Glasgow and the Clyde Valley Housing Market Partnership

Housing Need and Demand Assessment
Technical Appendix 04
Affordability Study

Final

June 2011

HNDA

TRIBAL

Housing Affordability Study

Final Report

January 2011

GCVSPDA

Version 08

TRIBAL

Document control sheet

Client	GCVSPDA
Document Title	Housing Affordability Draft Report
Version	08.1
Status	Report
Reference	Housing/23114
Author	Peter Wood/Valerie Strachan
Date	5 January 2011
Further copies from	**email: lynda.garnett@tribalgroup.com quoting reference and author**

Quality assurance by:	Valerie Strachan

Document history			
Version	Date	Author	Comments
01	29/1/10	PWW/VS	Interim report
02	26 February 2010	PWW/VS	Draft report, showing findings for C2 projection
03	12 March 2010	PWW/VS	Revised to correct errors noted by steering group, and tidy up table labelling
03.2	8 April	PWW/VS	Death and migration per annum are exactly as in Core Group forecasts Inter-tenure move assumptions adjusted in line with the "validation" results (i.e. Adjustment that provided a good fit).
04	29 April	PWW/VS	PRS migration, PRS affordability and SRS/PRS flows tightened up; stage one estimates included; some revisions to report text made, in line with comments received.
06	22 July 2010	PWW/VS	Draft final report: PRS ranges presented (these vary by LA, with ranges adopted by each LA), A1 figs included, sub-area estimates for stage 1 included, Market commentary included
07	8 October 2010	PWW/VS	Revised Final report, taking account of consolidated comments provided by steering group
08	12 November 2010	PWW/VS	Final report
08.1	05 January 2011	PWW/VS	Final report (minor amendment to para 7.1.7)

Contact details			
Main point of contact	Telephone number	Email address	Postal address
David Hall	07974 371 812	david.hall@tribalgroup.com	Tribal, 87-91 Newman St, London, W1T 3EY

TRIBAL

Contents

Executive Summary

Introduction

Purpose of the report

1. This report sets out the findings from the affordability research study undertaken by Tribal/Optimal Economics. The overall aim of the research is to provide an affordability analysis relating to housing in the GCVSDPA area. The research addresses two key questions:

    - How many new and migrant households could/could not afford to meet their housing needs in the open market now and in the future – that is, over the period 2008/09 to 2024/25

    - Of those households unable to meet their housing need in the open market, how many could afford to meet their need using intermediate housing market products

2. In addition, the study considered the components of projected tenure change, setting out the tenure profile for existing households and household dissolutions by tenure.

3. These study findings will form a core component of the Glasgow Clyde Valley Housing Needs and Demand Assessment (HNDA).

4. Finally, the research team applied an affordability assessment to those households assessed as forming Backlog Need in a separate exercise undertaken by the eight local authorities. These findings are in presented in the supplementary report bound with the main report, and these findings will also feed through into the HNDA.

Study approach

5. Housing needs studies tend to assume that there is a fixed link between income and the price of market housing – indeed, it is typically assumed that households can afford to spend a quarter of their income on housing. This study suggests that that assumption may be somewhat over-simplified. First, because at any point in time a household may chose to pay more or less than this fixed ratio depending on external circumstances (such as the price of mortgage interest, the prevailing level of house prices) and personal preferences/circumstances (in particular, the fixed ratio takes no account of the varying levels of residual income – 25% of £15k implies a very different affordability outcome to 25% of £115K). And second, because personal circumstances change – while two households may be identically unable to afford market housing now, one may reasonably expect to be able to do so in two years time, while the other might not. Financial decisions are based not just on current circumstances, but on expectations of future earnings/income.

6. The study does accept that there is a relationship between income and the ability to afford housing of different types. However, we do not consider it appropriate to **begin** by adopting a fixed ratio of prices to incomes and to say that this measure will accurately predict the housing choices people will make. Instead we start by observing the choices made by **actual** households and seek to identify the circumstances and conditions influence different choices.

Study method

7. The research method focuses on understanding the determinants of "affordability", which we have defined as the ability to access "market" housing. We have sought to establish these determinants at the national (Scottish level) before exploring why tenure patterns vary between areas (see figure 1 below). It is our contention that the economic, social and other factors which are important to people's ability to access housing are broadly consistent across Scotland – i.e. we do not expect that households in Fife take a very different attitude to housing choices from households in Renfrewshire – but the scale of these factors themselves will vary (e.g. incomes will be higher in some areas than others).

TRIBAL

Figure 1: Study Approach

Understand Determinants of Affordability. → Examine Variation in Affordability between Areas → Analyse Revealed Affordability and Determinants at Area Level. → Project levels of Affordability → (cycle continues)
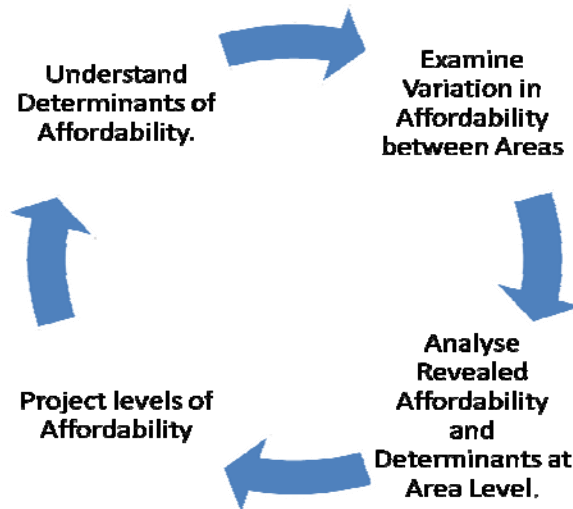
8. The analysis was undertaken over a series of steps:

    ■   National analysis: to identify the factors influencing affordability and the factors that influence tenure variation between areas. This considered the relationship between tenure and an array of household characteristics including income, employment, household composition and household size.

    ■   Local analysis: to establish how far variations in the prevalence of these characteristics in the local population can explain variations in tenure patterns. This analysis was then formalised to produce a model that enabled us to project affordability at the local level within GCV (we used local authorities as the base unit, and developed further approaches to produce estimates at local authority sub-area level). The modelling was undertaken in two stages.

    ■   The first stage model developed estimates of new households who would become owners, private renters, social renters (with some flexibility to produce estimates of the potential for intermediate housing); and estimates of in-migrants who would be owners, private renters or social renters

    ■   The second stage of the model was extended to include flows between tenures, as well as estimates of loss from the housing systems resulting from out-migration migration and deaths.

Findings

National results

9. Affordability appears to be affected by four key factors:

    ■   **Stage in life cycle (age)**: The study considered three broad age categories; 16-24 year olds: 25-29 year olds and 30-35 years olds. The analysis revealed a clear relationship between age and owner occupation: older households are far more likely to be owners than are those in the youngest age groups. Indeed, owner occupation is a minority tenure for households aged under 25; thereafter the proportion of households buying their own home increases significantly, to around half of those around of those aged 25-29 and 60% (almost in line with the national average) of those aged 30-35.

    ■   **Employment status**: there is a very strong relationship between employment status and tenure. Very rarely do young households without an earner become home owners, whereas the majority of households in employment own their home; and this is especially

true of "older" households (70% of 30-35 year olds own their home). Conversely, social renting and private renting are viable options for households without employment[1].

- **Household composition**: the number of adults in the household makes a critical difference to the tenure outcome, partly because this influences the capacity to increase income (a single person household realistically cannot have dual full-time earnings), but there was also a distinct relationship between two person households and owner occupation.

- **Income**: As might be expected, income levels are lowest for the youngest age group. Critically, differentials between households in different tenures are relatively narrow for this age group: young owner occupiers have the highest incomes, but only a few thousand pounds more than social renters (around 50% more), and only marginally more than private renters. Incomes rise with age, but at different rates: with older renters typically having incomes only slightly higher than younger renters, whereas incomes of older owner occupiers tend to be much higher than those of their younger counterparts. The data examined are cross-sectional. However, we might expect the people who move into owner occupation will have incomes that rise with age, whereas those who live in the social rented sector may be on incomes (either through employment or benefits) that rise slowly. The PRS is more complicated, and is likely to contain a mix of households whose incomes rise slowly (as in the SRS) and rise quickly (and move out into home ownership).

10. Income and the economic circumstances of a household are, of course, related. We would expect household income to increase as the number of earners increases. The basic income profiles follow the pattern described above: owners have the highest incomes, social renters the lowest incomes; incomes rise with age; and age differentials are greatest for owners.

11. The analysis of SHS data suggest that the absolute **minimum** income for accessing owner occupation (at 2006) was around £17,000. This is a rough estimate; it does not include any allowance for additional support households may have had to enable them to access or sustain home ownership. Nevertheless, even this income level is beyond the vast majority of social renters - only around 20% of young social rented households had this level of income, and the analysis would suggest that their future income trajectory is for very slow grow, suggestive that a shift into owner occupation would not be appropriate or likely.

Local level analysis

12. The local authority level analysis suggested that

- There is not a significant relationship between the conventional affordability measure (house price to income ratio) and the level of owner occupation. That is, the level of owner occupation among young households (35 and under) does not appear to be related to the affordability of housing in the local authority area in which they live.

- There is a relationship between the affordability of owner occupation and both forms of renting, but this is not straightforward:

  · There is a negative relationship between the affordability of owner occupation and social renting among the youngest age group. That is – in areas where owner occupation is relatively expensive (allowing for incomes), we find few young social renters, and vice versa.

---

[1] Later in our analysis (ch5) we will be forced to conclude that the PRS is only affordable by households on relatively high incomes. This is because a) as a result of a data limitations we are forced to resort to a price:income ratio approach for the private rented sector when analysing local data datasets, and b), the guidance precludes taking housing benefit into account when assessing PRS affordability. We know from work elsewhere (Tyne and Wear) that when HB is taken into account, the sector's affordability increases substantially.

- There is a fairly strong positive correlation between owner occupied affordability and private renting – that is, as properties become relatively more expensive (again allowing for incomes), levels of private renting increase.

13. This suggests that the most reliable broad guide to the split of tenure, at least between ownership and social renting is likely to be expected levels of employment among future households in the GCV area. However, the analysis also demonstrated a very strong relationship between age and the ability to access owner occupied housing. Only around 25% of households headed by a person under the age of 25 are owners – and it is likely that most of these are in the older end of the age band. It follows that a population in which there is a high proportion of new and relatively young households is likely to have lower levels of home ownership than a similar sized population made up of older households.

14. The model, therefore, takes income (as an indicator for the household's economic circumstances) and the age distribution of households as the key drivers of tenure choice among new households. Thus in Glasgow where the demographic projections indicate that many new households will be headed by relatively young persons and where average incomes are low, we expect that a low proportion of new households (around 40%) will become owners; while in East Dunbartonshire, where new households are headed by relatively older persons and where incomes are higher, about 69% of new households will become owners.

15. A very different set of relationships emerges for renters than for owners: income does not appear to be related to tenure, but broader economic and household factors are; and these factors apply for all age groups without noticeable strengthening of the relationship across the age groups.

16. Unfortunately, because the PRS is much smaller than the owner occupied sector, data considerations meant a somewhat different approach to analysing affordability had to be adopted. Instead of using regression analysis to develop local adjustment factors, a more straightforward set of price to income ratio reluctantly had to be adopted. This suggested that typically households would require an income of between £17.3k (West Dunbartonshire) and £19.7k (East Dunbartonshire) (assuming they spent 25% of their income on rent and did not have access to housing benefit). There is some uncertainty over the proportion of income which households will willingly commit to housing costs and for that reason the modelling has considered the implications of alternative assumptions concerning the amount of income committed to rent – levels of 25%, 33% and 40% of gross income have been considered.

Stage 2: Modelling tenure flows[2]

17. A key consideration for the modelling of tenure flows was sensitivity to the affordability of private rented housing. Following several iterations of the model, the validation exercise and a detailed review by the steering group, it was agreed that two alternative scenarios would modelled, based on different assumptions concerning the affordability of private rented housing.

- The low affordability scenario assumes that households are able to spend 25% of their income on PRS (or 33% if they live in Glasgow or East Dunbartonshire);

- The high affordability scenario assumes that households can afford 33% of their income on the PRS (or 40% if the live in Glasgow or East Dunbartonshire).

18. The high affordability scenario suggests a continued growth in owner occupation and modest changes in both social and private renting. The owner occupied sector increases to 67% of households from 64% and increases in size by 101,000 households. Social renting would decline from 30% of households to 26%, while the overall number of social rented households would decline by only a few thousand. Private renting would remain stable in terms of market share, although the number of private rented households rises by about 15,000.

---

[2] Two sets of household projections were used as the basis for the modelling. The differences between these relate to overall population numbers rather than to any differences in tenure patterns. For simplicity, any figures referred to below (and in the conclusions sections of the report) relate to the C2 projection. Tables containing the full C2 and A1 projections are provided in chapter 7

19. The low affordability scenario implies a significantly slower growth in home ownership but the more profound difference is that the social rented sector grows by 10% (that is by about 24,000 households).

20. It is worth stating that the shifts from the social rented sector to the owner occupied sector projected under either scenario are modest relative to the changes that have occurred historically. However, a much more "stable" tenure profile may be considered credible, given recent tenure patterns. These suggest that owner occupation may have plateaued - with owner occupation now the tenure outcome for the majority of households that can afford the option.

21. Overall, we might expect to see the social rented sector decline slightly: both in terms of market share and in absolute terms (by around 1% - 2%), Income levels of social renters are typically low, and unable to support private sector alternatives, and in particular, unable to support home ownership options.

22. There does, however, remain some fluidity around the private rented sector. Delayed moves into owner occupation could have a marked impact on the sector (with the exception of Edinburgh and some rural authorities, the PRS has constituted a very small component of an area's housing system – a small shift in flow from the owner occupied sector will have a substantial impact on the PRS). The analysis suggested around 10% of private renter households will move to owner occupation in a year. If this were to fall to around 5% a year then growth in home ownership would continue but at a much slower rate (72,000 households), social renting would rise by several thousand units and the private rented sector would grow by over 30,000 households. The tenure split difference from the high affordability scenario would be mainly *within* the private sector – owner occupation would be about 63% of households, social renting 27% and private renting 10%.

1 Purpose of the report

1.1 Introduction

1.1.1 This report sets out the findings from the research study being undertaken by the Tribal/Optimal Economics team which form a core component of the Glasgow Clyde Valley Housing Needs and Demand Assessment (HNDA).

1.1.2 The overall aim of the research is to provide an affordability analysis relating to housing in the GCVSDPA area. The brief poses two key questions:

■ How many new and migrant households could/could not afford to meet their housing needs in the open market now and in the future

■ Of those households unable to meet their housing need in the open market how many could afford to meet their need using intermediate housing market products.

1.1.3 The study considered two other critical issues:

■ The components of projected tenure change, setting out tenure change for existing households and household dissolutions by tenure.

■ An affordability assessment of those households in Backlog Need[3].

1.1.4 The core study geographies for the HNDA and the SHIP are the local authorities, local authority subareas and the housing market sub-areas. All outputs are produced at local authority level, and key outputs are produced to local authority sub-area level. Further work is on-going to produce HMA outputs.

1.2 Project oversight

1.2.1 The study was commissioned by the Glasgow and the Clyde Valley Strategic Development Planning Authority (GCVSDPA) Housing Market Partnership Core Group. The Core group worked closely with the Tribal/OE project team throughout the study period.

1.3 Structure of the report

1.3.1 The report is set out as follows:

■ Section 2 discusses the concept of affordability and its relevance to the aims of the study

■ In section 3 we set out our approach to the study

■ Sections 4 and 5 we set out the analytical framework for the study. First in chapter 4 we provide an overview of the findings of a detailed analysis of the influences on and characteristics of household tenure choice/outcomes. Then in section 5 we analyse evidence on inter-area variation in tenure and affordability

■ In sections 6 and 7 we apply the results of this analysis in a model which projects the capacity of households to access housing and thus the tenure split in each local authority area. These chapters provide detailed tabular data: in section 6, we set out the stage one findings noting the level of households unable to afford to buy market housing at local authority and sub-area level; while in section 7 we provide detailed estimates of tenure flows under a number of different assumptions at the local authority level.

---

[3] The calculation of Backlog Need itself was undertaken by the local authorities. The affordability assessment was undertaken as part of this study to ensure consistency across the two elements of the HNDA.

■ Section 8 provides an analysis of the study outputs.

■ Finally, there are a number of appendices, which supplement the information contained within the main report. These contain:

▪ A: Summary of backlog of need data at the LA sub-area level

▪ B: Income distribution of new housing association tenants

▪ C: Key parameters used in the modelling

▪ D: LIFT values used in the analysis

▪ E: Local authority annual projections showing New Households able to buy

▪ F: Local authority annual projections showing Migrant households able to buy

■ Finally, the supplementary report contains the affordability analysis of the Backlog Need. This sets out the approach we have taken to applying an affordability test to the current need figures that have been produced by each of the local authorities, together with the estimates produced, and an appendix containing a summary of the base data provided by the authorities.

TRIBAL

2 Housing choice and affordability

2.1 The concept of affordability

2.1.1 Affordability of housing is often treated as a hard and fast concept and one which rigidly determines the actual or desired behaviour of households. Thus housing to buy is deemed "unaffordable" if its price exceeds a certain multiple of a household's annual income and it is assumed that households will be unable to buy if their income does not reach the "required" proportion of the typical house price.

