owners. In 2005, the British Social Attitudes Survey showed 46 per cent of local authority tenants and 45 per cent of housing association tenants would prefer to own (Housing Corporation, 2006). The Existing Tenant Survey data shows a reduction in the numbers of social housing tenants that wish to become home-owners from 32 per cent in 1999–2000 to just 12 per cent in 2008 (TSA, 2009a).

### *Positive attributes of home-ownership*

The opportunity for independence, greater social standing and financial benefits are positively associated with home-ownership, while the risks and responsibilities of ownership are often perceived negatively.

Survey data repeatedly finds home-owners reporting greater satisfaction than social housing or private sector tenants. A study in England reported 91 per cent of home-owners satisfied with their homes, compared to 82 per cent of social renters and 77 per cent of private renters (CLG, 2009a). A similar study in Scotland reported 77 per cent of owners were satisfied with their home overall, compared to 44 per cent of social renters and 41 per cent of private tenants (Clegg, et al., 2007).

Home-ownership is viewed as offering 'freedom', 'control' and 'flexibility' as people feel free to remodel or refurbish their home as they pleased (CLG, 2009b; Clegg, et al., 2007). These sentiments were echoed in a report into the views of low income households:

'I think in the long term I want to own, because then you can do what you want, personalise it...even though you can do that in a council house, it's still not your home, because it belongs to them.'(Edwards, 2005).

In addition, home-ownership made people feel proud about their achievements and they perceived home-owners as socially mobile (Edwards, 2005).

The financial advantages of owning were the most prominent reason for people preferring owning to renting, particularly for private renters, as renting is frequently seen as 'dead money' (CLG, 2009a; Quilgars and Jones, 2008; Clegg et al., 2007; Edwards, 2005). People primarily see their home as a consumption good, but the

financial opportunities that the tenure offers means that homeownership is increasingly recognised as an investment good (Quilgars and Jones, 2007; Smith and Searle, 2006).

A study of first-time buyers found that participants were often content renting, and they entered home-ownership due to a number of factors, the most important of which was because financial imperatives made it worthwhile to do so (Smith, *et al*, 2005).

‘The very practical, material, raw financial deal they feel the housing system extends to households who rent compared to those who own compelled home-owners to purchase more than any perceived citizenship benefits.’ (Smith and Searle, 2008, p521).

The financial benefits of home-ownership provide people with the ability to leave something to their children, offered the potential to contribute to pension planning and long-term care and gave people a feeling of security and stability (Edwards, 2005; CBRE/Hamptons, 2007; Quilgars and Jones, 2007; CLG, 2009b). Younger age groups are more positive about accessing housing equity themselves, and are less inclined to alter their spending to ensure that they can leave a bequest (Quilgars and Jones, 2007; Rowlingson and Mackay, 2006). Quilgars and Jones noted that views are largely based upon a belief that rising housing markets would continue (Quilgars and Jones, 2007). Nevertheless, a more recent survey indicates that people still believe owning to be a good investment (CIH, 2009). A study of six European Union countries also found that the minimal housing costs associated with outright home-ownership were a significant factor that benefited income-poor households (Stephens and Fitzpatrick, forthcoming).

Public investment in home-ownership is justified by the social and economic benefits the tenure is said to confer on its residents. Much of the literature derives from the USA, but the evidence base for some of the claims made for home-ownership is weak (Rohe, *et al.*, 2000). There is strong evidence that owners have the greatest satisfaction with their homes and neighbourhoods; that they contribute to voluntary and political activities more than tenants; and, as they stay in their homes longer, contribute to neighbourhood stability. However, the evidence that home-ownership increases self-esteem and life satisfaction is weak, and as with many of the associations between home-ownership and other benefits, causation has not been established. Bramley and Karley (2007) provide some evidence that there may also be positive effects of school attainment and home-ownership in the UK but it is not conclusive.

### *Negative attributes of home-ownership*

In the UK, the financial responsibility for the mortgage and maintenance of the home and the affordability of entry are identified as the major drawbacks associated with home-ownership

Repossession and the immense stress produced by the protracted negotiations with lenders, local authorities and the courts impacts negatively on all family members, including children, even after the event (Nettleton, *et al.*, 1999). Furthermore, losing

the home is a route into poverty and substantial debt, especially for women following relationship breakdown. The spectre of repossession, the burden of debt and the fear of not keeping up repayments in the event of illness or unemployment deter many lower income households from entering home-ownership (CLG, 2009a; Edwards, 2005). With these issues in mind, these households are realistic about their preferences and recognise that not only are they unlikely to be able to afford home-ownership but are reluctant to take the risk in trying to become home-owners: ‘...better to rent securely than buy precariously’ (Quilgars and Jones, 2007).

The latest available data from the Survey of English Housing shows that the proportion of home-owners in arrears or struggling with their mortgage payments stood at 15 per cent in 2007/8, just at the beginning of the recession, representing some 1,116,000 households. This compares to the highest point of 20 per cent in 1993/4 and the lowest of 9 per cent in 2002/3 ((CLG, 2010d). This illustrates that although there are fluctuations in the extent of default or people struggling with payments across the housing market cycle, the insecurity reflected in these figures is a permanent feature of the UK home-ownership market (Ford, 2006). During the 1990s housing market downturn, 2000 former home-owners converted their tenure to a social housing tenancy using mortgage rescue schemes in response to arrears and the threat of repossession (Wilcox and Williams, 1996). However, there was a strong sense that during the 1990s downturn borrowers were reluctant to consider mortgage rescue packages and would rather be repossessed than become a tenant in their own home. Early evidence is emerging during this current downturn that this position is weakening and that borrowers are more prepared to relinquish home-ownership and be free of the financial anxieties and maintenance responsibilities.

As home-ownership has contributed to *de facto* asset-based welfare practices, housing market downturns also pose new risks for households. The loss of housing equity can create new anxieties where social welfare is limited (Smith and Searle, 2008; Jarvis, 2008). Parkinson et al. (2009) show that in the UK and Australia, the traditional lifecycle hypothesis that home-owners store up wealth during the life course to be drawn upon in old age has been challenged in recent years. Where the market provides for mortgage equity withdrawal, remortgaging behaviour has been undertaken by working-age households prompted not just by consumption, but also by pressing expenditures around care for children, the management of uninsurable risks (such as relationship breakdown) and income-smoothing related to job losses. Therefore, loss of equity or access to it may have welfare consequences.

Assuming responsibility for repairs was a major concern for social housing tenants in particular (CLG, 2009a; Edwards, 2005). Indeed, Leather (2000) identified the growth of home-ownership, combined with instability in employment and personal relationships,= leading to many home-owners finding it difficult to maintain their home. Indeed, at that time, Leather estimated the backlog of repairs in the home-ownership sector was nearly seven times that of outstanding repairs in the private rented sector.

There is strong evidence of the contribution affordability and deposit constraints made to creating barriers to home-ownership up to 2007, but recent evidence of the market following the financial crisis illustrates that these issues have not subsided. Access to home-ownership continues to be a challenge despite the decline in house

prices. Half of young people who wanted to move but could not cited raising the deposit required to secure a mortgage as the main barrier to moving, and 44 per cent said that house prices were too high (NHPAU, 2009b). Hometrack analysis reveals that the average deposit has increased 129 per cent across Great Britain between 2007 and 2009 and is now almost equivalent to a year's salary (Roof, 2010). Furthermore, mortgage payments are now around 29 per cent of household income, which is below recent highs, but remains above long-term affordability trends and the numbers of first-time buyers is less than half the long-run average (Pannell, 2010).

### *Low-cost home-ownership*

Low-cost home-ownership options have been expanded to overcome the deposit and affordability constraints that inhibit access to home-ownership for low- to middle-income households, and can be viewed as a risk-reducing form of ownership (Whitehead and Yates, 2009). These options comprise shared ownership, which is a part rent and part buy model, and shared equity, where an equity loan (usually provided by a housing association) is used to purchase the full title of the property.

Purchasers of low-cost home-ownership properties generally view the schemes positively providing them with what they consider to be a first step on the housing ladder (Bramley, et al., 2002; Morgan, et al., 2005). However, prospective home-buyers are often cautious, viewing models that are closer to traditional home-ownership, like shared equity, more favourably than models like shared ownership (Bramley and Morgan, 1998; Thompson and Flanagan, 2005). Schemes can also be perceived as being landlord driven and offering little choice of property or provider, poor value for money and having had a limited impact on housing markets (Munro, 2005); expensive, undesirable and overly complex (Harries, et al., 2008); and the 100 per cent owner responsibility for repairs and maintenance associated with shared ownership, regardless of the proportion they own, as being unfair (Hoskin, 2007).

Shared ownership also has the lowest satisfaction rates of all tenure. Tenant Services Authority evidence indicates that only 62 per cent of shared owners were satisfied with their home overall, compared to 81 per cent of general needs social housing tenants, although 90 per cent of shared owners would still recommend the scheme to friends (TSA, 2009b). However, previous evaluations of low-cost home-ownership indicated much higher levels of resident satisfaction (Bramley, et al., 2002). Notwithstanding the challenges in comparing different survey data, it is unclear whether or why satisfaction appears to have declined as the results may be a function of different household, property or area characteristics, length of residence or management arrangements over time.

Whether purchasers of low-cost homes consider the sector to be risk-reducing is uncertain. Purchasers have high loan-to-values at the limit of their affordability but the National Housing Federation suggests that the sector had a lower rate of possession than the wider market during 2007-8 (NHF, 2010). However, significant proportions of shared owners had high housing costs and, even prior to the recession, were unable to afford additional housing costs, suggesting they are vulnerable to both interest rate rises and income shocks (Clarke, 2007). Shared

ownership arrangements are not eligible for the government's mortgage rescue arrangements but housing associations are encouraged to use 'flexible tenure' to allow shared owners to reduce their share of the property to make their housing costs lower or convert them to social housing tenants using their own funds (CLG, et al, 2010). However, housing associations are not obliged to offer this service and the effectiveness of flexible tenure in preventing possessions is yet to be examined.

One in five shared owners has been in residence between 11 and 20 years, raising concerns about mobility within this sector (TSA, 2009b). A study found that buyers were constrained in moving to the open market unless their circumstances had changed substantially since their original purchase and not all housing associations allow shared owners to move to another shared ownership property (Wallace, 2008).

Alternative models of giving social housing tenants access to housing equity have been explored. Tenant perceptions of models to share equity gains within social housing were influenced by local housing markets, as those in lower cost areas favoured an 'asset account' approach compared to those in higher value areas who favoured models linked to ownership (Barnard and Pettigrew, 2003). The social homebuy scheme was introduced in 2006 and provides tenants with the opportunity to purchase an equity stake in their home. The take-up has been low, and the attractiveness of the property, its location, the full repairing responsibility and the costs involved suggested that it will remain a niche product (Rowlands and Murie, 2008).

### *Attitudes to social renting*

Social housing plays an important safety net role for substantial portions of low income households in the UK (Stephens, 2008). Indeed, Monk and Whitehead (2009) note that social housing is the safest tenure for vulnerable households to reside in during a recession, as the tenancy is secure, the rents are affordable and housing benefit as a safety net is more reliable and effective than the housing allowance available in the private rented sector.

However, recent evidence suggests that there are unexplained differences in adult outcomes for people who have lived in social housing, suggesting some small, and sometimes weak, detrimental impacts upon the life chances of low income households (Lupton, et al., 2009; Feinstein, et al., 2008). Reforms have been mooted to increase the numbers of tenants who move on to employment and home-ownership by reducing the security of tenure and making tenancies conditional on participation in labour market schemes (for discussions of these issues see Hills, 2007; Flint, 2008; Greenhalgh and Moss, 2009; CSJ, 2008). However, the stability of the sector was found to be important for vulnerable tenants whose lives were often in flux and introducing conditionality could have deleterious consequences (Robinson, 2008). Encouraging movement out of the sector if a household's circumstances improve could also provide disincentives to seeking work. The Conservative Party has now suggested that it will respect social tenants security of tenure but favours an expansion of shared ownership and the award of equity stakes to long-term tenants, and will provide a national mobility scheme to encourage tenants to move to gain employment (Conservative Party, 2010).

The evidence suggests a significant divergence between a frequently negative policy discourse surrounding the sector and more positive public attitudes towards social housing, particularly among lower income households. Public views of the sector reflect both the positive achievements of the sector as well as its evident weaknesses. Overall, people in all tenures recognised the value of social housing as it offers low rents and freedom from the responsibility for repairs (CLG, 2009a; TSA, 2009a; Clegg, et al., 2007; Edwards, 2005). Social housing tenants prioritised these features, and in addition security of tenure and having a reliable landlord (CLG, 2009a). Private sector tenants in particular saw social renting as offering protection from poor landlords and home-owners valued the sector as providing support to vulnerable households (CLG, 2009b).