2.1.2 This approach is over-simplified. Households make *choices* as to buying and renting and their choices will be affected by a range of factors. There is ample evidence that people are willing, under certain conditions, to buy properties at a high multiple of their earnings – provided that money can be borrowed. Moreover, over time people have been willing or able to devote a higher proportion of household income to housing as incomes have risen.

2.1.3 Because over the long term the average ratio of house prices to incomes has been about 3.5 does not establish that this is the limit of affordability – it is merely the broad average of what most people have had to pay to access "acceptable" housing. At certain times – especially when credit has been cheap and freely available – households have been willing to pay more and, faced with a relatively inelastic supply, rising demand has driven up prices. This also emphasises that the relationship between house prices and incomes is complex but it is, ultimately, the ability and willingness to apply income to housing costs that supports prices. By definition, housing can never be "unaffordable" for most people – if it were prices would fall.

2.1.4 We fully accept that there is a relationship between income and the ability to afford housing of different types. However, we consider that to begin by adopting a fixed ratio of prices to incomes and to say that this measure will accurately predict the housing choices people will make is not appropriate. We consider that the starting point should be to examine the choices made by **actual** households and to identify the circumstances and conditions of households which make different choices. In the light of this, our approach focuses on examining the evidence concerning the tenure outcomes for households formed in the recent past in Scotland.

2.2 Changing circumstances

2.2.1 A second important factor is that household circumstances change over time – and do so especially rapidly in the years after households are formed. We present below some striking data on variation in housing choices. Despite this, many housing needs analyses are constructed as if households only ever made one choice. Thus it might be argued that if a survey shows that (say) 50% of new households cannot afford to buy or rent privately then 50% of new housing needs to be "social": however, within a few years the circumstances of many of those households unable to buy at the point of the survey will have altered substantially so that they are now potential buyers.

2.2.2 An alternative approach would be to base housing demand projections on what might be termed the main lifetime tenure. On that basis we might conclude that 70% of households in Scotland will become owners and plan for housing supply accordingly. However, that would imply an undersupply of rented housing as many of the owners would spend part of their time in rented housing. In fact, the balance between private sale and private renting may be resolved by the market.

2.2.3 This reality of changing circumstances has implications for the measurement of "affordability" since the result obtained will be affected by how and when it is measured.

TRIBAL

Figure 2.1 New households and housing choices
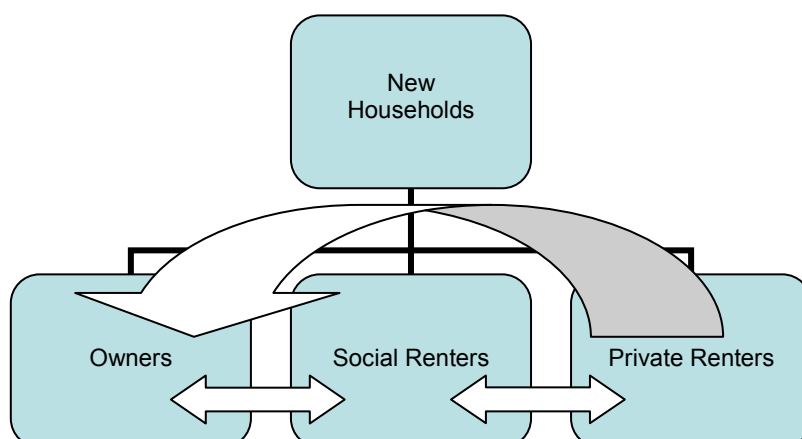
2.2.4 As Figure 2.1 illustrates, new households will move into one of the three main tenures on formation but within a few years there will be inter-tenure movement. The typical pattern is for there to be a fairly large movement to owner occupation from private renting, rather fewer moves from social renting and an "inter-change" between the rented sectors.

2.2.5 Data from the Scottish House Condition Survey reveal how these patterns are revealed in tenure. Table 2.1 shows tenure of households according to the age of the reference person.

Table 2.1 Tenure by Age of Reference Person (% of households)			
	16 - 17	**18 - 25**	**26 - 30**
Owner Occupation	9%	27%	51%
Private Rent	36%	28%	15%
Social Rent	55%	45%	35%

Source: SHCS

2.2.6 The shift towards ownership is not simply a matter of households which form at an older stage being more able to afford. Examination of the SHCS data shows that the higher level of owner occupation in the 26 – 30 year old group cannot be fully accounted for by a greater likelihood that households forming later will move straight into owner occupation. Moreover, the data indicate that 64% of households headed by 26 – 30 year olds had been households in a previous residence and that only 19% had been owners. There is clearly a major process of tenure shift in the mid to late 20s for many households. Moreover, the process is not over. We know that at the overall population level 63% of the housing stock is owner occupied and the SHCS indicates that 78% of the 26 – 30 group want to be owners: while not all will achieve this, many will.

2.3 Implications for the analysis

2.3.1 It is clear that there is a challenge in analysing the "affordability" of housing for new households in that affordability will change rapidly. To address this we might combine analysis of the affordability/tenure choice issue at the time of first household formation with a clear understanding of the rapid tenure shift process at work in the early years of the lives of new households or "fix" the assessment of affordability not at the time at which the new household is formed but at some point at which it is deemed to have "settled" – possibly age 30 – 35.

2.3.2 The available data do not enable us to identify with confidence households who are newly (i.e. very recently) formed. Rather we are able to identify households with a reference person of various ages. Thus we can reasonably assume that households where the head of household is in the age range 16-24 **have** formed relatively recently while the age groups 25-29 and 30 – 35 will include both newly formed households and "maturing" households.

2.3.3 In the analysis we examine the data and evidence on the determinants of tenure by the age groups listed above and propose a method of projection of affordability which recognises the role of age as a determinant of tenure/ability to afford.

3 Study approach

3.1 Introduction

3.1.1 Our approach focuses on understanding the determinants of "affordability" which we define as the ability to access "market" housing. We have sought to establish these determinants at the national (i.e. Scottish level) before going on to attempt to understand the reasons why tenure patterns vary between areas. The rationale for our approach is that the economic, social and other factors which are important to people's ability to access housing should be broadly consistent across Scotland – i.e. we do not expect that households in Fife take a very different attitude to housing choices from households in Renfrew – but the factors themselves will vary (e.g. incomes are higher in some areas than others).

3.1.2 Our overall approach is illustrated in Figure 3.1 below.

3.2 National Level Analysis

3.2.1 We began by examining the determinants of affordability at the national level. This process gave us insights into reasons for the observed variation in tenure between areas and we then examined that further by analysing the relationship between variation in tenure levels and variation in the hypothetical determinant factors between areas. This analysis has been done using, mainly, data from the Scottish household survey.

3.2.2 The work at the Scottish level, key findings from which are reported in Section 4, has identified a number of characteristics which show a strong correlation with owner occupation (and, conversely, social renting). These characteristics include age of reference person, income, household composition and employment status.

3.3 Local Authority Level Analysis

3.3.1 Having established this, the analysis has gone on to establish how far variations in the prevalence of these characteristics in the local population can explain variations in tenure patterns. The aim of this was to develop a procedure for predicting or projecting affordability at the local level. The results of this analysis are reported in Section 5.

3.3.2 In discussions of affordability hitherto, much attention has been given to the relationship between household income and house prices as a determinant of affordability. The national level data provides some insight into this but the key issue is the extent to which variations in this relationship, however calculated, between areas or over time can explain differences in the ability of households to obtain access to housing. The evidence on the effects of variations between areas is considered in Section 4.

Figure 3.1 Study Approach
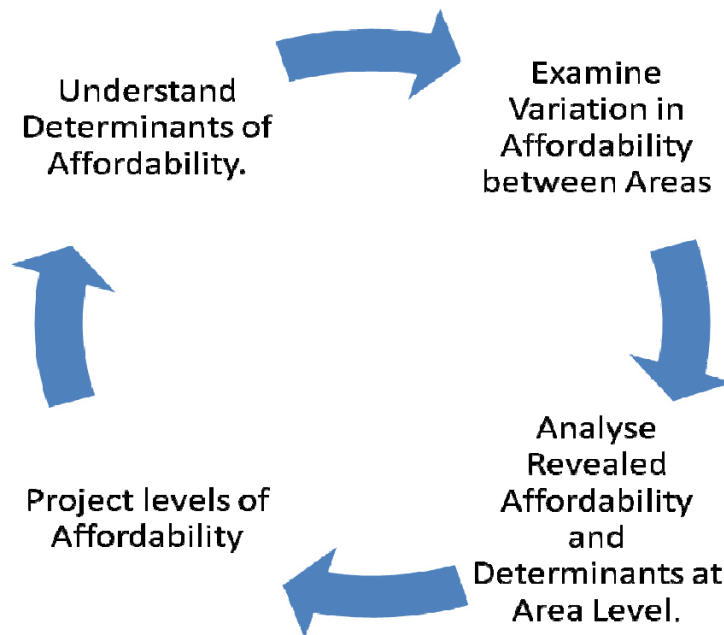
3.4 Housing Market Area Analysis

3.4.1 The local authority level analysis has relied mainly on data from the Scottish Household Survey. However, the SHS cannot provide reliable data below this level. Consequently, the study has examined the extent to which other data can be used as "proxies" for SHS data variables. Thus In particular, the SHS data on incomes for specific household types does not exist at a small area level. We have therefore tested how well the CACI data on income and data on earnings from the ASHE can be used to represent with reasonable reliability the extent and degree of variation in incomes in the target groups. We examined the relationship between variations in the income data from the SHS and variations in income levels as indicated by the CACI and ASHE data.

3.4.2 Similarly, we do not have data on the economic activity of new households at the local level but we have examined the use of data for the labour market as a whole and from some sub-groups to measure variations in labour market conditions which would feed into variations in employment levels for new households.

3.5 Output

3.5.1 The output of the work outlined above is:

- A set of baseline values at the Scotland level for the split between tenures of new households in a series of age cohorts

- A figure for the threshold level of income for house purchase among new households and of the corresponding threshold level of house price to income ratio based on the lowest quartile house price

- Identification of socio-economic characteristics associated with tenure choices.

3.5.2 The analysis at the local level has identified "scaling" factors by which the national level values can be adjusted to a local level to produce projected local levels of affordability.

3.6 Household projection scenarios

3.6.1 The affordability ratios have been applied to the appropriate household population, to estimate the number of households unable to afford market/sub-market housing in each local authority and housing market area.

TRIBAL

3.6.2   Two broad population projections have been developed (called A and C[4]). We have been furnished with two household projection scenarios, based on these population projections. A1 and C2: where A1 is the Lower Migration Variant, similar to the GROS' principal projection; and scenario C2 is the more optimistic view, similar to GROS high migration variant projection, and still considered by the GCVSDPA the more realistic prospect[5].

3.7   Treatment of migrants

3.7.1   There is, from general observation, reason to believe that migration patterns will vary strongly from area to area. Thus we know for example, from various data sources, that there is a movement of younger households, many of them in need, to the cities from other areas. At the same time much local level migration is "housing-led" so that movers into areas dominated by owner occupied housing tend to be owner occupiers and there is certainly a correlation between local house prices and the incomes of people moving in. Migration is a matter largely of choice so that movers will tend to match the characteristics of the areas to which they move.

3.7.2   The analysis of migrants presents challenges in that we need to be able to define migrants, estimate the gross flow of number migrants and establish the age profile of those migrants. We have reviewed a range of potential data sources.

3.7.3   The Census of population provides information on migrants (e.g. people who have moved across local authority boundaries) by tenure. Mapping of Census data by postcode sector has produced estimates of migration for the housing market areas. These estimates are broadly helpful, but are limited in a number of respects: the estimates are now dated and are not available by household type or age group. The first of these limitations is possibly the least important; it may be argued that patterns of migration will remain broadly stable over time. The second is more problematic however, as it would be helpful to distinguish how much of the migration is accounted for by younger households.

3.7.4   However, aside from the Census, alternative data sources by which we might adjust any nationally-produced derived ratios to local level are hard to establish. The SHS does not provide specific information on migrant households. The SHCS does identify migrants and may provide a basis for some analysis. However, the sample size is small.

3.7.5   Jan Freeke at Glasgow City Council has developed local population and household projections. This work sets out population projections by age group, and projections of new and migrant households by an age split (for age groups under 35, and for those aged 35 and over). The analysis has adopted a gross flows approach, and the outputs are available for each local authority/housing market, for each of the projection scenarios. The projections were kindly made available to the study, and have been used within the model.

---

[4] See HNDA Technical appendix TA5 *Projections of Populations and Households – Description of Assumptions and Results*

[5] There are also household projection scenarios A2 and C1. However, for reasons of time, cost, brevity, and efficiency, it was agreed that the study should focus on the preferred projection scenarios: A1 and C2.

TRIBAL

4 National Data Analysis

4.1 Introduction

4.1.1 The first stage of the analysis was to develop an understanding of the variables associated with tenure choices at the national level. The work focussed on an analysis of data from the Scottish Household Survey. We examined the relationship between tenure and an array of household characteristics including income, employment, household composition and household size. The results which appeared significant are reported below.

4.2 Owner occupation and age

4.2.1 The study focussed on three age groups within which will be found the great majority of new households to be formed in Scotland: 16-24, 25-29 and 30-35 year olds. While new households are formed at a range of ages, new household formation in older age groups tends to be associated with events such as relationship breakdown. We may say that almost all "first time" new households are found in these younger age groups.

4.2.2 An analysis of tenure by age group clearly shows that older households are far more likely to be owners than are those in the youngest age groups. Owner occupation is a minority tenure for households aged under 25; thereafter the proportion of households buying their own home increases significantly, to around half of those around of those aged 25-29 and 60% (almost in line with the national average) of those aged 30-35. Indeed it rises further with age.

Figure 4.1: % Households in owner occupation by ageband, Scotland, GCV
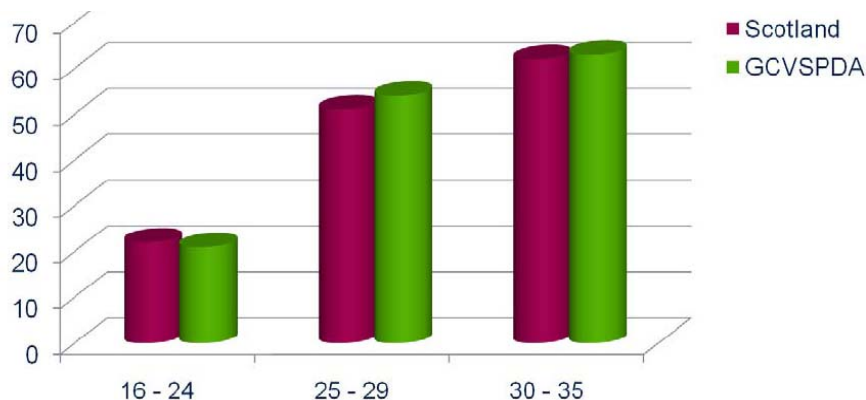
4.2.3 This pattern reflects two forces. The more important is that the years between 20 and 30 are a period in which households undergo rapid change. Incomes, for those in work, tend to rise rapidly during these years and households should begin to accumulate savings. Many households who would be unable to buy when their members were in their early 20s will be buyers by the time they have reached their late twenties/early thirties. One could argue that if there is a time when tenure "fixes" it is by around age 30. It is also likely that a high proportion of the households formed when people are 16-24 will have members who have not gone on to further or higher education and who will have lower than average incomes.

4.3 Income and tenure

4.3.1 In line with expectations, the analysis has shown that the income profile of households in different tenures differs. Owners typically have higher incomes than renters, and private renters have higher incomes than social renters. However, there are a number of important, and to some extent, related features of these income profiles.

4.3.2　Income levels are, for the reasons outlined above, lowest for the youngest age group. Moreover, income differentials between households in different tenures are somewhat narrower for this age group than for older age groups. Owner occupiers in the 16 – 24 age group do have the highest mean incomes with mean income for owner occupiers over 50% above that of social renters and private renters. Incomes rise with age for all tenures, but at different rates: notably, older social renters have incomes only slightly higher than the youngest social renters, whereas older owner occupiers, and in particular owner occupiers aged 30-35, have mean incomes that are significantly higher than is the case for the youngest owner occupiers.