There is a high rate of satisfaction among social housing tenants: 81 per cent were satisfied overall (TSA, 2009c) or 82 per cent using CLG data (CLG, 2009a). Almost three quarters, 72 per cent, of social housing tenants want to stay in the sector over the next ten years and only 12 per cent would like to become home-owners during this period (TSA, 2009a). Very few people wished to move into private renting from social renting (two per cent). The proportion of social housing tenants who think the landlord keeps their home in a decent condition has increased from 70 per cent in 2004 to 77 per cent in 2008 (TSA, 2009c). Furthermore, the proportion of tenants who are satisfied with the repairs and maintenance service offered by their landlord has also increased from less than 67 per cent in 1999–2000 to more than 75 per cent in 2008.

In all tenures, 69 per cent of people agreed that the low rents were important to make work worthwhile for low earners (CLG, 2009a). Social housing tenants recognised the work-related benefits of having a low rent, but often remain distant from the labour market because other barriers to employment in their lives are more influential (Fletcher, et al., 2008). However, slightly more social housing tenants *disagreed* that social housing's low rent helped them take up work or training (34 per cent) than agreed (27 per cent) (CLG, 2009a). This may reflect other barriers to employment, especially health, as younger people were more likely to agree that low rents helped them obtain work or training, compared to older tenants who were more likely to disagree.

Negative perceptions of social renting related to repairs, anti-social behaviour and a lack of choice in the allocations process. Negative views of social housing were strongest from those outside of the tenure (CLG, 2009a).

Paradoxically, the landlord's responsibility for repairs is the most frequently cited benefit of social housing, but, despite growing satisfaction among many tenants in relation to repairs and maintenance, repairs was still the top complaint (17 per cent identified this as problematic) (CLG, 2009a). Tenants were more willing to consider assuming greater responsibility for repairs (29 per cent agreed) in return for a lower rent compared to only 10 per cent who favoured paying more rent for higher levels of service (TSA, 2009a).

Anti-social behaviour on estates and from neighbours was cited by 15 per cent and 11 per cent of social housing tenants respectively as being the next worst things about living in social housing (CLG, 2009a). Another survey noted that 19 per cent of

social housing tenants did not feel safe in their neighbourhood and people from all tenures felt that a social housing tenancy meant there was an increased chance of living in a bad area (Edwards, 2005). Private tenants and owners also viewed this aspect of social housing negatively.

There are mixed views regarding the allocations system and a tension between the desire to expand access to social housing and wishing to prioritise vulnerable people when new supply was tight. Social housing tenants would like to see local connection and low incomes attracting a higher priority (CLG, 2009a). There was also support for action to reduce under-occupation among older social tenants. However, overall 75 per cent of respondents also thought that those with children should get priority and the focus groups revealed that faced with the constraints on supply, targeting the most vulnerable was appropriate (CLG, 2009b). In addition, the qualitative data showed an acknowledgement that tackling under-occupation would be stressful for older people.

The survey data revealed that 41 per cent of respondents from all tenures thought that social tenants should be allowed to stay in their home as long as they wanted, even if they could afford market housing, compared to 37 per cent who disagreed (CLG, 2009a). However, there were differences in respect of the people who favoured 'life-time' tenancies (see 'What influences attitudes to housing?' below).

### *Attitudes to private renting*

The private rented sector (PRS) serves a diverse range of niche housing market demands, which include (among others) young professionals, students, slum rentals and housing benefit and high income renters (Rugg and Rhodes, 2007). The configuration of niche markets served by the PRS will vary between local housing markets and therefore there should be caution in interpreting some aggregate data in the sector.

There is an increasing policy focus on the private rented sector and ambitions for it to meet the housing demand from households unable to access home-ownership and social housing.

Overall satisfaction levels within the private rented sector are, at 74 per cent, below that of residents within home-ownership and social renting (CLG, 2009a). Private tenants expressed even lower satisfaction with their landlord or estate agent/letting agent at 69 per cent and 68 per cent respectively. Private tenants in Scotland show greater levels of satisfaction with their home at 85 per cent (Strachan and Donohoe, 2009). The 2007/8 Survey of English Housing data suggests that satisfaction with the landlord is higher among private rented tenants – 79 per cent – than among social housing tenants – 72 per cent. The quality of management in the private rented sector is, however, a major concern and there are calls to professionalise the tenure (Rugg and Rhodes, 2007). The CLG (2009a) survey indicated that the greater the tenant's household income the greater their satisfaction with being a private tenant. Lone parents were the least satisfied of all with only 57 per cent stating they were satisfied. Private renters in London had the lowest satisfaction of the regions.



People viewed the choice of location and the flexibility in the PRS as positive factors (CLG, 2009a). Around one in eight of social renters perceived the private rented sector to offer more choice of location and property. Flexibility was particularly important for young households who did not want to be tied down as a home-owner (Edwards, 2005) and who required mobility when establishing a career (Heath and Kenyon, 2001). Younger households also valued the landlord being responsible for repairs (CLG, 2009a). Some private tenants also thought that repairs might get completed more quickly in the private rented sector than in social renting (Edwards, 2005).

The choice of location and property was also important with respect to families. Some had chosen the private rented sector as they wished to avoid any stigma associated with social housing, and wanted to live in a better neighbourhood and have a greater choice over the number of bedrooms for their children than social housing could offer (Edwards, 2005). Evidence from Rugg (2008) agreed that the private rented sector was used in this way, but, in addition, noted that private renting was accessible for those who did not have priority for social housing.

The attributes of the private rented sector that people viewed most negatively were high rents and landlords not letting people stay as long as they wanted. The choice that the sector offered was valued by many but social housing tenants thought that this only came with higher housing costs (CLG, 2009a). Nearly a third of respondents in all tenures felt that high rents were a disadvantage and one in five viewed the requirement to put down a deposit negatively. A proportion of private tenants found that their choices in the sector were limited as they found that not all landlords would accept people on housing benefit (Edwards, 2005). Significant minorities of private tenants would also like to be social housing tenants, including between 37 per cent and 44 per cent of households with incomes below £29,999 per year, over half of private renters aged 45–64 and over half of couples under 55 with children.