Figure 4.2 Mean income by tenure
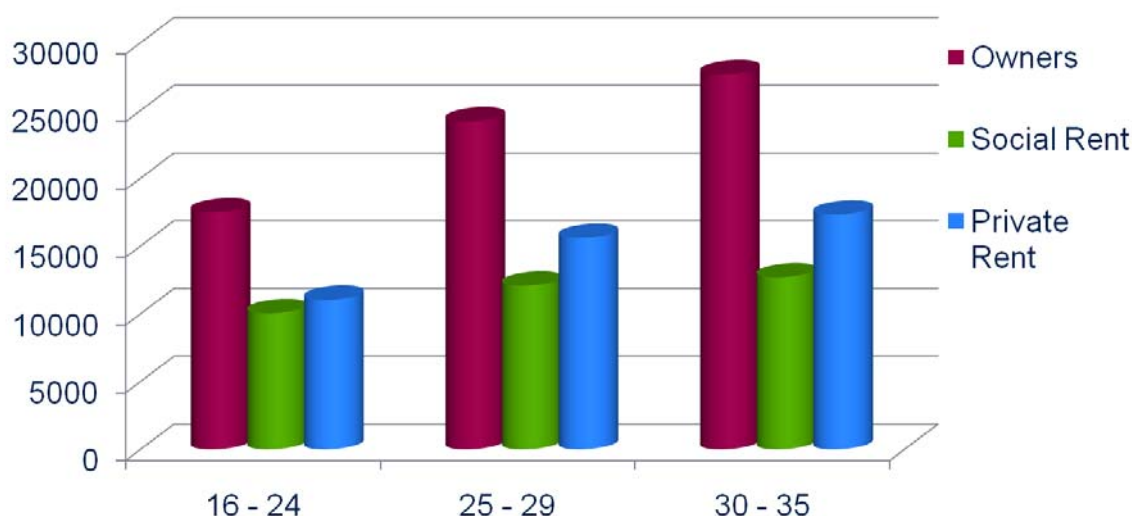
4.3.3　The income differential between private and social renters is fairly small though the gap does widen in the older age group. Because the income of older owners is so much higher than that of younger owners, the income differential between owners and renters is much greater for older age groups.

4.3.4　The data are, of course, cross sectional - concerned with a set of cases at a single point in time (we are not tracking a cohort of households over time). However, these patterns do reflect processes that work over time. Our understanding of the types of households that typically move into these different tenures would suggest that households in the owner occupied sector will have incomes which rise with age; people in employment, especially those in skilled jobs, have these "age income profiles". Households in the social rented sector tend to be, if employed, in unskilled jobs and many are dependent on benefits: such incomes rise very slowly with age.

4.3.5　The private rented sector is more complex: some households move in on low incomes and limited prospects for income growth, while others have low incomes and good prospects for income growth. The latter generally expect their stay in the sector to be temporary. By the time they have reached their 30s, higher income households have, mainly, moved out of this sector.

4.4　Other Economic Characteristics of Owners

4.4.1　However, the analysis of the SHS data also revealed that income is not the only variable influencing propensity to become owners, a series of other economic factors also appear to be important.

4.4.2   There is an extremely strong relationship between employment and tenure. Figure 4.3 profiles households that contain no earners or students. Very rarely do young households without an earner become home owners[6]; the chart shows that only a few percent of households in each age group are owners. Clearly, social renting and private renting are viable options for households without employment.

Figure 4.3 Households with no earner (or students) %
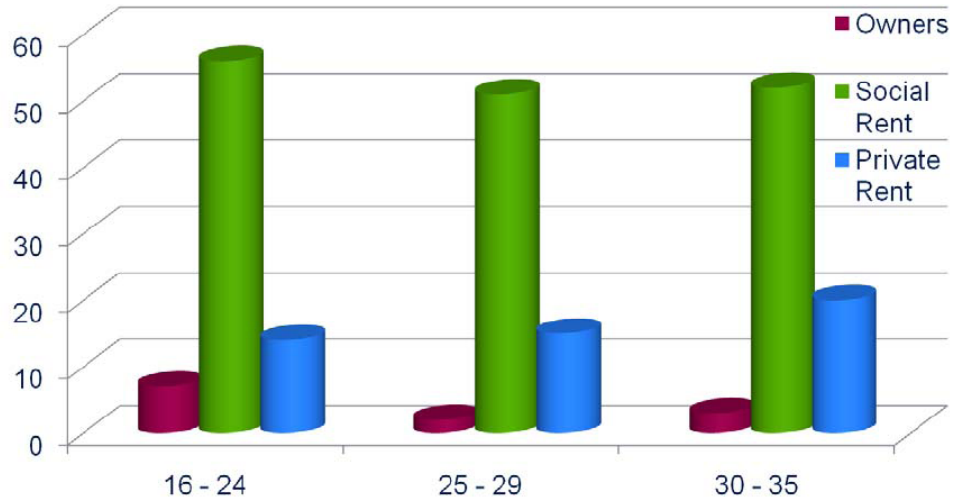
4.4.3   The relationship appears even stronger when we consider it in reverse. The majority of households in employment own their home; and this is especially true of "older" households. However, as figure 4.4 shows, somewhere around 40% of the youngest age group are already home owners; and this rises to just over 70% for the 30-35 year old group.

Figure 4.4: Probability of being an owner if employed

---
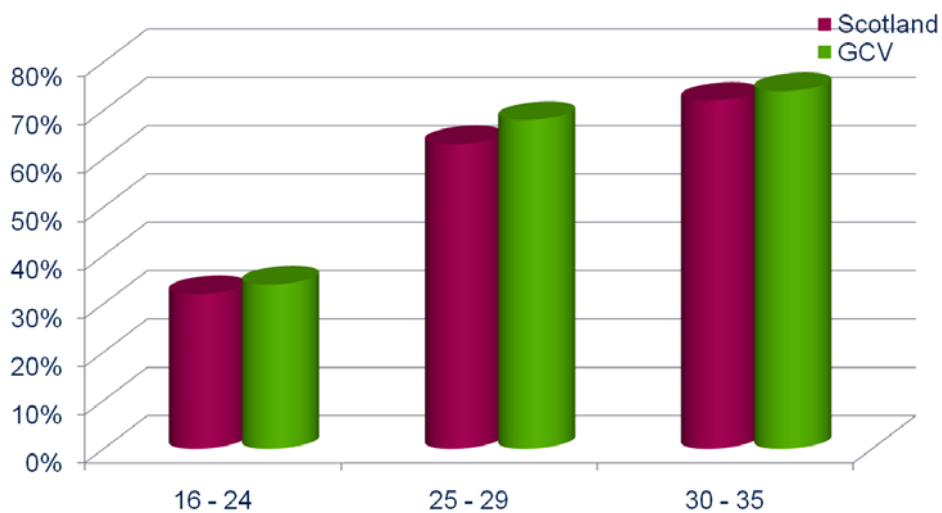
[6] It is not uncommon for older households without earners to be owners, when they have paid off their mortgages; but we are concerned here with young households, at the start of their "housing careers'".

4.5 Income and Economic Circumstances

4.5.1   Income and the economic circumstances of a household are, of course, related. We would expect household income to increase as the number of earners increases[7]. The basic income profiles follow the pattern described above: owners have the highest incomes, social renters the lowest incomes; incomes rise with age; and age differentials are greatest for owners. However, the household breakdowns do provide some important information. A number of points are worth highlighting:

- Single earner incomes are very low for the youngest age group – at just over £15K for home ownership. In our view, these incomes are low to be supporting home ownership, and account for a small proportion of households. Notably, the incomes of single earner owners are much higher in the older age groups: around £20k for 25-29 year olds and nearly £30k for 30-35 year olds. (see figure 4.5)

- Incomes for young single earner renters are also very low – around £10k-£13k, and rise only minimally with age. This does not suggest the potential for these households to enter home ownership (see figure 4.5)

- Incomes for dual earners are substantially higher – this applies particularly to the youngest age group and to the renters. Incomes for the 16-24 year olds are around £25k (rising to just over £35k for the 30-35 year olds). Notably, incomes for renters are also around £25k (for all age groups, even the 16-24 year olds), which would suggest that home ownership could be achieved by these households. Of course, the number of dual earner households in the rented sectors is a limiting factor: well under 10% of social rented households for all age groups, and around 15% of older PRS households (see figure 4.6)

Figure 4.5: Median income by tenure – single earners

---
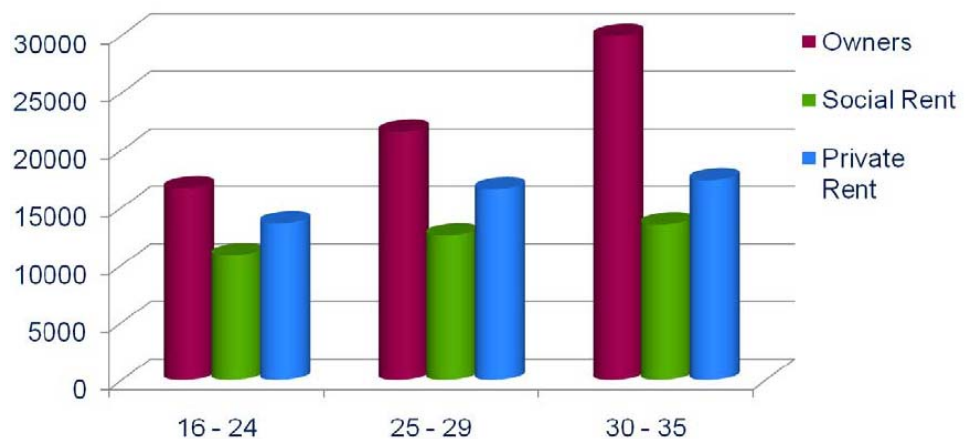
[7] We do also find that incomes are higher in two adult households where there is only one earner, than in single adult households; so household composition is an important feature in incomes generally.

Figure 4.6: Median income by tenure: dual earners
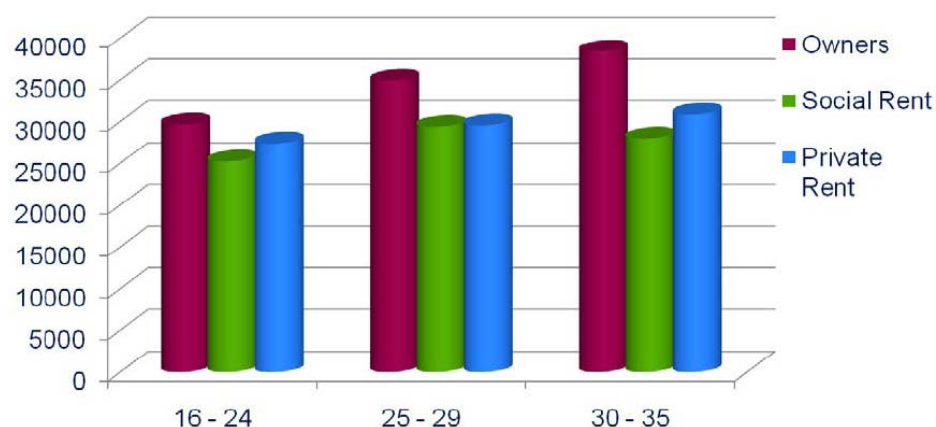
4.5.2 The analysis of SHS data would suggest that the absolute **minimum**, or threshold, income for accessing owner occupation (at 2006) is c. £17,000. We would stress that this is a fairly crude estimate; we have not considered additional support these households may have drawn on in order to enter or sustain home ownership.

4.5.3 Nonetheless, even this income level is beyond the vast majority of social renters: only around 20% of social rented households exceed this income, but notably most of those households with dual earners do.

4.5.4 £17,000 is around the mean income for private renters, and therefore represents an achievable threshold for private renters. We might therefore expect considerable movement from the sector into home ownership both as incomes increase and particularly as employment and lifestyle stabilises.

4.6   Other Factors

4.6.1 We also found some evidence that household composition was an influence on ability to afford housing. Thus households which included two adults were very likely to become owners. For example, in the 30-35 age group about 60% of households are owners while among two adult households that proportion rises to 70%. The presence of two adults in the household is correlated with the presence of at least one employed person. Conversely, many single adult households are headed by single parents.

4.7   Conclusions

4.7.1 The analysis set out above clearly demonstrates that "revealed affordability" is affected by:

- Stage in life cycle (age)

- Employment status

- Household composition

- Income

4.7.2 The inter-action between these factors is not straightforward and their influence is not separate. Thus two adult households **can** have two earners (which single adult households cannot) so that, on average, the incomes of two person households will be higher than those of single adult households. Households with employed persons will have higher incomes than those with no earner.

4.7.3   The next stage of the analysis involved examining variation in affordability (i.e. as revealed by tenure status) and variation in the above factors between areas in order to test these relationships and to explore the relative influence of these, and other, factors.

5 Local level analysis

5.1 Introduction

5.1.1 The national analysis indicated that household reference person age, employment status, household structure and income were influences on affordability. Other factors that were considered potentially relevant included the level of deprivation[8] and the level of social housing in the area, and so were both included as test variables for the analysis.

5.1.2 We prepared a data set containing for every local authority in Scotland the following information (mainly drawn from the SHS):

- % of households in each tenure by age group (16-24, 24-29, 30-35)
- % of households by age group by local authority who were in each of the following household types – single person, single parent, two adults, two adults with children
- % of all households (Census 2001) in the above household types
- % of households by age group by local authority who had no earner, one earner or two (or more) earners
- Lower quartile and median incomes by age group
- CACI income data for the 10th, 50th and 75th deciles
- Lower quartile, median and upper quartile house prices 2008
- Claimant unemployment rates 2007
- % of data zones in the 15% most deprived Scottish zones by dimension of deprivation and overall

5.1.3 The above data were used to calculate two additional variables:

- The ratio of lower quartile house price to median income (termed AFF1)
- The % of households with no earner.

5.2 Correlations

5.2.1 The first stage of this process was to establish whether there was a relationship between each of the "dependent" variables (the proportion of households in each age group living in each tenure) and each of the independent variables (owners %aged 16-25, social renters %aged 30-35, etc).

5.2.2 We do not set out all of these results here since many showed only no relationship, or only a very weak relationship. The variables for which the results were of analytical interest were (where the correlation was 0.3 or above[9]):

- AFF1 (our affordability indicator – defined as lower quartile house prices over median incomes)
- % of households with no earner
- Median income of household (all households with reference person under 35)

---

[8] Modified to exclude the employment domain, so as to limit duplication with other variables being used in the analysis.

[9] Correlation scores range between -1 and 1. Two random variables are negatively correlated if high values of one are likely to be associated with low values of the other. They are positively correlated if high values of one are likely to be associated with high values of the other. A zero score would suggest the variables are independent of each other.

- % of data zones in most deprived 15% of Scottish zones

- % of data zones in most deprived 15% of Scottish zones (Income)

- % of Households who are couples (% HH couple)

- % of households who are lone parents (% HH lone parent)

5.2.3   The results are shown below. Only cases where the correlation exceeded 0.3 are reported.

Table 5.1: Correlation analysis results (where correlation was greater than ± 0.3)							
	Affordability	HH with no earner	Median income of HH under 35	Overall SIMD	Income SIMD	%HH couple	%HH lone parent
Owners - % of households 16-24	None						
Owners - % of households 25 - 29			0.4				
Owners - % of households 30 - 35			0.6				
Social Renters- % of households 16- 24	-0.6	-0.6					
Social Renters- % of households 25- 29	None						
Social Renters- % of households 30- 35			-0.5	0.4	0.4		
Private Renters – % of households 16-24	0.6	0.5					
Private Renters – % of households 25 - 29	0.6	0.5					
Private Renters – % of households 30-35	0.6	0.5	-0.4			0.4	-0.4

5.2.4   The results indicate that the conventional affordability measure (house price to income ratio) is not correlated with the level of owner occupation: the analysis revealed no significant relationship between the affordability variable and owner occupation. The affordability of owner occupation is clearly correlated with both forms of renting but in unexpected ways:

- There is a negative correlation between the affordability of owner occupation and social renting among the youngest age group. That is – in areas where owner

occupation is relatively expensive (allowing for incomes), we find few young social renters.

■ Conversely, there is a fairly strong positive correlation between owner occupied affordability and private renting – that is, as properties become relatively more expensive (again allowing for incomes), levels of PRS increase.

5.2.5 We consider that a complex process is at work: in high price areas there are many renters in the private sector who become owners eventually (hence the lack of a relationship between affordability and levels of ownership). In these same areas the low level of social renting reflects, in part, the fact that social housing is supply constrained.

5.2.6 The analysis does suggest that high house price to income ratios have some influence on affordability in that households have to rent rather than buy (for some time) but it does not follow that "affordable" areas draw in owners. The reality is that house prices are high in areas where people want to buy and they are lower in less popular areas.

5.2.7 The clearest relationship is with income. Areas with high median incomes have high proportions of owners and low proportions of social renters and this applies from about age 25 up.

5.3 Regressions

5.3.1 The purpose of the correlation analysis was to identify factors which might be successful in a regression analysis. Various combinations were tried but without significant results. A simple regression of owner occupation among the over 30s against income had the best fit with an R^2 of 0.4 (indicating that 40% of variation was explained). Adding other variables produced a marginal improvement in the fit but the additional variables were not individually significant.

5.3.2 These results indicate that the most appropriate approach is to use the Scottish level data on ability to afford by age group and household type, to apply this to local projections/scenarios for new households, while adjusting the ratios to the local level by an indicator of relative income/prosperity rather than a house price to income ratio or indeed by other measures.

5.3.3 The final stage of the affordability analysis is then to establish the precise value of the adjustment factor to be applied to the affordability threshold at the local level while finally revising the Scottish level data[10].

5.4 Private renting

5.4.1 The correlation analysis also considered the economic and household characteristics associated with living in the private rented sector. This work is summarised on table 5.2 below.

Table 5.2: Private rented sector by age band, correlation matrix				
Age group	Affordability	Household with no earner	Median Income	SIMD
16-24	0.65	0.53	-0.17	-0.06
25-29	0.56	0.53	-0.17	0.01
30-35	0.61	0.51	-0.03	0.15

5.4.2 Given the complexity of the PRS, a very different set of relationships emerges for renters than for owners: quite clearly income does not appear to be related to tenure, but

---

[10] The results from this work are set out in section 6 below.

broader economic and household factors are; and these factors apply for all age groups without noticeable strengthening of the relationship across the age groups.

5.4.3   The two factors that yielded the strongest results are shown here. First, is the relationship between renting and affordability (that is relative house prices[11]). The propensity to rent **privately** increased where owner occupation was relatively unaffordable; even although we might expect rents to be higher in areas of high house prices. Second, the propensity to rent increased in households where there was no earner.

5.4.4   However, when we reviewed the data on PRS renting at the GCV and local authority level, it was clear that the number of observations available was insufficient to develop a robust analysis of relationships and affordability. Reluctantly, we concluded that the most appropriate approach, given the available data, would be a more "traditional approach" – assessing the income required to afford private renting (without recourse to benefits) across the Glasgow Clyde Valley area. In the absence of a comprehensive and systematic rent set of market rents, we have used the local housing allowance (LHA) as a proxy for the market rent[12]. Given we are concerned with young households, we have used the LHA value for one bedroom properties as the entry level value. Table 5.3 below sets out the LHAs used for each local authority area, and shows the income required to sustain private renting in each area. We have used three different income ratio assumptions, to test the impact that varying this has on the income required: 25% and 33% (as these are the standards typically used in the needs assessments) and 40% (as this has been suggested to us the value that is routinely used by agents when they are assessing whether prospective tenants can afford to take on a property). It is our view that ratios are an incomplete measure of affordability, and work best when they are paired with a measure of disposable income: a household on £10k may struggle to allocate more than 25% of their income to housing costs, whereas a household on £70k would not.

5.4.5   Using the standard 25% income ratio would suggest that households would require incomes of between £17.3k (West Dunbartonshire) and £19.7k (East Dunbartonshire) to afford private renting in the GCV area. This falls substantially if we assume the much higher 40% income ratio (£10.8k and £12.3k respectively).

---

[11] Defined here as lower quartile house prices over median incomes

[12] The Rent Officer Service uses market intelligence on current market rents, based on landlord surveys, web searches and adverts to set the LHA. However, the geography for the LHA is the broad market rental area (BMRA) which tends to be larger than the local authority area.

Table 5.3: Income required to afford PRS in the Glasgow and Clyde Valley area				
	Rental assumption: 1 bedroom self-contained property, weekly rent [1,2]	**Income required, annual (1 bed) [3]**		
		25% income to rent ratio	**33% income to rent ratio**	**40% income to rent ratio**
East Dunbartonshire	£94.62	£19,681	£14,761	£12,301
East Renfrewshire	£92.31	£19,200	£14,400	£12,000
Glasgow City	£92.31	£19,200	£14,400	£12,000
Inverclyde	£83.08	£17,281	£12,960	£10,800
North Lanarkshire	£86.54	£18,000	£13,500	£11,250
Renfrewshire	£83.08	£17,281	£12,960	£10,800
South Lanarkshire	£85.38	£17,759	£13,319	£11,099
West Dunbartonshire	£83.08	£17,281	£12,960	£10,800
Notes: 1 LHA rates from June 2008, weekly. 2 Local authorities often straddle more than broad market rental area BMRAs. Where this was the case, the local authority was allocated to the BMRA with the higher/highest rent level. 3 SHS 2005/06 incomes, uplifted to 2008 prices, annual				

5.4.6   Between 35% and 65% of households could afford these rents, assuming they were to allocate 25% of their income to rent. This rises to around 80% to 85% of households, if we assume that households could afford to allocate around 40% of their income to rent. (See table 5.4).

5.4.7   As will be discussed further below, the modelling of the PRS creates the greatest difficulties. One potential area of concern is the affordability assumption adopted, and in particular the rents data used. There are two issues here. First, the rents data used are synthetic, based on the LHA value rather than "real" rental values. However, as noted above, at this point in time, no alternative, consistent source of rent data exists. And second, the LHA rents are produced for broad rental market areas; arguably, these should reflect the PRS market for each local authority area, but in practice, this may not be the case. Any refinement/update to the study would benefit from the establishment of a consistent, systematic private sector rent data database, covering the study area[13].

---

[13] The standard methodology for pulling together such a database quickly is to use newspaper advertisements. We would note that advertisements are limited in that they often contain bulk advertisements (with rent ranges for properties that a landlord may have available) or exemplar rents included by landlords to attract prospective tenants to contact them. Even when rents apply to a specific property, negotiations between tenant and landlord may result in the final rent being substantially different to that shown on the advert. We would therefore recommend, where possible, using actual rents charged/paid.

TRIBAL

Table 5.4: Proportion of households aged 35 or less able to afford to rent in the PRS, under different affordability assumptions			
	25% income to rent ratio	**33% income to rent ratio**	**40% income to rent ratio**
East Dunbartonshire	60%	70%	80%
East Renfrewshire	65%	85%	85%
Glasgow City	35%	55%	65%
Inverclyde	55%	70%	85%
North Lanarkshire	60%	80%	85%
Renfrewshire	60%	80%	85%
South Lanarkshire	60%	80%	85%
West Dunbartonshire	55%	70%	80%
Notes on the calculation: Local authorities often straddle more than broad market rental area BMRAs. Where this was the case, the local authority was allocated to the BMRA with the higher/highest rent level. The rent levels are based on the LHA rates, at June 2008 Incomes are for households aged 35 and under, from SHS 2005/06, uplifted to 2008 prices			

6 Modelling of Affordability and Tenure: Developing Estimates

6.1 Introduction

6.1.1 The modelling is presented in two stages. The first stage, presented in this chapter, is concerned with developing estimates of affordability for new and migrant households. The second stage, presented in chapter 7, further develops the estimates to show implied tenure change across the area.

6.2 Model Structure - First Stage

6.2.1 The basic rationale of the model is that the ability to afford housing is largely a function of income levels and that income levels are by far the best predictor of the ability of households to afford market housing. The "affordability" of housing – in terms of the relationship between average price and average income – can impact on the ability of households to access the housing they want when they want, but it is a poor predictor of medium term trends in housing choices and does not explain variations in the level of home ownership between areas. There is some evidence that affordability in the sense of relative house prices does cause people to move between areas in search of lower cost housing but this implies that those areas are, in fact, within the same housing market. The key elements within the model are:

- **New and Migrant Households** Figures for new and migrant households were supplied by the GCVSPDA client team. They were supplied by age cohort.

- **New Household Owners** The proportion of new households by age group able to afford to buy in each area was calculated following the approach developed from the analysis set out in the previous section of the report. Thus, for each of three age groups (up to 35) the national average level of home ownership was taken as the starting point. The proportion of home owners among new households in each age group was estimated to be the national average for home ownership in the age group adjusted by a factor reflecting the ratio of median local household income to national household income. A key component of the calculation was information on income. The SHS provided information at the LA level for incomes in the under 35 year age group but not at lower geographies. The study team compared the area-by-area data for household incomes (under 35) from the Scottish Household Survey (SHS) with CACI data (all households). It was concluded that the data were sufficiently consistent and so the formula for calculating ability to afford at the local authority level was recalibrated to the CACI data.

- **Private Renters** The proportion of households able to rent privately was calculated as described in the previous section (i.e. Table 5.4). Figures derived from this analysis were also applied to the market areas. Because an implication of the results was that anyone able to buy could also rent, the proportion of private renters was estimated as the total number of household able to rent privately LESS those projected to buy. The first estimate of social renters was calculated as total new households less owners and private renters.

- **Low Cost Ownership** The proportion of households able to buy under a low cost home ownership scheme was derived from a calculation of the income required to finance a 60% stake in a LIFT[14] property in each local area compared against the data on household incomes. The key income assumption was that people could pay three times household income for a stake. The data showed that anyone who could buy in the open market or who could rent privately could afford also a LIFT property. The potential demand for this tenure was thus estimated as

---

[14] LIFT is the Low Cost Initiative for First Time Buyers, which provides a range of assistance including new supply shared equity and open market shared equity.

those who could afford minus the estimated number of "open market" buyers. We would emphasise that this is a measure of potential rather than a true forecast. We used these results to produce the estimate for the **minimum** demand for social renting, which assumed that only persons unable to afford any other tenure would rent in that sector and that able persons able to afford low cost home ownership move into that tenure – an extreme assumption. It should be noted that estimates of the proportion of households able to afford LIFT are **not** affected by assumptions concerning the percentage of income allocated to housing in our modelling since the estimate of affordability was based on an ratio of household income to housing cost.

- **Proportion of Migrants able to Buy** Estimation of this variable posed serious challenges since we lack information on the specific economic characteristics of migrants. We examined two options. The first used 2001 Census data which indicated the tenure split of migrants into each area in that year. The second option considered was to assume that migrants would reflect the tenure structure of the area into which they moved. Somewhat to our surprise, we found that these two procedures produced very similar results. We thus adopted for each area an assumed tenure split for migrants which reflected the 2001 Census data.

6.2.2 Figure 6.1 summarises the First Stage of the model,

Figure 6.1 Model Structure

```
[Projections of new          →   [OUTPUT: Estimate          →   [OUTPUT: Calculate
 households by age and year       proprtion and number of        proportion able to rent
 for area]                        Households who will             privately and subtract
                                  become owners on                owners = likely private
                                  formation of household]         renters]
                                                                        ↓
[OUTPUT: Subtract owner      ←   [Calculate number of new    ←   [OUTPUT: First estimate of
 occupiers to estimate            households able to afford        social tenants = new
 potential number of low          low cost home ownership]         households minus those
 cost home ownership                                               able to rent or buy]
 households]
     ↓
[OUTPUT: Subtract owners     →   [Projections of migrants]   →   [Estimate proprtion of
 and private renters/low                                          migrants able to buy (based
 cost buyers to produce                                           on census data)]
 minimum estimate of need                                              ↓
 for social renting]
[OUTPUT: tenure split of     ←   [Estimate proprtion of      ←   [Estimate (from census)
 new and migrant                  tenants requring social          proportion of migrants
 households]                      housing by subtracting           renting privately]
                                  owners/privat renters from
                                  migrants]
```

6.3 Results

6.3.1 The results from the analysis, for both local authority areas and LA sub-areas, are set out in the tables below. We consider that low cost home ownership households must be regarded as "potential", based on income, as we know relatively little about households' attitude to this tenure or, indeed, the likely availability of this tenure[15].

6.3.2 The first table (6.1) sets out the proportion of households able to afford to buy market housing. It shows the proportion for new households and for in-migrant households, first for the local authority areas as a whole, and then for each of the sub-areas within the

---

[15] We would also note that the estimates here are for new households, not for the product as a whole. This is worth stressing as priority for intermediate housing products is typically given to existing social housing tenants, people leaving the armed forces and households on the waiting list; many of these priority households will not be new households.

local authority. This is a year one table – that is, it applies to 2008-09. The figures do vary very slightly over the projection period (by a few percentage points). Full projection tables for each local authority area (and the sub-areas) are provided in the appendices.[16]

6.3.3   Points worth noting from the table are that:

- As might be expected, affordability levels are higher among migrants than new households
- Affordability levels vary quite markedly across GCV
- Affordability levels also vary quite within LAs

6.3.4   Table 6.2 provides the more detailed findings on **unaffordability** (people unable to buy or rent market housing), for local authorities and local authority sub-areas. These figures are for the whole period 2008- 2025 and are broken down to show

- New households and migrants
- For new households: to show findings based on the lower and upper PRS affordability assumptions. It is noted that these PRS assumptions vary slightly between the LAs: in most cases the lower affordability assumption is 25% of income, and the higher assumption is 33% of income. However, in the cases of East Dunbartonshire and Glasgow, the assumptions are 33% and 40% of income respectively, to better reflect housing choices and the market in these areas as indicated by testing of the model against past tenure trends in those areas.
- For new households: to show how many households could not afford market housing overall, and how many households could not afford market housing if LIFT options were available
- For migrant households the figures are based on the analysis of Census data, not incomes, so, there are no further breakdowns for PRS affordability or for LIFT.

6.3.5   As with table 6.1 it is clear that

- Unaffordability levels for migrants are lower, and in some cases much lower, than those for new households
- There is a fair degree of variation across GCV. The highest rates among in-migrants are found in Glasgow and West Dunbartonshire.

---

[16] Note, all figures are expressed in constant prices. No uplift has been made for incomes or house prices over time. Excel spreadsheets are also available which provide numerical data for Stage 1.

Table 6.1 Households able to afford buy market housing, by LA and LA subarea, by new households and in-migrants , 2008-2009 (No. and %), C2				
LA/LA sub-area	New hhlds able to buy		In-migrants able to buy	
	%	No.	%	No.
East Dunbartonshire	69	640	77	734
Bearsden and Milngavie	74	260	83	298
Strathkelvin	66	380	74	436
East Renfrewshire[2]	74	573	84	681
Eastwood[2]	80	448	90	532
Levern Valley[2]	60	125	67	149
Glasgow City	41	3,305	43	2,724
Baillieston, Shettleston and Gtr Easterhouse	44	423	45	348
East Centre and Calton	33	247	34	204
Central and West	43	532	45	438
Maryhill/Kelvin and Canal	38	294	39	242
West	41	313	42	258
Govan and Craigton	41	345	43	284
Greater Pollok and Newlands/Auldburn	47	319	49	263
Langside and Linn	51	356	53	293
Pollokshields and Southside Central	43	299	45	247
North East	32	177	33	146
Inverclyde Council	43	373	56	465
Inverclyde East	36	205	48	206
Inverclyde West	54	137	71	171
Kilmacolm and Quarriers Village	60	31	79	39
North Lanarkshire	46	1,710	65	1,619
Airdrie and Coatbridge	45	510	63	483
Cumbernauld	54	493	76	467
Motherwell	43	708	60	670
Renfrewshire	50	911	66	1077
Johnstone/Elderslie	44	103	58	121
North Renfrewshire	62	132	83	156
Paisley/Linwood	45	432	60	511
Renfrew	53	116	71	138
West Renfrewshire	62	127	83	150
South Lanarkshire	52	1,758	69	1,937
Clydesdale	51	337	68	371
East Kilbride	56	512	74	565
Rutherglen and Cambuslang	50	327	67	360
Hamilton	50	582	67	641
West Dunbartonshire	42	448	46	407
DMA Dumbarton/Vale of Leven	45	241	50	219
Clydebank	39	207	43	188

TRIBAL

Table 6.2 Household unable to afford Market housing, by LA and LA subarea[1], by new households and in-migrants , C2, 2008-2025 (%)					
	New households unable to afford market housing				Number of in migrants unable to afford to buy or rent (upper/ lower scenarios)
LA/LA sub-area	New households: Lower affordability scenario[2]		New households: Upper affordability scenario[2]		
	All	Net of LIFT	All	Net of LIFT	
East Dunbartonshire	**5,077**	**3,385**	**3,385**	**3,385**	**872**
Bearsden and Milngavie	1,015	677	677	677	174
Strathkelvin	4,062	2,708	2,708	2,708	698
East Renfrewshire	**3,568**	**2,165**	**2,165**	**2,165**	**530**
Eastwood	1,178	714	714	714	175
Levern Valley	2,391	1,451	1,451	1,451	355
Glasgow City	**56,620**	**50,329**	**44,038**	**44,038**	**17,693**
Baillieston, Shettleston and G Easterhouse	7,361	6,040	5,725	5,285	2,300
East Centre and Calton	6,228	6,040	4,844	5,285	1,946
Central and West	5,662	5,033	4,404	4,404	1,769
Maryhill/Kelvin and Canal	6,794	6,040	5,285	5,285	2,123
West	6,794	6,040	5,285	5,285	2,123
Govan and Craigton	6,228	5,536	4,844	4,844	1,946
Greater Pollok and Newlands/Auldburn	4,530	4,026	3,523	3,523	1,415
Langside and Linn	3,397	3,020	2,642	2,642	1,062
Pollokshields and Southside Central	3,963	3,523	3,083	3,083	1,238
North East	5,662	5,033	4,404	4,404	1,769
Inverclyde Council	**6,429**	**2,143**	**4,286**	**2,143**	**1,764**
Inverclyde East	5,593	1,864	3,729	1,864	1,535
Inverclyde West	771	257	514	257	212
Kilmacolm and Quarriers Village	64	21	43	21	18

TRIBAL

Table 6.2 Household unable to afford Market housing, by LA and LA subarea, by new households and in-migrants , 2008-2025 (%)					
	New Households unable to afford market housing				Proportion of In-Migrants unable to afford to buy or rent (upper or lower)
LA/LA sub-area[1]	New households: Lower		New households: Upper		
	All	Net of LIFT	All	Net of LIFT	
North Lanarkshire	**25,640**	**9,615**	**12,820**	**9,615**	**6,337**
Airdrie and Coatbridge	8,461	3,173	4,231	3,173	2,091
Cumbernauld	4,102	1,538	2,051	1,538	1,014
Motherwell	13,077	4,904	6,538	4,904	3,232
Renfrewshire	**12,452**	**4,670**	**6,226**	**4,670**	**2,648**
Johnstone/Elderslie	2,241	841	1,121	841	477
North Renfrewshire	623	233	311	233	132
Paisley/Linwood	7,845	2,942	3,922	2,942	1,668
Renfrew	1,245	467	623	467	265
West Renfrewshire	498	187	249	187	106
South Lanarkshire	**23,861**	**8,948**	**11,930**	**8,948**	**5,164**
Clydesdale	5,011	1,879	2,505	1,879	1,084
East Kilbride	4,534	1,700	2,267	1,700	981
Rutherglen and Cambuslang	5,249	1,969	2,625	1,969	1,136
Hamilton	9,067	3,400	4,534	3,400	1,962
West Dunbartonshire	**8,056**	**3,581**	**5,371**	**3,581**	**3,998**
DMA Dumbarton/Vale of Leven	3,545	1,575	2,363	1,575	1,759
Clydebank	4,512	2,005	3,008	2,005	2,239
GCV	**141,704**	**84,835**	**90,221**	**78,544**	**39,006**

Notes 1: The estimates are calculated for local authorities first, and then allocated to the sub-areas. The process used to produce the sub-area estimates generally work well. However, it is noted that the East Renfrewshire figures for Leven Valley are a bit odd, as these suggest that over 60% are unable to buy but also 60% are able to buy: this is a result of the allocation process.