Security of tenure has weakened since the late 1980s and around 80 per cent of assured shorthold tenancies granted in the three years up to 2005 were for less than 12 months (Reynolds, 2005). Insecurity was considered to be a problem for families as they liked the choice the sector offered, but feared that the landlord would want to move them on at short notice (Edwards, 2005). Indeed, one third of private rented tenants felt their home was not one in which they could settle for the long term (Edwards, 2005). Another cause for concern is the 14 per cent of homeless acceptances that cited the ending of their private sector tenancy as the reason for their homelessness in 2008 (CLG, 2010e). Around one in ten private renters identified tenancy restrictions, lack of rights and fear of eviction as one of the worst things about living in the private rented sector, in comparison with nearly a third that identified the high rents and other financial concerns as the issues of most concern (CLG, 2009a). The lack of security of tenure ranked lower than affordability as a concern among private tenants, but only for middle and higher earners. Low income tenants were most concerned about security of tenure.

Analysis of the SEH supported the Rugg and Rhodes review (2008). This indicated that higher earners are more likely to use private renting in a transitional way than lower earners and that there was substantial churn with the sector. A proportion of

private tenants valued the sector for being a stop gap and did not wish to be tied down by home-ownership (Edwards, 2005). However, 36 per cent of low income private renters had been in their home for five years or more (Rugg and Rhodes, 2008). Rugg (2008) argues that tenants can also be responsible for their tenancies ending and noted that most terminations of assured shorthold tenancies were instigated by the tenant, but did find that landlords do act outside of the law and some tenancies may be ended arbitrarily.

The inability to personalise their private rented home was also viewed negatively by some people and was seen as being a barrier to achieving the type of home that they wanted (Edwards, 2005).

## 4. Attitudes to neighbourhood and property types

Place matters because the economy, quality of life, the social composition and needs of residents show such disparities (Turok, 2007). As housing is spatially fixed, the sensitivities of place matter a great deal and are important in the housing preferences and choices that people make.

### Location and property preferences

Neighbourhoods have long been classified to reflect the socio-economic, demographic and consumption attributes of the residents (Burrows, et al., 2005). House-buyers also use qualitative perceptions of place. Combined with their resources, identity, desire for social status and lifestyle, place is an important driver of housing market choices as buyers preferences are to live among people who share a similar outlook or 'vision for living' (Hickman, et al., 2007; Savage, et al., 2006; Cole, et al., 2003). The link between home and work has weakened and, in pursuit of locations that satisfy the other lifestyle-related preferences, households do not see being close to work as being of primary importance (South East Regional Assembly, 2006).

Despite more than a decade of policy emphasis on urban renaissance and a focus on reviving the city centres, the attraction of the suburbs remains profound (Hubble, 2006). The desire for low-density ex-urban living conflicts with planning policy but is the preferred housing choice in the UK (Hubble, 2006). Survey evidence of attitudes to new housing found that people held strong preferences for traditional suburban residential development (Popular Housing Forum, 1998). More recently, a study in Cardiff examined moving home-owners' preferences for high-density sustainable forms of housing, but found deeply held commitments to semi-detached and detached homes with their own private gardens in suburban areas (Senior, et al., 2006). Suburbs were also appealing to lower income buyers as they could offer lower prices (Leishman et al., 2004).

Platt, et al. (2004) found that most people disliked high-density flats, with only 21 per cent liking them, but people would compromise over housing choices. Medium terraced houses were acceptable and although most first-time buyers held preferences for detached or semi-detached homes, 49 per cent would be prepared to live in terraces and 30 per cent would live in high-density flats. Only a third agreed that their town and surroundings should be kept the same and 40 per cent agreed that the volume of housing in the South East should be allowed to grow, showing that there was scope to engage the public in supporting new housing.

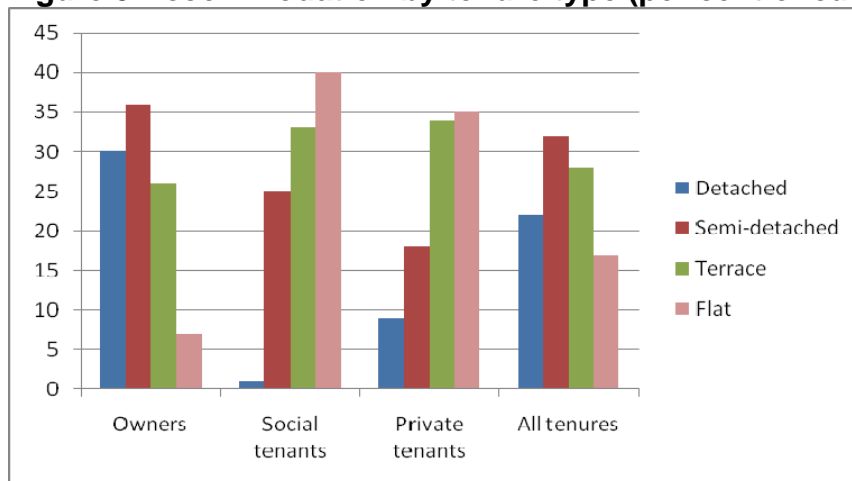
The emphasis on city centre living may serve only niche markets. 'Young people seeking a city centre experience' and 'authentic city centre dwellers' which included successful ageing households, counter culturalists and lifestyle changers are the principal residents in new city centre apartment style dwellings (Allen and Blandy, 2004). Only two per cent of people indicate their housing preferences as a flat, compared to 50 per cent a detached house and 22 per cent a bungalow (Edwards, 2005). However, the number of new build flats has grown significantly in response to

planning guidelines in England. In 2003, there were only 1,800 tall high-density flat developments in England compared to 5,700 in 2007, with, at that time, a further 3,800 under construction and a further 5,600 with planning permission (Evans and Unsworth, 2008). Regular surveys of new apartment block residents in Leeds suggest that the young single and couple residents, both renters and owners, view their time in the city as temporary and their departure is triggered by the arrival of children and marriage where they would then look for more living space, green spaces and a house. These were therefore transient communities without families or older people (Nathan and Urwin, 2009; Evans and Unsworth, 2008).

An illustration of housing choices was a study of South Asian women in Birmingham which found that their aspirations largely coincided with those of their white counterparts, in that they preferred home-ownership and other attributes of home (Harries, et al., 2008). As parents they had chosen to live in the ‘soulless suburbs’ with fewer amenities as they preferred this environment to deprived neighbourhoods, even if they had a greater sense of community. The preferred location of these women was an urban area with a ‘village’ feel, suggesting that there was (some) scope for planners to bring families into the cities. Moreover, quality architecture and design can mitigate many adverse perceptions of high-density living (Bretherton and Preece, 2008).

Property types vary across tenure, and so have the potential to influence tenure choices. For example, in 2006–7, 92 per cent of home-owners had a garden compared to 72 per cent of social renters and 63 per cent of private renters ((CLG, 2010f). Figure 3 shows the type of accommodation type by tenure and shows the higher proportion of flats in the social rented sector, particularly in relation to home-ownership.

**Figure 3 Accommodation by tenure type (per cent of current households)**



Source: CLG, 2010g

When households consider property types some tenures may be more likely to deliver household preferences (Harries, et al., 2008). Edwards (2005) interviewed low income households and found location was an important feature of home and could be influenced by tenure. ‘I’d like to change where my house is situated. Council houses always seem to be in the rougher parts, where it’s less safe.’ (Edwards, 2005). Moreover, people from all tenures highlighted feeling safe in their

neighbourhood as the most important feature of home, and this contributed to their tenure aspirations as home-ownership was viewed as being able to provide this quality.

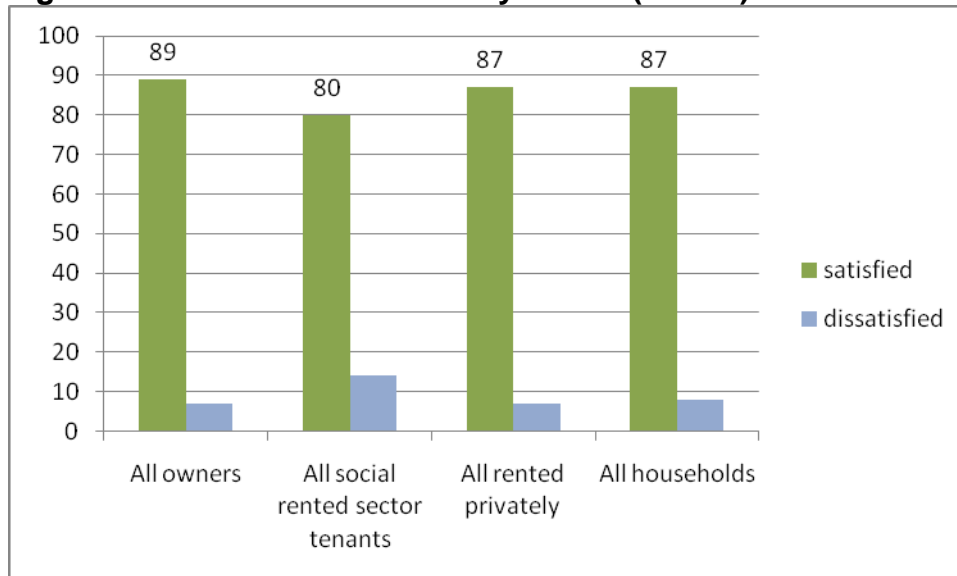
### *Poor neighbourhoods and mixed communities*

The CLG work on mixed communities provides a useful review of the evidence on 'neighbourhood effects' and a discussion of the ambitions of 'mixed tenure' (CLG, 2009c). The evidence of neighbourhood effects, where the concentration of poorer households exerts an independent impact upon outcomes over and above those relating to other variables, is unclear and the mechanisms are uncertain. The effects of poor neighbourhoods and of how mixed communities might address these issues are largely assumed. Positive outcomes of regeneration projects, identified at the neighbourhood level, are largely a function of population change rather than a rise in the quality of opportunity and outcomes for poorer residents. There may also be negative impacts relating to the reduction in the number of social housing units that can create problems associated with displacement and gentrification. However, the evidence base is developing as demonstration projects attract long-term monitoring and good practice is emerging in delivering mixed communities. Kintrea (2008) suggests that there is a belief that widespread spatial segregation of poor communities is disadvantageous to those communities and the fact that policy can mitigate some of these negative market effects means that a discontinuation of the mixed communities policy would be remiss.

Confusion exists over what 'mix' refers to: social mix, tenure mix, or income mix, but in practice tenure mix is assumed as a proxy for the other indicators (Fordham and Cole, 2009; Rowlands, et al., 2006; Tunstall, 2003). Tunstall and Fenton (2006) found these areas attract less stigma and, over the long term, were seen as ordinary areas occupying an intermediate position in local housing markets.

Figure 4 shows that social housing tenants are the least satisfied with the neighbourhood in which they live. Some might argue that this reflects a tenure effect but focus group data suggested that people across all tenures viewed place to have a greater influence on life chances than having a social housing tenancy per se (CLG, 2009b). But, the concentration of social housing in poor neighbourhoods does mean that many social housing tenants feel stigmatised by their address (CLG, 2009b; Edwards, 2005).

**Figure 4 Satisfaction with area by tenure (2007/8)**



Source: CLG, 2010h

Residents' views of mixed communities during regeneration are hard to gauge as they can often fall into different constituencies and can be politicised by different campaigns or groups (CLG, 2009c). One study sought resident views once exemplar new high density estates had been completed, and found that home-owners and shared owners viewed the estate less positively because of the presence of social renters (Bretherton and Pleace, 2008). Social renters and shared owners felt stigmatised if their properties were set apart from the market-price housing. Some new developments were also not well integrated into the surrounding area, even if mix had been achieved on the site. Atkinson and Kintrea (1999) found that introducing home-ownership into a neighbourhood formerly dominated by social housing created little interaction between residents of different tenures, so was unlikely to increase contacts for job search, for example, but they supported the view that mix did reduce stigma associated with the location.

One indicator of resident views and market attitudes to mixed tenure schemes is the market price. Rowlands, et al. (2006) found that the saleability and property values could be maintained on mixed tenure sites by increasing the positive aspects of the development to offset any risk anxieties, by enhancing the location, the design and quality of building on properties and local environment.

### *New-build housing*

There is significant concern that the UK has neglected the supply of new homes and the recession has negatively impacted upon the former government's objectives of increasing supply (NHPAU, 2009a).