2: Two scenarios were run, depending on the proportion of income that it was considered a households would allocate to private rent: The lower affordability scenario assumes that households will be able to afford 25% of income on rent (or 33% in Glasgow and East Dunbartonshire). The upper affordability scenario assumes 33% of income is available for private rent (or 40% in Glasgow and East Dunbartonshire).

7 Modelling Tenure flows

7.1.1 The main focus of this research is on the affordability of market housing for newly formed and migrant households moving into the areas. The study asked that that the project considers other components of projected tenure change, i.e. tenure change for existing households and household dissolutions by tenure. The second stage of the model therefore builds on the first stage to provide forecasts of the tenure breakdown of **all** households by local authority area. That is, it covers the tenures flows for households of all ages, within the GCV area, and does not focus solely on younger households. The second stage of the model is as set out below:

Figure 7.1 Second Stage Model Structure
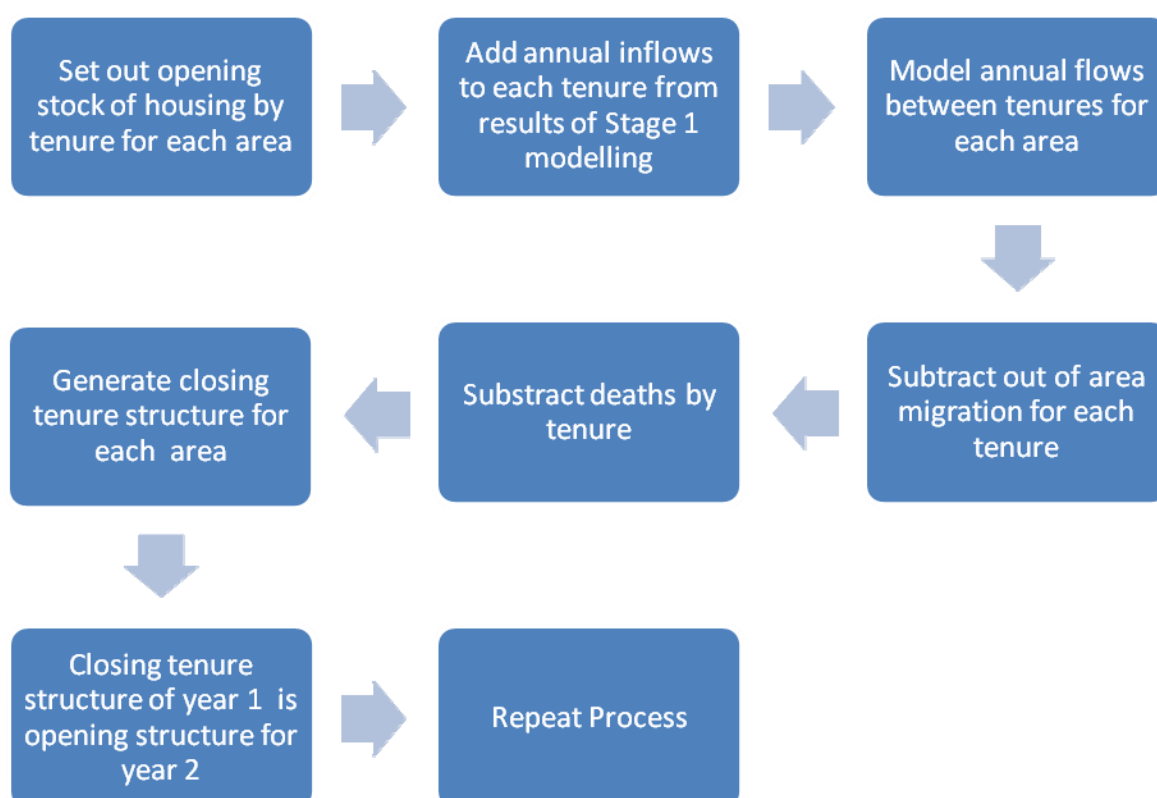
7.1.2 The modelling of flows between tenures presents a number of challenges given the lack of Scottish evidence on movement patterns. We have therefore drawn on two main sources in estimating these flows. The first is the work previously undertaken by Tribal on projections of social housing demand in Glasgow. That work provided evidence on movement in and out of the social rented sector in Glasgow.

7.1.3 The second, and more detailed, source is the Survey of English Housing. This provides a time series of flows between tenures for a period of six years, at the level of the whole of England. The English work clearly applies to a different housing market – the tenure and price structure are different; however the trends and pressures facing the market are similar, and in the absence of an alternative, provides useful data on flows and rates.

7.1.4 It is clear from the analysis that in all sectors the major part of movement is what may be termed "churn" – people moving within the sector. Movement between tenures follows some consistent patterns. The Social Rented sector has quite limited interaction with the larger owner occupied sector and has a proportionately much higher interaction with the

smaller Private Rented Sector. The Private Rented Sector is by far the most dynamic tenure with proportionately large flows into home ownership. In a typical year more household leave the Private Rented Sector to become home owners than join it as new households (there are, however, strong flows in the other direction). Private renting and home ownership form a closely related private sector.

7.1.5   There is, however, very high consistency in the pattern of gross flows between sectors. Thus the data for the period 1999 to 2006 show that in a year:

- 8.5% - 10 % of private renters become home owners

- 4% of private renters move to social housing

- 1% of owners move to private renting

- 0.25% of owners move to social renting

- 0.6% of social renters move to owner occupied housing (excluding RTB)

- 1.2% of social renters move to private renting

7.1.6   We have used values derived from the SEH analysis as the default values in our modelling work though we have also used the Glasgow data.

7.1.7   Data from the SEH and work we have previously undertaken suggests that around 1.8% of households cease to exist as a result of death. We have used this as a default value for all tenures but have adjusted the results for each Local Authority area so that the outputs match closely the projections of household terminations due to death in the household projections provided to us by the GCVSPDA. For our migration projections we have relied on the GCVSPDA projections, translating these into outflow rates by tenure by year. The *specific* outmigration ratios for each area were adjusted to fit recent evidence but the relative rates of migration by tenure were maintained in line with the evidence given above.

7.1.8   All of the projections by Local Authority have been calibrated against the GCVSPDA projections to ensure that they generate the same net change over the forecast period.[17]

7.2   Results

7.2.1   The rest of this chapter contains the tabular data for stage two. The tables are all for local authority areas only. Further work will be undertaken following this study locally on behalf of the SDPA to develop estimates at lower geographies, to be consistent with these local authority estimates.

7.2.2   First, table 7.1 provides a summary of the findings for each tenure at the GCV level.

7.2.3   Then there are four sets of tables, showing the opening and closing household projections by tenure:

- For the C2 household projection, for the lower affordability assumption – that is, assuming that households are able or willing to spend 25% of income on PRS rents (or 33% if they live in Glasgow or East Dunbartonshire)

- For the C2 household projection, for the upper affordability assumption – that is, assuming that households are able or willing to spend 33% of income on PRS rents (or 40% if they live in Glasgow or East Dunbartonshire)

- For the A1 household projection, for the lower affordability assumption

- For the A1 household projection, for the upper affordability assumption

7.2.4   Some analysis of these outputs is provided in the final chapter.

---

[17] A note of the key parameters and assumptions used in the model is set out in Appendix C.

TRIBAL

Table 7.1: C2 Tenure Projections , Summary Tables - Area-wide totals, year end (closing) estimates			
	Owners	**PRS**	**SRS**
Lower Affordability Assumption[1]			
2008 – 09	513,452	53,311	238,046
2009 – 10	523,557	54,534	239,427
2010 – 11	528,971	55,018	240,470
2011 – 12	534,371	55,474	241,695
2012 – 13	539,856	55,858	242,897
2013 – 14	545,149	56,178	244,066
2014 – 15	550,410	56,455	245,376
2015 – 16	555,634	56,749	246,760
2016 – 17	560,764	57,051	248,214
2017 – 18	565,687	57,341	249,594
2018 – 19	570,447	57,698	250,923
2019 – 20	575,095	58,090	252,257
2020 – 21	579,717	58,498	253,655
2021- 22	584,652	58,980	255,365
2022 – 23	589,264	59,493	256,938
2023 – 24	593,758	60,013	258,474
2024 – 25	597,997	60,488	259,911
Net change 08/09 – 24/25	84,545	7,177	21,865
Percentage change	16%	13%	9.2%
Upper Affordability Assumption[2]			
2008 – 09	513,452	53,311	238,046
2009 – 10	524,401	59,029	234,088
2010 – 11	530,688	60,878	232,894
2011 – 12	537,125	62,324	232,091
2012 – 13	543,751	63,394	231,466
2013 – 14	550,239	64,151	231,004
2014 – 15	556,713	64,738	230,790
2015 – 16	563,148	65,247	230,748
2016 – 17	569,474	65,687	230,867
2017 – 18	575,567	66,016	231,039
2018 – 19	581,458	66,366	231,245
2019 – 20	587,191	66,701	231,550
2020 – 21	592,848	67,062	231,960
2021- 22	598,771	67,587	232,639
2022 – 23	604,338	68,047	233,311
2023 – 24	609,743	68,494	234,009
2024 – 25	614,845	68,830	234,721
Net change 08/09 – 24/25	101,393	15,519	-3,325
Percentage change	19.7%	29.1%	-1.4%
Notes:			

Notes:
1 Assumes households can afford 25% of income for PRS rents, except in East Dunbartonshire and Glasgow, where assumes households can afford 33% of income for PRS rents
2 Assumes households can afford 33% of income for PRS rents, except in East Dunbartonshire and Glasgow, where assumes households can afford 40% of income for PRS rents

7.3   C2: Low affordability tables

Table 7.2 C2 Low Affordability (33%), Tenure Projections East Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	36,685	36,672	1,247	1,196	5,295	5,477
2009 - 10	36,672	36,686	1,196	1,164	5,477	5,669
2010 - 11	36,686	36,677	1,164	1,143	5,669	5,851
2011 - 12	36,677	36,692	1,143	1,121	5,851	6,034
2012 - 13	36,692	36,697	1,121	1,111	6,034	6,208
2013 - 14	36,697	36,710	1,111	1,106	6,208	6,383
2014 - 15	36,710	36,748	1,106	1,101	6,383	6,558
2015 - 16	36,748	36,771	1,101	1,105	6,558	6,726
2016 - 17	36,771	36,772	1,105	1,113	6,726	6,878
2017 - 18	36,772	36,778	1,113	1,117	6,878	7,027
2018 - 19	36,778	36,793	1,117	1,122	7,027	7,173
2019 - 20	36,793	36,815	1,122	1,123	7,173	7,314
2020 - 21	36,815	36,851	1,123	1,126	7,314	7,457
2021- 22	36,851	36,908	1,126	1,124	7,457	7,597
2022 - 23	36,908	36,959	1,124	1,133	7,597	7,732
2023 - 24	36,959	37,016	1,133	1,137	7,732	7,863
2024 - 25	37,016	37,026	1,137	1,143	7,863	7,970

TRIBAL

Table7.3 C2 Low Affordability (25%), Tenure Projections East Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	30,769	30,913	1,174	1,066	4,045	4,190
2009 - 10	30,913	31,048	1,066	987	4,190	4,326
2010 - 11	31,048	31,188	987	931	4,326	4,454
2011 - 12	31,188	31,321	931	892	4,454	4,574
2012 - 13	31,321	31,456	892	864	4,574	4,691
2013 - 14	31,456	31,624	864	845	4,691	4,815
2014 - 15	31,624	31,773	845	833	4,815	4,934
2015 - 16	31,773	31,918	833	826	4,934	5,045
2016 - 17	31,918	32,061	826	823	5,045	5,155
2017 - 18	32,061	32,206	823	822	5,155	5,261
2018 - 19	32,206	32,392	822	824	5,261	5,373
2019 - 20	32,392	32,561	824	828	5,373	5,483
2020 - 21	32,561	32,721	828	833	5,483	5,579
2021- 22	32,721	32,933	833	839	5,579	5,683
2022 - 23	32,933	33,135	839	846	5,683	5,781
2023 - 24	33,135	33,349	846	854	5,781	5,875
2024 - 25	33,349	33,549	854	861	5,875	5,966

TRIBAL

Table 7.4 C2 Low Affordability (25%), Tenure Projections Inverclyde, Households	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,003	25,007	2,103	2,109	10,050	10,074
2009 - 10	25,007	25,001	2,109	2,116	10,074	10,160
2010 - 11	25,001	25,011	2,116	2,127	10,160	10,253
2011 - 12	25,011	25,013	2,127	2,135	10,253	10,334
2012 - 13	25,013	25,030	2,135	2,141	10,334	10,420
2013 - 14	25,030	25,036	2,141	2,144	10,420	10,491
2014 - 15	25,036	25,052	2,144	2,146	10,491	10,563
2015 - 16	25,052	25,068	2,146	2,146	10,563	10,633
2016 - 17	25,068	25,076	2,146	2,145	10,633	10,688
2017 - 18	25,076	25,074	2,145	2,146	10,688	10,736
2018 - 19	25,074	25,073	2,146	2,153	10,736	10,782
2019 - 20	25,073	25,069	2,153	2,162	10,782	10,825
2020 - 21	25,069	25,075	2,162	2,169	10,825	10,867
2021- 22	25,075	25,084	2,169	2,177	10,867	10,913
2022 - 23	25,084	25,074	2,177	2,185	10,913	10,940
2023 - 24	25,074	25,065	2,185	2,197	10,940	10,968
2024 - 25	25,065	25,044	2,197	2,205	10,968	10,982

TRIBAL

Table 7.5 C2 Low Affordability (25%), Tenure Projections North Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	93,442	94,176	5,004	5,474	45,269	45,435
2009 - 10	94,176	94,880	5,474	5,848	45,435	45,880
2010 - 11	94,880	95,857	5,848	6,156	45,880	46,126
2011 - 12	95,857	96,881	6,156	6,413	46,126	46,409
2012 - 13	96,881	97,920	6,413	6,613	46,409	46,697
2013 - 14	97,920	98,984	6,613	6,788	46,697	47,005
2014 - 15	98,984	100,059	6,788	6,917	47,005	47,314
2015 - 16	100,059	101,135	6,917	7,038	47,314	47,634
2016 - 17	101,135	102,211	7,038	7,152	47,634	47,965
2017 - 18	102,211	103,243	7,152	7,242	47,965	48,267
2018 - 19	103,243	104,294	7,242	7,344	48,267	48,593
2019 - 20	104,294	105,295	7,344	7,434	48,593	48,886
2020 - 21	105,295	106,324	7,434	7,526	48,886	49,235
2021- 22	106,324	107,389	7,526	7,636	49,235	49,657
2022 - 23	107,389	108,384	7,636	7,738	49,657	50,062
2023 - 24	108,384	109,366	7,738	7,841	50,062	50,491
2024 - 25	109,366	110,261	7,841	7,921	50,491	50,875

TRIBAL

Table 7.6 C2 Low Affordability (25%), Tenure Projections Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	55,203	55,303	4,104	4,053	19,730	19,937
2009 - 10	55,303	55,422	4,053	4,020	19,937	20,187
2010 - 11	55,422	55,548	4,020	4,002	20,187	20,427
2011 - 12	55,548	55,707	4,002	4,002	20,427	20,684
2012 - 13	55,707	55,865	4,002	4,004	20,684	20,921
2013 - 14	55,865	55,997	4,004	4,004	20,921	21,130
2014 - 15	55,997	56,150	4,004	4,007	21,130	21,341
2015 - 16	56,150	56,328	4,007	4,020	21,341	21,563
2016 - 17	56,328	56,488	4,020	4,032	21,563	21,760
2017 - 18	56,488	56,644	4,032	4,044	21,760	21,944
2018 - 19	56,644	56,795	4,044	4,064	21,944	22,120
2019 - 20	56,795	56,944	4,064	4,086	22,120	22,283
2020 - 21	56,944	57,094	4,086	4,108	22,283	22,437
2021- 22	57,094	57,295	4,108	4,137	22,437	22,617
2022 - 23	57,295	57,466	4,137	4,169	22,617	22,775
2023 - 24	57,466	57,630	4,169	4,203	22,775	22,918
2024 - 25	57,630	57,769	4,203	4,231	22,918	23,036

TRIBAL

Table 7.7 C2 Low Affordability (25%), Tenure Projections South Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	102,135	102,789	5,465	5,586	30,754	31,525
2009 - 10	102,789	103,551	5,586	5,686	31,525	32,319
2010 - 11	103,551	104,338	5,686	5,776	32,319	33,092
2011 - 12	104,338	105,154	5,776	5,865	33,092	33,862
2012 - 13	105,154	105,995	5,865	5,945	33,862	34,616
2013 - 14	105,995	106,825	5,945	6,019	34,616	35,334
2014 - 15	106,825	107,717	6,019	6,094	35,334	36,072
2015 - 16	107,717	108,623	6,094	6,161	36,072	36,797
2016 - 17	108,623	109,557	6,161	6,238	36,797	37,521
2017 - 18	109,557	110,487	6,238	6,306	37,521	38,217
2018 - 19	110,487	111,410	6,306	6,390	38,217	38,899
2019 - 20	111,410	112,323	6,390	6,468	38,899	39,542
2020 - 21	112,323	113,271	6,468	6,553	39,542	40,196
2021- 22	113,271	114,312	6,553	6,643	40,196	40,887
2022 - 23	114,312	115,296	6,643	6,733	40,887	41,523
2023 - 24	115,296	116,292	6,733	6,821	41,523	42,154
2024 - 25	116,292	117,263	6,821	6,905	42,154	42,746

TRIBAL

Table 7.8 C2 Low Affordability (25%), Tenure Projections West Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,119	25,025	1,203	1,453	16,377	16,422
2009 - 10	25,025	24,999	1,453	1,639	16,422	16,519
2010 - 11	24,999	25,018	1,639	1,776	16,519	16,633
2011 - 12	25,018	25,052	1,776	1,878	16,633	16,750
2012 - 13	25,052	25,118	1,878	1,955	16,750	16,881
2013 - 14	25,118	25,201	1,955	2,012	16,881	17,012
2014 - 15	25,201	25,296	2,012	2,059	17,012	17,169
2015 - 16	25,296	25,397	2,059	2,091	17,169	17,320
2016 - 17	25,397	25,500	2,091	2,118	17,320	17,472
2017 - 18	25,500	25,612	2,118	2,143	17,472	17,626
2018 - 19	25,612	25,710	2,143	2,162	17,626	17,766
2019 - 20	25,710	25,816	2,162	2,185	17,766	17,918
2020 - 21	25,816	25,920	2,185	2,208	17,918	18,067
2021- 22	25,920	26,035	2,208	2,232	18,067	18,225
2022 - 23	26,035	26,140	2,232	2,256	18,225	18,373
2023 - 24	26,140	26,237	2,256	2,273	18,373	18,500
2024 - 25	26,237	26,323	2,273	2,290	18,500	18,633

TRIBAL

Table 7.9 C2 Low Affordability (33%), Tenure Projections Glasgow, Households	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	145,096	148,446	33,011	33,023	106,426	105,257
2009 - 10	148,446	151,970	33,023	33,073	105,257	104,366
2010 - 11	151,970	155,334	33,073	33,107	104,366	103,633
2011 - 12	155,334	158,552	33,107	33,169	103,633	103,049
2012 - 13	158,552	161,776	33,169	33,225	103,049	102,464
2013 - 14	161,776	164,772	33,225	33,261	102,464	101,897
2014 - 15	164,772	167,617	33,261	33,300	101,897	101,424
2015 - 16	167,617	170,394	33,300	33,362	101,424	101,043
2016 - 17	170,394	173,098	33,362	33,431	101,043	100,775
2017 - 18	173,098	175,642	33,431	33,521	100,775	100,516
2018 - 19	175,642	177,980	33,521	33,640	100,516	100,217
2019 - 20	177,980	180,273	33,640	33,804	100,217	100,007
2020 - 21	180,273	182,460	33,804	33,976	100,007	99,817
2021- 22	182,460	184,695	33,976	34,192	99,817	99,786
2022 - 23	184,695	186,811	34,192	34,433	99,786	99,753
2023 - 24	186,811	188,802	34,433	34,687	99,753	99,705
2024 - 25	188,802	190,763	34,687	34,932	99,705	99,703

Version 08

TRIBAL

7.4   C2: High affordability tables

Table 7.10 C2 High Affordability (40%), Tenure Projections East Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	36,685	36,672	1,247	1,289	5,295	5,384
2009 - 10	36,672	36,702	1,289	1,329	5,384	5,488
2010 - 11	36,702	36,723	1,329	1,358	5,488	5,591
2011 - 12	36,723	36,774	1,358	1,374	5,591	5,699
2012 - 13	36,774	36,821	1,374	1,390	5,699	5,805
2013 - 14	36,821	36,880	1,390	1,406	5,805	5,913
2014 - 15	36,880	36,964	1,406	1,418	5,913	6,024
2015 - 16	36,964	37,036	1,418	1,434	6,024	6,132
2016 - 17	37,036	37,085	1,434	1,446	6,132	6,231
2017 - 18	37,085	37,138	1,446	1,455	6,231	6,330
2018 - 19	37,138	37,199	1,455	1,462	6,330	6,427
2019 - 20	37,199	37,265	1,462	1,465	6,427	6,521
2020 - 21	37,265	37,344	1,465	1,472	6,521	6,618
2021- 22	37,344	37,443	1,472	1,473	6,618	6,713
2022 - 23	37,443	37,534	1,473	1,484	6,713	6,806
2023 - 24	37,534	37,629	1,484	1,490	6,806	6,897
2024 - 25	37,629	37,676	1,490	1,491	6,897	6,972

TRIBAL

Table7.11 C2 High Affordability (33%), Tenure Projections East Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	30,769	30,913	1,174	1,147	4,045	4,108
2009 - 10	30,913	31,062	1,147	1,129	4,108	4,170
2010 - 11	31,062	31,225	1,129	1,116	4,170	4,232
2011 - 12	31,225	31,387	1,116	1,107	4,232	4,292
2012 - 13	31,387	31,556	1,107	1,103	4,292	4,352
2013 - 14	31,556	31,760	1,103	1,107	4,352	4,417
2014 - 15	31,760	31,947	1,107	1,109	4,417	4,484
2015 - 16	31,947	32,132	1,109	1,109	4,484	4,547
2016 - 17	32,132	32,314	1,109	1,116	4,547	4,609
2017 - 18	32,314	32,498	1,116	1,120	4,609	4,671
2018 - 19	32,498	32,722	1,120	1,129	4,671	4,737
2019 - 20	32,722	32,929	1,129	1,137	4,737	4,805
2020 - 21	32,929	33,126	1,137	1,138	4,805	4,869
2021- 22	33,126	33,373	1,138	1,144	4,869	4,939
2022 - 23	33,373	33,608	1,144	1,148	4,939	5,005
2023 - 24	33,608	33,853	1,148	1,153	5,005	5,071
2024 - 25	33,853	34,083	1,153	1,156	5,071	5,138

TRIBAL

Table 7.12 C2 High Affordability (33%), Tenure Projections Inverclyde, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,003	25,007	2,103	2,240	10,050	9,944
2009 - 10	25,007	25,020	2,240	2,349	9,944	9,909
2010 - 11	25,020	25,064	2,349	2,436	9,909	9,891
2011 - 12	25,064	25,108	2,436	2,496	9,891	9,876
2012 - 13	25,108	25,174	2,496	2,543	9,876	9,874
2013 - 14	25,174	25,231	2,543	2,570	9,874	9,869
2014 - 15	25,231	25,300	2,570	2,590	9,869	9,871
2015 - 16	25,300	25,368	2,590	2,603	9,871	9,875
2016 - 17	25,368	25,429	2,603	2,607	9,875	9,874
2017 - 18	25,429	25,476	2,607	2,609	9,874	9,871
2018 - 19	25,476	25,522	2,609	2,617	9,871	9,869
2019 - 20	25,522	25,563	2,617	2,624	9,869	9,868
2020 - 21	25,563	25,612	2,624	2,630	9,868	9,869
2021- 22	25,612	25,661	2,630	2,638	9,869	9,875
2022 - 23	25,661	25,688	2,638	2,640	9,875	9,870
2023 - 24	25,688	25,714	2,640	2,648	9,870	9,867
2024 - 25	25,714	25,726	2,648	2,648	9,867	9,857

TRIBAL

Table 7.13 C2 High Affordability (33%), Tenure Projections North Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	93,442	94,410	5,004	5,731	45,269	44,945
2009 - 10	94,410	95,377	5,731	6,281	44,945	44,951
2010 - 11	95,377	96,634	6,281	6,692	44,951	44,814
2011 - 12	96,634	97,943	6,692	7,012	44,814	44,747
2012 - 13	97,943	99,268	7,012	7,236	44,747	44,726
2013 - 14	99,268	100,614	7,236	7,417	44,726	44,746
2014 - 15	100,614	101,963	7,417	7,535	44,746	44,790
2015 - 16	101,963	103,305	7,535	7,641	44,790	44,859
2016 - 17	103,305	104,639	7,641	7,739	44,859	44,950
2017 - 18	104,639	105,919	7,739	7,792	44,950	45,041
2018 - 19	105,919	107,207	7,792	7,870	45,041	45,155
2019 - 20	107,207	108,435	7,870	7,916	45,155	45,263
2020 - 21	108,435	109,681	7,916	7,985	45,263	45,419
2021- 22	109,681	110,954	7,985	8,098	45,419	45,631
2022 - 23	110,954	112,152	8,098	8,175	45,631	45,856
2023 - 24	112,152	113,330	8,175	8,256	45,856	46,111
2024 - 25	113,330	114,412	8,256	8,284	46,111	46,360

Table 7.14 C2 High Affordability (33%), Tenure Projections Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	55,203	55,303	4,104	4,419	19,730	19,570
2009 - 10	55,303	55,478	4,419	4,667	19,570	19,484
2010 - 11	55,478	55,701	4,667	4,856	19,484	19,420
2011 - 12	55,701	55,983	4,856	5,021	19,420	19,388
2012 - 13	55,983	56,284	5,021	5,140	19,388	19,367
2013 - 14	56,284	56,570	5,140	5,215	19,367	19,345
2014 - 15	56,570	56,882	5,215	5,277	19,345	19,338
2015 - 16	56,882	57,222	5,277	5,344	19,338	19,346
2016 - 17	57,222	57,543	5,344	5,384	19,346	19,351
2017 - 18	57,543	57,859	5,384	5,414	19,351	19,359
2018 - 19	57,859	58,166	5,414	5,444	19,359	19,368
2019 - 20	58,166	58,465	5,444	5,470	19,368	19,378
2020 - 21	58,465	58,760	5,470	5,492	19,378	19,388
2021- 22	58,760	59,098	5,492	5,535	19,388	19,416
2022 - 23	59,098	59,403	5,535	5,569	19,416	19,438
2023 - 24	59,403	59,695	5,569	5,599	19,438	19,458
2024 - 25	59,695	59,955	5,599	5,613	19,458	19,468

TRIBAL

Table 7.15 C2 High Affordability (33%), Tenure Projections South Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	102,135	102,789	5,465	6,265	30,754	30,845
2009 - 10	102,789	103,669	6,265	6,869	30,845	31,018
2010 - 11	103,669	104,654	6,869	7,319	31,018	31,233
2011 - 12	104,654	105,721	7,319	7,676	31,233	31,484
2012 - 13	105,721	106,847	7,676	7,949	31,484	31,759
2013 - 14	106,847	107,983	7,949	8,154	31,759	32,041
2014 - 15	107,983	109,191	8,154	8,342	32,041	32,351
2015 - 16	109,191	110,420	8,342	8,491	32,351	32,670
2016 - 17	110,420	111,676	8,491	8,636	32,670	33,004
2017 - 18	111,676	112,927	8,636	8,747	33,004	33,335
2018 - 19	112,927	114,166	8,747	8,863	33,335	33,670
2019 - 20	114,166	115,387	8,863	8,951	33,670	33,995
2020 - 21	115,387	116,633	8,951	9,056	33,995	34,332
2021- 22	116,633	117,962	9,056	9,185	34,332	34,696
2022 - 23	117,962	119,229	9,185	9,283	34,696	35,040
2023 - 24	119,229	120,498	9,283	9,382	35,040	35,388
2024 - 25	120,498	121,732	9,382	9,461	35,388	35,722

Table 7.16 C2 High Affordability (33%), Tenure Projections West Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,119	25,025	1,203	1,613	16,377	16,263
2009 - 10	25,025	25,025	1,613	1,919	16,263	16,213
2010 - 11	25,025	25,085	1,919	2,146	16,213	16,196
2011 - 12	25,085	25,172	2,146	2,313	16,196	16,195
2012 - 13	25,172	25,299	2,313	2,439	16,195	16,216
2013 - 14	25,299	25,446	2,439	2,531	16,216	16,248
2014 - 15	25,446	25,607	2,531	2,609	16,248	16,308
2015 - 16	25,607	25,775	2,609	2,663	16,308	16,370
2016 - 17	25,775	25,947	2,663	2,705	16,370	16,438
2017 - 18	25,947	26,126	2,705	2,743	16,438	16,512
2018 - 19	26,126	26,289	2,743	2,767	16,512	16,582
2019 - 20	26,289	26,458	2,767	2,796	16,582	16,664
2020 - 21	26,458	26,624	2,796	2,822	16,664	16,749
2021- 22	26,624	26,798	2,822	2,852	16,749	16,842
2022 - 23	26,798	26,961	2,852	2,878	16,842	16,931
2023 - 24	26,961	27,112	2,878	2,890	16,931	17,008
2024 - 25	27,112	27,250	2,890	2,901	17,008	17,095

TRIBAL

Table 7.17 C2 High Affordability (40%), Tenure Projections Glasgow, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	145,096	148,446	33,011	33,821	106,426	104,460
2009 - 10	148,446	152,069	33,821	34,485	104,460	102,855
2010 - 11	152,069	155,603	34,485	34,954	102,855	101,517
2011 - 12	155,603	159,036	34,954	35,326	101,517	100,408
2012 - 13	159,036	162,502	35,326	35,594	100,408	99,367
2013 - 14	162,502	165,755	35,594	35,750	99,367	98,424
2014 - 15	165,755	168,858	35,750	35,858	98,424	97,624
2015 - 16	168,858	171,889	35,858	35,962	97,624	96,947
2016 - 17	171,889	174,841	35,962	36,054	96,947	96,409
2017 - 18	174,841	177,623	36,054	36,136	96,409	95,920
2018 - 19	177,623	180,186	36,136	36,214	95,920	95,437
2019 - 20	180,186	182,688	36,214	36,342	95,437	95,055
2020 - 21	182,688	185,069	36,342	36,468	95,055	94,717
2021- 22	185,069	187,482	36,468	36,662	94,717	94,528
2022 - 23	187,482	189,765	36,662	36,869	94,528	94,364
2023 - 24	189,765	191,910	36,869	37,076	94,364	94,209
2024 - 25	191,910	194,012	37,076	37,277	94,209	94,109

T R I B A L

7.5   A1: Low affordability tables

Table 7.18 A1 Low Affordability (33%), Tenure Projections East Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	36,685	36,626	1,247	1,193	5,295	5,466
2009 - 10	36,626	36,595	1,193	1,159	5,466	5,648
2010 - 11	36,595	36,544	1,159	1,136	5,648	5,819
2011 - 12	36,544	36,503	1,136	1,111	5,819	5,991
2012 - 13	36,503	36,451	1,111	1,098	5,991	6,153
2013 - 14	36,451	36,408	1,098	1,091	6,153	6,315
2014 - 15	36,408	36,390	1,091	1,084	6,315	6,478
2015 - 16	36,390	36,349	1,084	1,085	6,478	6,631
2016 - 17	36,349	36,286	1,085	1,090	6,631	6,770
2017 - 18	36,286	36,232	1,090	1,093	6,770	6,905
2018 - 19	36,232	36,184	1,093	1,096	6,905	7,037
2019 - 20	36,184	36,126	1,096	1,093	7,037	7,162
2020 - 21	36,126	36,090	1,093	1,093	7,162	7,289
2021- 22	36,090	36,061	1,093	1,087	7,289	7,411
2022 - 23	36,061	36,018	1,087	1,091	7,411	7,528
2023 - 24	36,018	35,971	1,091	1,090	7,528	7,638
2024 - 25	35,971	35,879	1,090	1,090	7,638	7,724

TRIBAL

Table7.19 A1 Low Affordability (25%), Tenure Projections East Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 – 09	30,769	30,876	1,174	1,061	4,045	4,187
2009 – 10	30,876	30,969	1,061	978	4,187	4,319
2010 – 11	30,969	31,063	978	919	4,319	4,442
2011 – 12	31,063	31,145	919	877	4,442	4,555
2012 – 13	31,145	31,234	877	848	4,555	4,666
2013 – 14	31,234	31,348	848	827	4,666	4,784
2014 – 15	31,348	31,449	827	814	4,784	4,895
2015 – 16	31,449	31,545	814	806	4,895	4,998
2016 – 17	31,545	31,633	806	802	4,998	5,101
2017 – 18	31,633	31,725	802	800	5,101	5,198
2018 – 19	31,725	31,851	800	800	5,198	5,301
2019 – 20	31,851	31,957	800	801	5,301	5,401
2020 – 21	31,957	32,052	801	804	5,401	5,488
2021- 22	32,052	32,188	804	807	5,488	5,579
2022 – 23	32,188	32,314	807	811	5,579	5,665
2023 – 24	32,314	32,439	811	815	5,665	5,746
2024 – 25	32,439	32,549	815	819	5,746	5,824