Buyers purchase new homes for pragmatic reasons, such as the certainty of moving in, the avoidance of the complexities that arise in a chain, and an avoidance of the bidding process in Scotland (Leishman, et al., 2004). The quality or newness of the homes was not what attracts buyers as there are frequent complaints about defects and snagging in the buildings and about bedroom sizes. However, the number of bedrooms was the main determinant of the price so room size was compromised to

increase the number of rooms. There was a strong preference from buyers for detached homes.

However, although preferences for traditional forms of housing are well established, Bretherton and Pleace (2008) found that residents on new-build high-density estates did not acknowledge that they were living at high density, and appreciated the design and architecture of their homes that they considered provided a sense of space and light. This suggests that resistance to new urban forms can be overcome if handled appropriately.

Despite the adherence to suburban living and the policy ambition to increase new supply to address affordability problems, the development of further new homes on city fringes and green field land can attract opposition. In a recent survey, 51 per cent of owners would not wish to see more houses built in their area, compared to 45 per cent of renters (NHPAU, 2009b). Planning decisions are sensitive to these local attitudes to development and, among other factors that influence delays in planning permissions such as the complexities of sites, local controversy can delay planning permission on greenfield sites or where no party has overall control of the council (Ball, 2010). However, there are calls for the perceptions of planning objectors to be recast from the pejorative 'nimbys', as they can assert the local distinctiveness of the proposed sites, have pride in their community, have a strong sense of place and contribute to local engagement – all qualities desired in the vision of 'sustainable communities' (McClymont and O'Hare, 2008). Platt, et al. (2004) found that people are more concerned with the affordability and quality of housing than new supply, and showed little preference for any particular approach to planning for new housing, for example urban extensions or new towns.

## 5. Attitudes to housing taxation

In 2008, net housing equity amounted to £2,467 billion (Wilcox, 2010). There are concerns about wealth inequalities generated by house price growth creating uneven opportunities for households depending on geography and tenure (Thomas and Dorling, 2004). Public finance support for home-ownership used to be mainly based upon mortgage interest tax relief, which has now been abolished, although favourable taxation of the tenure remains (Hills, 2007). For example, gains made from other investments attract tax liability, but the benefits of the imputed rent and housing equity gains from home-ownership remain tax free.

There are moves to encourage households to use their housing equity to fund long-term care and other welfare needs. But the taxation of housing equity gains may also be desirable for redistributive reasons and/or to stabilise the sharp swings in the UK housing market. The main taxation vehicles where this may be achieved are inheritance tax and stamp duty, but one is only payable on a fraction of estates and the second is considered to be inefficient. There are numerous calls for reform of housing taxation, and proposals for revised income taxes, capital receipts taxes and land taxes, to address these measures. This section of the paper outlines public views of existing taxation. There are some gaps in our knowledge about the public views of housing taxation but there may be lessons that can plausibly be transferred from attitudes to one form of tax to another, and how attracting public support for any reforms could be managed.

### Inheritance tax

Inheritance tax (IHT) is payable on the estates of deceased people if the value of the estate is in excess of, from 2009–10, £325,000, or £650,000 for married or civil partnership couples. It is payable at a flat rate of 40 per cent and accounted for 0.6 per cent of tax income in 2008–9 (Adam and Browne, 2009). The number of estates that are liable for IHT rose throughout the 1990s to reach a peak of 34,000 in 2006–7 but has since fallen to 15,000 in 2008–9 (HMRC, 2010) primarily because the government raised the threshold and introduced the ability to effectively double the threshold using a spouse's allowance in 2007. In 2006–7 there were 274,372 estates, only 12 per cent of which were liable for IHT (HMRC, 2010).

Inheritance tax is controversial and many parties seek reform: The Conservative Party has said it wants to see liability for IHT abolished for all estates up to a value of £1 million; others had wanted to see it reformed and made more equitable to overcome significant wealth inequalities, particularly relating to the inter-generational transfers of wealth which may have influenced rising house prices (Crawshaw, 2009). As part of the settlement for the new Coalition Government, the Conservative proposal to increase the IHT threshold has now been dropped.

The evidence demonstrates a deep-seated public opposition to IHT, so any reforms to increase the sums payable are likely to be unpopular. A survey for the Fabian Society found 51 per cent of participants felt the tax should be abolished (Hedges and Bromley, 2001). Rowlingson and Mackay (2006) found that IHT was unpopular but that very few people know how it actually works in practice. However, focus



group evidence found that opposition remained even when researchers presented participants with a range of information and debates about the tax (Lewis and White, 2006).

Opposition to IHT is founded on a belief that it represents a double taxation, that income that has already been subject to taxation is used to purchase something that is again liable for another tax, and a perception that rising house prices brings the tax liability upon 'ordinary' families (Prabhakar, 2009). Croucher (2008) found some older people sought ways to reduce their inheritance tax liability due to their commitment to the view that transfers of wealth are the natural order:

'The government at the moment is finding numerous ways to get their hands on our money, on the equity in our houses, by stealth, and by stealth tax. And equally for me, it's my job, by stealth, to stop the government from getting money from my mother's estate, indeed our estate, and like lots of people we want to pass on whatever assets we have left on to our children.' (Croucher, 2008)

A set of focus groups presented a range of narratives that might influence public views of the tax, but still found resistance to the tax (Prabhakar, 2009). Prabhakar found that IHT offended people's natural impulse to leave something to their children and the tax was seen as an unwelcome interference between the bonds within a family.

Maxwell (2004) believes IHT should be reformed as it is under attack from the right and left. The controversy has not diminished since the government introduced reforms that significantly raised the threshold from 2007 onwards. Maxwell advocates a switch from IHT on the estate of the deceased to a capital receipts tax payable by those who inherit. Prabhakar (2009) found that people were slightly more willing to accept alternatives to IHT like a land tax, which captured windfall gains on house prices not arising from any actions of the owner, and Maxwell's use of a capital receipts tax. Crucially, opposition to IHT could be weakened if the right narrative was attached to the purpose of IHT. Prabhakar found that non-acceptance of IHT could be reduced, but not overcome, by using positive stories about childhood opportunities and fairness, rather than using scientific arguments to counter misinformation about IHT or using negative stories to sell IHT.