TRIBAL

Table 7.20 A1 Low Affordability (25%), Tenure Projections Inverclyde, Households	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 – 09	25,003	24,992	2,103	2,102	10,050	10,071
2009 - 10	24,992	24,972	2,102	2,105	10,071	10,153
2010 - 11	24,972	24,967	2,105	2,112	10,153	10,241
2011 - 12	24,967	24,954	2,112	2,118	10,241	10,315
2012 - 13	24,954	24,950	2,118	2,120	10,315	10,394
2013 - 14	24,950	24,937	2,120	2,121	10,394	10,458
2014 - 15	24,937	24,932	2,121	2,119	10,458	10,523
2015 - 16	24,932	24,928	2,119	2,119	10,523	10,585
2016 - 17	24,928	24,915	2,119	2,115	10,585	10,633
2017 - 18	24,915	24,893	2,115	2,115	10,633	10,674
2018 - 19	24,893	24,866	2,115	2,119	10,674	10,710
2019 - 20	24,866	24,832	2,119	2,121	10,710	10,743
2020 - 21	24,832	24,806	2,121	2,123	10,743	10,774
2021- 22	24,806	24,778	2,123	2,126	10,774	10,807
2022 - 23	24,778	24,726	2,126	2,126	10,807	10,821
2023 - 24	24,726	24,670	2,126	2,130	10,821	10,832
2024 - 25	24,670	24,601	2,130	2,130	10,832	10,830

Table 7.21 A1 Low Affordability (25%), Tenure Projections North Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	93,442	94,306	5,004	4,965	45,269	45,635
2009 - 10	94,306	95,051	4,965	4,951	45,635	46,235
2010 - 11	95,051	96,009	4,951	4,961	46,235	46,602
2011 - 12	96,009	96,967	4,961	4,985	46,602	46,981
2012 - 13	96,967	97,908	4,985	5,002	46,981	47,345
2013 - 14	97,908	98,849	5,002	5,032	47,345	47,714
2014 - 15	98,849	99,774	5,032	5,043	47,714	48,069
2015 - 16	99,774	100,692	5,043	5,069	48,069	48,425
2016 - 17	100,692	101,596	5,069	5,103	48,425	48,784
2017 - 18	101,596	102,449	5,103	5,127	48,784	49,107
2018 - 19	102,449	103,296	5,127	5,167	49,107	49,443
2019 - 20	103,296	104,085	5,167	5,200	49,443	49,740
2020 - 21	104,085	104,874	5,200	5,234	49,740	50,081
2021- 22	104,874	105,677	5,234	5,290	50,081	50,486
2022 - 23	105,677	106,391	5,290	5,336	50,486	50,865
2023 - 24	106,391	107,075	5,336	5,382	50,865	51,259
2024 - 25	107,075	107,650	5,382	5,404	51,259	51,601

TRIBAL

Table 7.22 A1 Low Affordability (25%), Tenure Projections Renfrewshire, Households					
Owners		Private Rent		Social Rent	
Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	55,203	55,248	4,104	4,042	19,730	19,912
2009 - 10	55,248	55,316	4,042	4,003	19,912	20,138
2010 - 11	55,316	55,391	4,003	3,980	20,138	20,353
2011 - 12	55,391	55,499	3,980	3,975	20,353	20,584
2012 - 13	55,499	55,577	3,975	3,964	20,584	20,792
2013 - 14	55,577	55,630	3,964	3,953	20,792	20,969
2014 - 15	55,630	55,700	3,953	3,946	20,969	21,148
2015 - 16	55,700	55,791	3,946	3,951	21,148	21,335
2016 - 17	55,791	55,858	3,951	3,952	21,335	21,496
2017 - 18	55,858	55,920	3,952	3,955	21,496	21,645
2018 - 19	55,920	55,967	3,955	3,964	21,645	21,782
2019 - 20	55,967	56,004	3,964	3,975	21,782	21,904
2020 - 21	56,004	56,034	3,975	3,984	21,904	22,014
2021- 22	56,034	56,098	3,984	3,997	22,014	22,147
2022 - 23	56,098	56,128	3,997	4,013	22,147	22,255
2023 - 24	56,128	56,136	4,013	4,028	22,255	22,345
2024 - 25	56,136	56,112	4,028	4,036	22,345	22,406

TRIBAL

Table 7.23 A1 Low Affordability (25%), Tenure Projections South Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	102,135	102,623	5,465	5,563	30,754	31,450
2009 - 10	102,623	103,216	5,563	5,644	31,450	32,165
2010 - 11	103,216	103,821	5,644	5,717	32,165	32,856
2011 - 12	103,821	104,449	5,717	5,790	32,856	33,540
2012 - 13	104,449	105,079	5,790	5,850	33,540	34,202
2013 - 14	105,079	105,686	5,850	5,907	34,202	34,826
2014 - 15	105,686	106,357	5,907	5,966	34,826	35,469
2015 - 16	106,357	107,039	5,966	6,020	35,469	36,095
2016 - 17	107,039	107,736	6,020	6,081	36,095	36,717
2017 - 18	107,736	108,418	6,081	6,133	36,717	37,309
2018 - 19	108,418	109,088	6,133	6,200	37,309	37,885
2019 - 20	109,088	109,723	6,200	6,256	37,885	38,415
2020 - 21	109,723	110,373	6,256	6,318	38,415	38,952
2021- 22	110,373	111,084	6,318	6,380	38,952	39,517
2022 - 23	111,084	111,729	6,380	6,443	39,517	40,024
2023 - 24	111,729	112,363	6,443	6,500	40,024	40,518
2024 - 25	112,363	112,949	6,500	6,551	40,518	40,968

Table 7.24 A1 Low Affordability (25%), Tenure Projections West Dunbartonshire, Households

	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,119	25,001	1,203	1,446	16,377	16,404
2009 - 10	25,001	24,954	1,446	1,629	16,404	16,483
2010 - 11	24,954	24,944	1,629	1,761	16,483	16,576
2011 - 12	24,944	24,953	1,761	1,860	16,576	16,672
2012 - 13	24,953	24,980	1,860	1,928	16,672	16,777
2013 - 14	24,980	25,017	1,928	1,975	16,777	16,878
2014 - 15	25,017	25,066	1,975	2,015	16,878	17,004
2015 - 16	25,066	25,117	2,015	2,040	17,004	17,123
2016 - 17	25,117	25,173	2,040	2,062	17,123	17,243
2017 - 18	25,173	25,230	2,062	2,079	17,243	17,361
2018 - 19	25,230	25,276	2,079	2,093	17,361	17,466
2019 - 20	25,276	25,316	2,093	2,107	17,466	17,576
2020 - 21	25,316	25,354	2,107	2,120	17,576	17,683
2021- 22	25,354	25,399	2,120	2,135	17,683	17,797
2022 - 23	25,399	25,431	2,135	2,150	17,797	17,898
2023 - 24	25,431	25,445	2,150	2,156	17,898	17,975
2024 - 25	25,445	25,438	2,156	2,157	17,975	18,051

TRIBAL

Table 7.25 A1 Low Affordability (33%), Tenure Projections Glasgow, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	145,096	148,662	33,011	33,043	106,426	105,495
2009 - 10	148,662	152,475	33,043	33,199	105,495	104,856
2010 - 11	152,475	156,076	33,199	33,259	104,856	104,355
2011 - 12	156,076	159,496	33,259	33,314	104,355	103,983
2012 - 13	159,496	162,812	33,314	33,264	103,983	103,566
2013 - 14	162,812	165,863	33,264	33,205	103,566	103,141
2014 - 15	165,863	168,728	33,205	33,157	103,141	102,787
2015 - 16	168,728	171,511	33,157	33,156	102,787	102,509
2016 - 17	171,511	174,208	33,156	33,179	102,509	102,328
2017 - 18	174,208	176,730	33,179	33,232	102,328	102,139
2018 - 19	176,730	179,019	33,232	33,308	102,139	101,891
2019 - 20	179,019	181,229	33,308	33,417	101,891	101,714
2020 - 21	181,229	183,303	33,417	33,525	101,714	101,539
2021- 22	183,303	185,391	33,525	33,669	101,539	101,505
2022 - 23	185,391	187,330	33,669	33,833	101,505	101,454
2023 - 24	187,330	189,108	33,833	33,997	101,454	101,369
2024 - 25	189,108	190,824	33,997	34,147	101,369	101,310

7.6 A1: High affordability tables

Table 7.26 A1 High Affordability (40%), Tenure Projections East Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	36,685	36,626	1,247	1,283	5,295	5,376
2009 - 10	36,626	36,611	1,283	1,318	5,376	5,472
2010 - 11	36,611	36,588	1,318	1,344	5,472	5,567
2011 - 12	36,588	36,583	1,344	1,355	5,567	5,666
2012 - 13	36,583	36,572	1,355	1,367	5,666	5,763
2013 - 14	36,572	36,573	1,367	1,380	5,763	5,861
2014 - 15	36,573	36,600	1,380	1,389	5,861	5,962
2015 - 16	36,600	36,605	1,389	1,401	5,962	6,059
2016 - 17	36,605	36,589	1,401	1,410	6,059	6,146
2017 - 18	36,589	36,581	1,410	1,416	6,146	6,234
2018 - 19	36,581	36,577	1,416	1,421	6,234	6,319
2019 - 20	36,577	36,562	1,421	1,419	6,319	6,400
2020 - 21	36,562	36,566	1,419	1,422	6,400	6,483
2021- 22	36,566	36,578	1,422	1,418	6,483	6,564
2022 - 23	36,578	36,572	1,418	1,422	6,564	6,641
2023 - 24	36,572	36,563	1,422	1,422	6,641	6,714
2024 - 25	36,563	36,506	1,422	1,416	6,714	6,771

Version 08

TRIBAL

Table7.27 A1 High Affordability (33%), Tenure Projections East Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	30,769	30,876	1,174	1,142	4,045	4,105
2009 - 10	30,876	30,982	1,142	1,121	4,105	4,163
2010 - 11	30,982	31,100	1,121	1,103	4,163	4,221
2011 - 12	31,100	31,212	1,103	1,089	4,221	4,276
2012 - 13	31,212	31,335	1,089	1,083	4,276	4,330
2013 - 14	31,335	31,485	1,083	1,085	4,330	4,389
2014 - 15	31,485	31,625	1,085	1,085	4,389	4,449
2015 - 16	31,625	31,760	1,085	1,083	4,449	4,506
2016 - 17	31,760	31,887	1,083	1,088	4,506	4,561
2017 - 18	31,887	32,017	1,088	1,090	4,561	4,615
2018 - 19	32,017	32,182	1,090	1,096	4,615	4,673
2019 - 20	32,182	32,325	1,096	1,101	4,673	4,733
2020 - 21	32,325	32,456	1,101	1,100	4,733	4,787
2021- 22	32,456	32,627	1,100	1,100	4,787	4,847
2022 - 23	32,627	32,785	1,100	1,101	4,847	4,903
2023 - 24	32,785	32,940	1,101	1,102	4,903	4,957
2024 - 25	32,940	33,079	1,102	1,100	4,957	5,013

T R I B A L

Table 7.28 A1 High Affordability (33%), Tenure Projections Inverclyde, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,003	24,992	2,103	2,233	10,050	9,941
2009 - 10	24,992	24,992	2,233	2,337	9,941	9,902
2010 - 11	24,992	25,020	2,337	2,420	9,902	9,880
2011 - 12	25,020	25,050	2,420	2,478	9,880	9,860
2012 - 13	25,050	25,094	2,478	2,518	9,860	9,851
2013 - 14	25,094	25,133	2,518	2,543	9,851	9,840
2014 - 15	25,133	25,179	2,543	2,559	9,840	9,835
2015 - 16	25,179	25,228	2,559	2,571	9,835	9,833
2016 - 17	25,228	25,266	2,571	2,571	9,833	9,825
2017 - 18	25,266	25,294	2,571	2,572	9,825	9,816
2018 - 19	25,294	25,314	2,572	2,575	9,816	9,806
2019 - 20	25,314	25,324	2,575	2,576	9,806	9,796
2020 - 21	25,324	25,340	2,576	2,576	9,796	9,788
2021- 22	25,340	25,351	2,576	2,578	9,788	9,782
2022 - 23	25,351	25,336	2,578	2,571	9,782	9,765
2023 - 24	25,336	25,315	2,571	2,569	9,765	9,748
2024 - 25	25,315	25,277	2,569	2,560	9,748	9,723

TRIBAL

Table 7.29 A1 High Affordability (33%), Tenure Projections North Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	93,442	94,306	5,004	5,687	45,269	44,913
2009 - 10	94,306	95,156	5,687	6,201	44,913	44,881
2010 - 11	95,156	96,289	6,201	6,583	44,881	44,700
2011 - 12	96,289	97,470	6,583	6,877	44,700	44,586
2012 - 13	97,470	98,662	6,877	7,080	44,586	44,514
2013 - 14	98,662	99,871	7,080	7,243	44,514	44,480
2014 - 15	99,871	101,073	7,243	7,344	44,480	44,468
2015 - 16	101,073	102,270	7,344	7,436	44,468	44,480
2016 - 17	102,270	103,454	7,436	7,520	44,480	44,510
2017 - 18	103,454	104,582	7,520	7,562	44,510	44,540
2018 - 19	104,582	105,696	7,562	7,623	44,540	44,587
2019 - 20	105,696	106,745	7,623	7,652	44,587	44,627
2020 - 21	106,745	107,784	7,652	7,697	44,627	44,707
2021- 22	107,784	108,831	7,697	7,786	44,707	44,836
2022 - 23	108,831	109,783	7,786	7,835	44,836	44,973
2023 - 24	109,783	110,696	7,835	7,887	44,973	45,133
2024 - 25	110,696	111,493	7,887	7,882	45,133	45,280

Table 7.30 A1 High Affordability (33%), Tenure Projections Renfrewshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	55,203	55,248	4,104	4,398	19,730	19,556
2009 - 10	55,248	55,371	4,398	4,632	19,556	19,454
2010 - 11	55,371	55,540	4,632	4,809	19,454	19,375
2011 - 12	55,540	55,769	4,809	4,963	19,375	19,327
2012 - 13	55,769	55,987	4,963	5,062	19,327	19,284
2013 - 14	55,987	56,190	5,062	5,121	19,284	19,240
2014 - 15	56,190	56,416	5,121	5,169	19,240	19,209
2015 - 16	56,416	56,664	5,169	5,221	19,209	19,192
2016 - 17	56,664	56,888	5,221	5,248	19,192	19,170
2017 - 18	56,888	57,105	5,248	5,264	19,170	19,150
2018 - 19	57,105	57,302	5,264	5,280	19,150	19,130
2019 - 20	57,302	57,484	5,280	5,290	19,130	19,109
2020 - 21	57,484	57,653	5,290	5,294	19,109	19,085
2021- 22	57,653	57,848	5,294	5,317	19,085	19,076
2022 - 23	57,848	58,006	5,317	5,331	19,076	19,059
2023 - 24	58,006	58,135	5,331	5,336	19,059	19,037
2024 - 25	58,135	58,226	5,336	5,325	19,037	19,003

TRIBAL

Table 7.31 A1 High Affordability (33%), Tenure Projections South Lanarkshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	102,135	102,623	5,465	6,210	30,754	30,802
2009 - 10	102,623	103,329	6,210	6,768	30,802	30,928
2010 - 11	103,329	104,124	6,768	7,180	30,928	31,090
2011 - 12	104,124	104,992	7,180	7,503	31,090	31,285
2012 - 13	104,992	105,894	7,503	7,740	31,285	31,498
2013 - 14	105,894	106,793	7,740	7,912	31,498	31,714
2014 - 15	106,793	107,764	7,912	8,073	31,714	31,956
2015 - 16	107,764	108,750	8,073	8,198	31,956	32,206
2016 - 17	108,750	109,751	8,198	8,317	32,206	32,466
2017 - 18	109,751	110,735	8,317	8,403	32,466	32,721
2018 - 19	110,735	111,701	8,403	8,494	32,721	32,978
2019 - 20	111,701	112,623	8,494	8,552	32,978	33,220
2020 - 21	112,623	113,550	8,552	8,624	33,220	33,469
2021- 22	113,550	114,528	8,624	8,716	33,469	33,738
2022 - 23	114,528	115,434	8,716	8,777	33,738	33,984
2023 - 24	115,434	116,319	8,777	8,834	33,984	34,228
2024 - 25	116,319	117,145	8,834	8,870	34,228	34,452