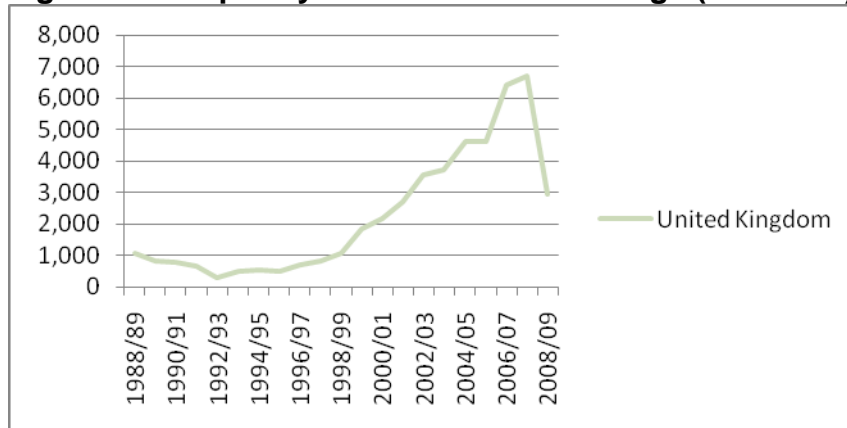
This literature review identified no studies that considered whether attitudes to IHT might be different according to tenure, household characteristics or regional housing market.

## **Stamp duty**

Stamp duty land tax relates to purchases or leases of land valued over £125,000. The amount payable increases in bands as the value rises. There are calls for stamp duty to be abolished, reformed or rebated to support the housing market (RICS, 2010), overcome affordability issues (Semple, 2006) and to promote environmentally sustainable choices in housing (Boardman, 2007).

The thresholds that trigger liability for different levels of stamp duty were revised in 2005 and 2006 but there are complaints that rising prices meant a greater number of purchasers were subject to the tax. A one per cent rise in house prices has meant a 1.6 per cent increase in liability for stamp duty. Figure 5 shows the rise in stamp duty revenue during the period 1988 to 2008/9.

**Figure 5 Stamp duty on residential dwellings (£millions)**



Source: Wilcox 2010

Stamp duty was suspended for property purchases below £175,000 between September 2008 and December 2009 and approximately a third of home purchasers and 83 per cent of first-time buyers benefited (Halifax, 2009). This action was a temporary response to the housing market downturn and attracted public support. Abolishing stamp duty on properties below £250,000 was the most popular action to overcome housing affordability constraints on homeownership, supported by 28 per cent of poll respondents (NHPAU, 2009b). Only three and six per cent of respondents respectively agreed with raising council tax or stamp duty on second home-owners to raise funds to overcome housing affordability problems.

Economists note that stamp duty is a tax on mobility, that the 'slab' structure means that, unlike with income tax, a slight rise of property value means that the whole of the property value is taxed at the higher amount, rather than just the portion above the higher threshold, and that it disproportionately disadvantages first-time buyers and those in the South (Andrew, et al., 2003; Fender, 2005). They suggested a graduated tax with higher thresholds that are periodically reviewed for house price growth.

In March 2010 a new threshold of £250,000, under which properties do not attract a tax liability, was introduced for first-time buyers until March 2012.

## Capital gains tax

A person's main residence is exempt from capital gains tax (CGT) but people with second homes or rental properties may face liability to CGT when they sell or dispose in some other way of the property. Any gains over a certain threshold are currently taxed at a standard 18 per cent. The Conservative-Liberal Democrat coalition government is set to increase the rate of CGT to 40 per cent to make taxation of company income equitable with that of individuals. The impact of this on

the private rented sector is uncertain. There are concerns that landlords will sell properties prior to the increase in any rise in tax liability, however there are also moves for lenders to re-enter the buy-to-let market following the recession which may also offset any negative impacts on the rental market (Collinson, 2010).

There is little evidence to discern public attitudes to any extension of capital gains or capital receipts tax to home-owners equity gains. However, in principal objections may be anticipated as a poll on CGT found 64 per cent of respondents, as with IHT, said that it was wrong to be taxed on investments bought from taxed income (IPSOS-MORI, 2006).

## 6. What influences attitudes to housing?

Complex sets of factors influence attitudes to housing, including past and current economic positions and housing experiences, as well as cultural perceptions of themselves and others. As mentioned earlier no studies were found to identify the determinants of attitudes towards housing, but the following is an illustration of an issue where a range of income, location and housing history variables produced quite different attitudes amongst survey respondents.

There is some evidence that housing tenure choice as an adult may be informed by housing tenure as a child (CLG, 2009a). For example, more than two thirds of current home-owners lived in an owner-occupied home as a child, more than half of social housing tenants lived in social housing as a child and nearly a third of private renters lived in private renting as a child. These findings may be influenced by the characteristics of the households rather than tenure alone however, and it is unsurprising that the children of poor households may themselves be poor in adult life and therefore reside in social housing.

Other factors may also be associated with different attitudes to housing. For example, a 2 illustrates the differences in attitudes towards social housing tenants being given lifetime tenancies. As you can see, those most in favour of permanent tenancies are those who are current tenants, have previously been in social housing, live in the North and are on low incomes. In contrast, those people most against have never lived in social housing, live in the South, are higher earners and are owner-occupiers.

**Table 2 Variations in the views on tenancy security**

<b>To what extent do you agree or disagree with the following statements – Social housing tenants should be able to remain in their home as long as they want even if they now earn enough that they could afford to rent privately or buy their own home</b>		
	% Disagree	% Agree
<b>Tenure</b>		
Owners	42	37
Social renters	20	62
Private renters	35	38
<b>Households income</b>		
<£9.5K	20	55
£9.5K–£17.4K	27	52
£17.5K–£29.9K	36	43
£30K+	55	28
<b>Region</b>		
North	27	51
Midlands	40	41
South	49	29
London	26	45
<b>Experience of social renting</b>		
Currently in SR	20	62
Previously in SR but not now	32	48
Never lived in SR	45	32

Source: CLG, 2009a

There are various sources of advice different households use to inform their housing decisions. Owners tend to seek information from family and friends and social renters from the local council (CLG, 2009a).

There are other factors that influence views on housing, and are perhaps less quantifiable, but are highlighted in qualitative studies of housing markets. That is the role housing, property and neighbourhood plays in the construction of a person's identity, life's achievements, and social standing which aligns with a person's dispositions or views of how they see the world (Hickman, et al., 2007; Savage, et al., 2006). There is evidence we can draw on from studies of gentrification and the differentiating importance of symbols and aesthetics in housing choices (Bridges, 2001). This literature is beyond the scope of this paper, but it is sufficient to highlight the importance of more 'cultural' or 'psycho-social' inputs into how we view housing, tenure and place. Ronald (2008) suggests that these socio-ideological imperatives are as important to the economic prosperity arguments in explaining the spread of home-ownership.

There may be some parallels between attitudes to housing and the public views of inequalities and poverty. Evidence for JRF found that public views of inequality are complex and contradictory, as a smaller proportion of people support policies that

advocate redistribution, compared to the large majority that believe the gap between rich and poor is too large (Orton and Rowlingson, 2007). Furthermore, nearly two-thirds of the public think that poverty is an inevitable part of life or is a result of a person's own actions, which presents a challenge to engaging the public in taking steps to eradicate poverty (Hanley, 2009). Similarly, in focus groups considering IHT, some participants questioned the desirability of seeking more equal opportunities. These sentiments may have reflections in the public attitudes to some aspects of housing and may influence policy decisions in tackling housing inequalities.

## 7. Policy implications

Public attitudes reflect people's experiences as well as their aspirations and can indicate how demand may be expressed in the housing market, i.e. as latent or expressed demand. However, public views are not the sole determinant of policy-making as there is a responsibility to balance social policy ambitions with other public policy requirements or funding commitments, not least in the current period when the government has indicated the priority is to reduce the national budget deficit. Moreover, public attitudes may be mutable in the long term and have a recursive relationship with market conditions that previous policy decisions have fostered, for example the aspirations for home-ownership and the government promotion of the tenure.

Furthermore, not all public aspirations can be satisfied and they may be inconsistent. The lack of support for new house building is surely irreconcilable with the public support for measures to overcome housing affordability problems, for example. And is it the role of social policy to actively support people to achieve their aspirations, or should policy focus upon procuring a housing system that offers safe, secure and affordable housing for most people? To what extent should housing policy seek to overcome income and wealth inequalities arising from the labour market? These issues must be considered when reflecting on what the aims of housing policy should be and how any objectives can be achieved.

The focus of this paper is on vulnerable households, in which case the evidence suggests that the expansion of social housing and a reduced emphasis on home-ownership in the future might be appropriate. It is important to consider the qualities that people across tenure value in a home and consider how these can be achieved regardless of tenure. For example, safer neighbourhoods, security and control are all qualities associated with home-ownership that could conceivably be offered by other tenures too.

Despite a dominant discourse that derides social housing, lower income households in the social rented and private rented sectors favoured the tenure. Indeed, UK social housing provision has proved effective in breaking the link between income poverty and housing poverty (Stephens and Fitzpatrick, forthcoming). However, any expansion of the social rented sector would have to be mindful of its weaknesses. Reducing social inequalities may limit the neighbourhood consequences of poverty, but given that the UK currently has high levels of poor households, new developments should continue to adopt a cautious approach and avoid concentrations of low income households. The evidence on the effectiveness of mixed tenure is uncertain, but the risk of recreating neighbourhood problems, of anti-social behaviour and stigma, should be avoided. Social housing tenants are increasingly satisfied with their maintenance services and neighbourhoods and policy should continue to secure these improvements.

The expansion of social housing does incur public costs however, and in tight housing markets greater use is currently made of the private rented sector for vulnerable households. However, if the private sector is to act as a positive alternative to social housing then, from the point of view of lower income

households, the management, costs and security of tenure in the PRS would have to begin to match the qualities social housing tenants value in their homes in order to pull people into the PRS. It may be insufficient to rely on the negative qualities of social housing, such as the limited choice of bedrooms, waiting lists and anti-school behaviour to push lower income households into private renting.

However, the promotion of home-ownership will remain with the new government (Crisp, et al, 2009; Greenhalgh and Moss, 2009; CSJ, 2009; [www.conservative.com](http://www.conservative.com)). To date there has been substantial policy discussion about the development of hybrid ownership models such as equity stakes, intermediate tenures like Rent to Homebuy and the encouragement of working social housing tenants into low cost homeownership schemes (Greenhalgh and Moss, 2009; CSJ, 2008; CIH, 2009; Hills, 2007). However, it seems that younger households' short-term demand for home-ownership has continued to decline and has been accelerated by the recession. Lower income households and social housing tenants also have reduced aspirations for ownership.

Furthermore, if the aim is to reduce the volatility in the housing market for lower income households then curtailing lower income households' exposure to the excesses of the market cycle is important. The FSA, as it is currently constituted, proposes greater supervision of the mortgage market, which has the potential to remedy excesses when mortgage products are sold as well as ensure good practice should borrowers fall into arrears. As banks recapitalise it is hoped that the mortgage market would provide a more stable foundation for UK housing than has recently been the case. It is likely that a prudent mortgage market will persist for some time, reducing the reach of future home-ownership. Housing policy may, therefore, have to reflect a market where the thresholds for home-ownership are set at higher and/or more stable income levels and at an older age.

Concerns about the social and wealth inequalities between owners and renters become apparent only if the structure of other tenure, pensions, long-term care, or other welfare policies permits this to be the case. The benefits of home-ownership in terms of asset accumulation, control of one's home and the potential for minimal housing costs in retirement will remain, but providing credible trade-offs for those unable or unwilling to bear the risks also associated with tenure would mean real choices for lower income households.

Should the expansion of social housing be too costly, but the provision of security of tenure in the private rented sector be too risky to countenance, for fear that new supply and investment would be constrained, then a focus upon the intermediate rented sector might be beneficial. In this way lower income households would have access to longer tenancies, with sub-market rents from a trusted housing association landlord, providing a longer term safer alternative for lower income households at less cost than new social housing. The use and effectiveness of the intermediate rental market has only been explored in the context of keyworkers and its use as an alternative to social housing may require careful consideration so as not to undermine present social housing provision or create a two-tier housing safety net. However, it could provide greater choice and security in a more plural housing market in the future at lower costs to the public than social housing and may be a long-term alternative to low-cost home-ownership.



Any reforms to housing taxation would have to consider how they are formulated to ensure that any narratives attached to the reform do not conflict with deeply embedded views on the family, but use more positive messages emphasising fairness and the use to which any money could be put.

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