TRIBAL

Table 7.32 A1 High Affordability (33%), Tenure Projections West Dunbartonshire, Households						
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	25,119	25,001	1,203	1,601	16,377	16,249
2009 - 10	25,001	24,979	1,601	1,901	16,249	16,187
2010 - 11	24,979	25,009	1,901	2,118	16,187	16,153
2011 - 12	25,009	25,070	2,118	2,279	16,153	16,136
2012 - 13	25,070	25,156	2,279	2,393	16,136	16,135
2013 - 14	25,156	25,255	2,393	2,473	16,135	16,142
2014 - 15	25,255	25,368	2,473	2,541	16,142	16,176
2015 - 16	25,368	25,484	2,541	2,585	16,176	16,210
2016 - 17	25,484	25,606	2,585	2,620	16,210	16,251
2017 - 18	25,606	25,727	2,620	2,648	16,251	16,295
2018 - 19	25,727	25,835	2,648	2,665	16,295	16,334
2019 - 20	25,835	25,937	2,665	2,681	16,334	16,382
2020 - 21	25,937	26,032	2,681	2,696	16,382	16,429
2021- 22	26,032	26,133	2,696	2,715	16,429	16,483
2022 - 23	26,133	26,218	2,715	2,729	16,483	16,532
2023 - 24	26,218	26,284	2,729	2,726	16,532	16,565
2024 - 25	26,284	26,325	2,726	2,720	16,565	16,602

TRIBAL

| Table 7.33 A1 High Affordability (40%), Tenure Projections Glasgow, Households					
	Owners		Private Rent		Social Rent	
	Opening	Closing	Opening	Closing	Opening	Closing
2008 - 09	145,096	148,662	33,011	33,896	106,426	104,643
2009 - 10	148,662	152,581	33,896	34,707	104,643	103,242
2010 - 11	152,581	156,363	34,707	35,234	103,242	102,093
2011 - 12	156,363	160,013	35,234	35,623	102,093	101,157
2012 - 13	160,013	163,591	35,623	35,801	101,157	100,249
2013 - 14	163,591	166,919	35,801	35,872	100,249	99,418
2014 - 15	166,919	170,063	35,872	35,897	99,418	98,711
2015 - 16	170,063	173,122	35,897	35,939	98,711	98,114
2016 - 17	173,122	176,087	35,939	35,984	98,114	97,644
2017 - 18	176,087	178,866	35,984	36,026	97,644	97,209
2018 - 19	178,866	181,399	36,026	36,056	97,209	96,764
2019 - 20	181,399	183,834	36,056	36,123	96,764	96,403
2020 - 21	183,834	186,117	36,123	36,179	96,403	96,072
2021- 22	186,117	188,397	36,179	36,294	96,072	95,873
2022 - 23	188,397	190,516	36,294	36,417	95,873	95,684
2023 - 24	190,516	192,459	36,417	36,526	95,684	95,489
2024 - 25	192,459	194,325	36,526	36,625	95,489	95,331

8 Market analysis

8.1 Introduction

8.1.1 This section of the report draws on the work on the drivers of housing demand and tenure structure and the insights generated by the modelling work to provide an analysis of the housing market in the Glasgow and Clyde Valley area. The analysis considers the existing structure of the market, the key trends, and the likely future pattern of development. We consider first the overall structure of the market then summarise the modelling approach before considering the results of the analysis and their implications. It should be noted that the focus here is on demand – we make no assumptions concerning the capacity of the system to meet demand but it is possible that, for social housing in particular, demand may not be easy to meet in some areas.

8.2 The Glasgow and Clyde Valley Housing System

8.2.1 The Glasgow and Clyde Valley Strategic Planning area (GCV) comprises eight local authorities and is home (in 2008) to 804,000 households: this represents about 37% of all Scottish households. Because the GCV area, in itself, accounts for a large part of the Scottish population it is broadly reflective of the country as a whole in the structure of its housing market. However, there are some key differences between Scotland and the GCV area and, more importantly, differences within the area.

8.2.2 As Figure 7.1 shows, the GCV area has, proportionately, a slightly smaller owner occupied sector and a rather larger social rented sector than has all Scotland. The Private Rented sector is also relatively small in the GCV area.

Figure 8.1: Tenure Structure (% of households)
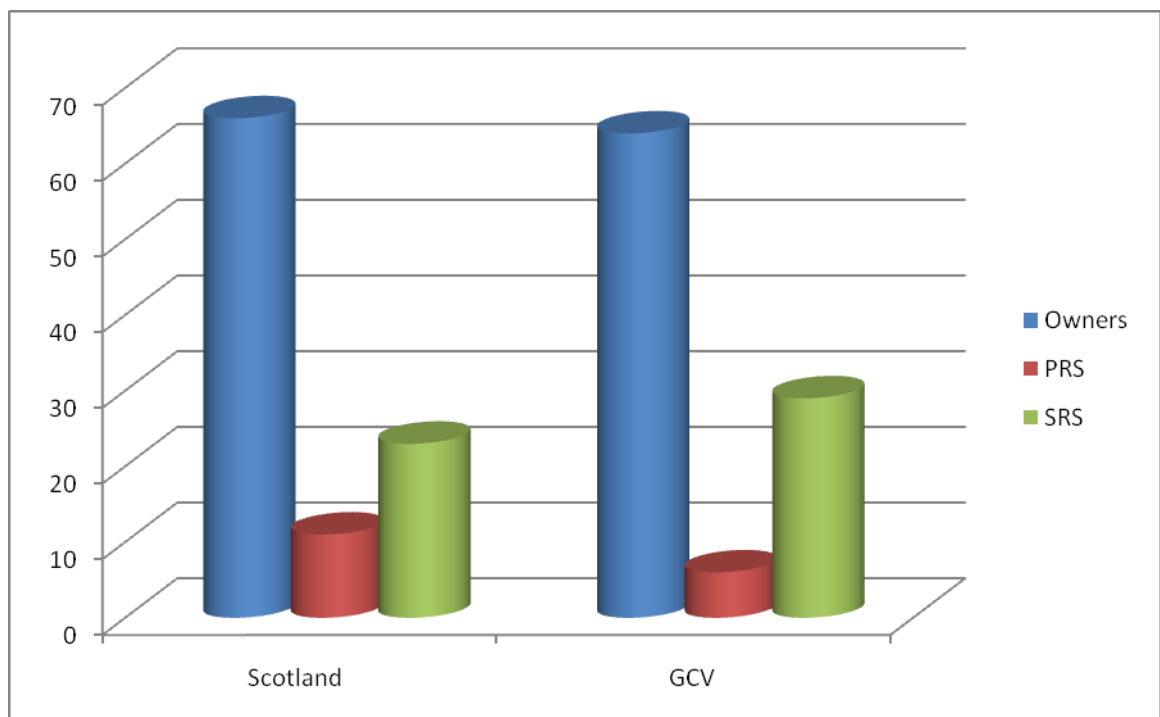
Source: SHS 2008 and GCVSDPA data

8.2.3 These differences between the GCV area and Scotland are heavily influenced by the nature of the Glasgow market which accounts for 35% of households in the area, and to a lesser degree by West Dunbartonshire. Figure 8.2 compares the tenure structure in the eight local authorities.

Figure 8. 2: Tenure Structure (% households)
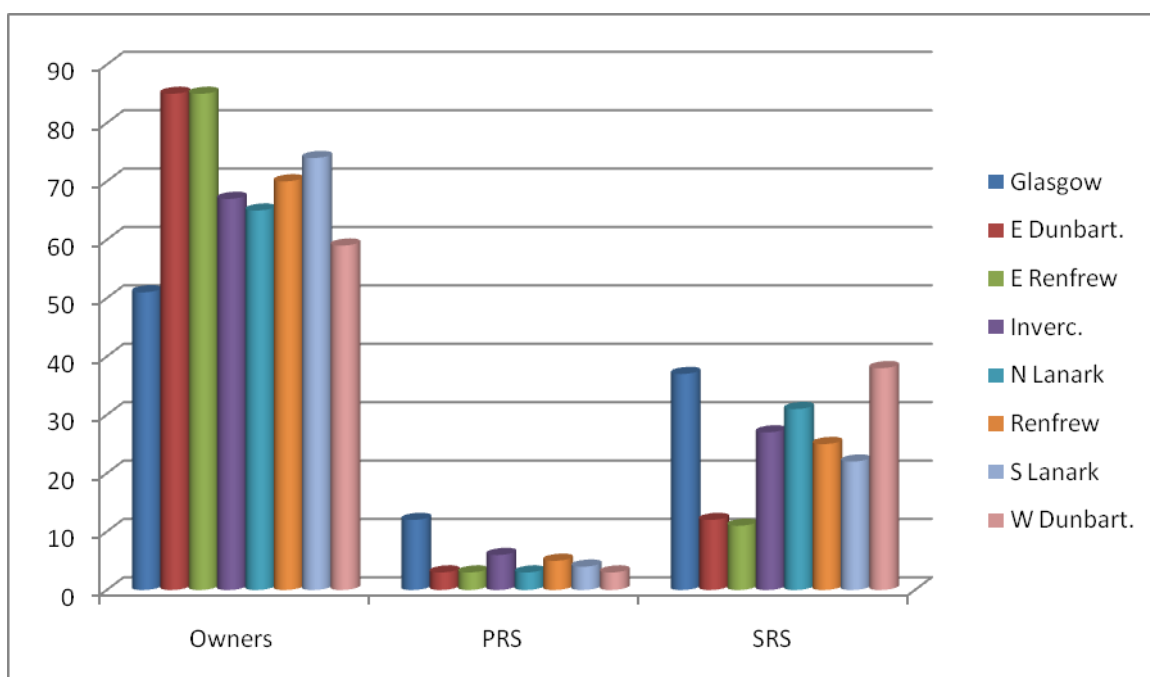
Source: SHS 2008 and GCVSDPA data

8.2.4 Broadly, the authorities fall into three groups. Glasgow and West Dunbartonshire have large social rented sectors and relatively small owner occupied sectors (though this is still the majority tenure in both areas), East Dunbartonshire and East Renfrewshire are dominated by owner occupation and have very small social rented sectors while the other four authorities have a social/private split closer to the national pattern. South Lanarkshire's tenure pattern shows some of the same characteristics as East Renfrewshire and East Dunbartonshire while the Private Rented Sector is very small in all areas other than Glasgow.

8.2.5 These tenure patterns show a high and unsurprising correlation with economic conditions and particularly with income. Thus CACI data show that the median household income in the two areas dominated by Owner Occupation – East Renfrewshire and East Dunbartonshire - is around 20% above the Scottish median figure, while Glasgow and West Dunbartonshire have median incomes 10% of more below the Scottish figure, Inverclyde's figure is 9% below Scotland's and the other authorities have median incomes between 5% below and 1% over the Scottish figure. Similarly, while, according to Scottish Neighbourhood Statistics, 17% of Glasgow's working age population, 17% of Inverclyde's working population and 16% of West Dunbartonshire's working population were employment deprived in 2008, the comparable figures for East Renfrewshire and East Dunbartonshire were just 7%.

8.2.6 As the earlier analysis has shown, variations in tenure patterns and tenure choices are driven primarily by economic considerations.

8.3 Market Drivers – analysis

8.3.1 In considering the outlook for the housing market across the GCV area and in its sub areas, the two key parameters are the overall level of demand/need for housing which is driven by the overall change in the number of households (the outcome of natural change in the population, migration and average household size) and the tenure choices which households make.

8.3.2 So far as overall population and household change is concerned, the present study has relied upon the forecasts produced for the GCVSPDA Core Group. These are embodied in the demand forecasts produced by the modelling work. As has been discussed in other papers produced alongside the present work, the last decade has seen a fairly fundamental change in population and household trends. In the 1980s, the entire GCV area experienced sustained net out-migration of 15,000 to 20,000 persons per annum. Only East Renfrewshire "bucked this trend" with steady net in-migration and thus population growth reflecting its status as a favoured location for housing development. The 1990s saw an amelioration of the adverse trends but still a net loss of population. However, by about 2003 migration patterns had changed and the GCV area was gaining from migration, with strikingly, Glasgow, North Lanarkshire and, especially, South Lanarkshire experiencing strong net in-migration. Given uncertainties around the sustainability of migration, the Core Group has produced a series of migration forecasts, to determine their effect on overall population (and household) numbers across the area). The Scenario C forecasts envisage that the area will continue to gain population strongly from migration over the period to 2025 with only Inverclyde and East Dunbartonshire losing (modestly) from migration. The Scenario A forecasts envisage slow loss of population through migration but also has modest migration gains in North Lanarkshire and substantial gains in South Lanarkshire.

8.3.3 The consequence of these changes and of the secular trend to smaller households is that the GCV area as a whole is projected to gain 96,000 to 113,000 households over the period 2008 -2025 (depending on the population forecast adopted) with all areas gaining households and the biggest gains being in Glasgow, North Lanarkshire and South Lanarkshire.

8.3.4 Whether these forecasts will prove accurate is, of course, uncertain. The gains of the period since 2000 have, of course, been driven by migration. It is important to note that the Scottish migration context, which is a powerful factor in the position of the GCV area, has been shifting towards net in-migration since the mid 1960s. In 1966 Scotland had a net loss of around 40,000 people. While Scotland continued to lose population through migration up to 1990, the annual losses diminished. From the mid 1990s the shift towards net gain became pronounced. However, while Scotland has been gaining population over the period since 2000 at a rate of over 20,000 persons per annum, the gains to the Glasgow and Clyde Valley (GCV) area have been modest – under 2,000 per annum at best. Since the GCV area represents about 33% of the Scottish population, the figures imply that the area has gained less than its "share" of Scottish in-migration.

8.3.5 At the Scottish level the key factor in net migration is migration from overseas with in-migration exceeding out-migration by 17,500 in the year to June 2009. International migrants tend to favour the cities – a key factor in the rise of Glasgow's population. Indeed, Glasgow is the only part of the GCV area which has a net gain from international migration. For other areas with growing population, the main factor is "domestic" migration. South Lanarkshire has a very substantial net gain from other parts of Scotland and the rest of the UK while North Lanarkshire gains equally from movement from other parts of Scotland and the rest of the UK.

8.3.6 These figures suggest that the outlook for Glasgow's population is heavily dependent on the future trends in international migration. If this remains strong Glasgow will grow, if not then population decline could resume. Growth in South Lanarkshire especially and in North Lanarkshire seems more robust since both areas are gaining population from other parts of Scotland and the UK. If these areas can maintain their competitiveness as locations for businesses and households then they will continue to grow.

8.3.7 The outlook for household numbers will be determined by migration driven by economic factors. Economic factors also have implications for tenure split. The long term shift from social and rented housing to home ownership in Scotland is well known. In 1961 only 25% of Scottish households were owner occupiers – today the figure is 66%: in 1961 41% of households were in social renting compared to 23% today. The fall in private renting is even more spectacular – from 34% in 1961 to around 10% today.

8.3.8   The analysis of tenure conducted for this study has focussed first on the relationship between tenure of newly formed households and a range of social and economic characteristics. That analysis demonstrated that home ownership levels were very high among households with one or more employed persons, particularly where the "reference person" was over 30 years old. Conversely, social renting was found to be prevalent among households dependent on benefits.

8.3.9   This suggests that the most reliable broad guide to the split of tenure, at least between ownership and social renting is likely to be expected levels of employment among future households in the GCV area. However, the analysis also demonstrated a very strong relationship between age and the ability to access owner occupied housing. Only around 25% of households headed by a person under the age of 25 are owners – and it is likely that most of these are in the older end of the age band. It follows that a population in which there is a high proportion of new and relatively young households is likely to have lower levels of home ownership than a similar sized population made up of older households.

8.3.10   In the model on which the analysis is based, as described above, the key drivers of tenure choice among new households are the economic circumstances of those households as reflected in average incomes and the age distribution of households. Thus in Glasgow where the demographic projections indicate that many new households will be headed by relatively young persons and where average incomes are low, we expect that a low proportion of new households (around 40%) will become owners; while in East Dunbartonshire, where new households are headed by relatively older persons and where incomes are higher, about 69% of new households will become owners.

8.3.11   The ability to access private rented housing has been modelled by comparing incomes to private sector rents at a local level. There is uncertainty over the proportion of income which households will willingly commit to housing costs and for that reason the modelling has considered the implications of alternative assumptions concerning the amount of income committed to rent – levels of 25%, 33% and 40% of gross income have been considered.

8.3.12   The analysis and modelling of the tenure choices of migrants has been based on observed patterns, as revealed by the 2001 census. The shifts in migration patterns since the turn of the century which are reflected in the Core Group forecasts for Scenario C, do point to the possibility that "future" migrants will have different tenure patterns from those of the past and this must be borne in mind.

8.3.13   The final element in the modelling of tenure patterns concerns inter-tenure flows. As discussed in Section 7, the modelling assumptions on inter-tenure flows were based on research evidence from the survey of English housing modified in the light of work done by the study team comparing predicted tenure patterns from a "first run" of the model against actual outcomes for each local authority over the period 2001 – 2008. The model assumptions were then modified to improve the "fit" between the model results and the actual outcomes. These modifications were then used for future forecasts.

8.3.14   The modelling assumptions reflect analysis of well established trends. However, it is necessary to consider whether the economic outlook will impact on these trends. While it is clear that households in which one or more persons are in employment are very likely to become owner occupiers by the time the householders are in their late 20s/early 30s, this pattern has been made possible by a ready supply of credit for house purchase and favourable lending terms. This supply of credit undoubtedly pushed up house prices – giving rise to concerns over affordability – but this did not diminish the rise in home ownership. Ease of access to credit rather than house prices was the critical factor.

8.3.15   The financial crisis of the last two years has, among many other effects, led to a very sharp reduction in the availability of mortgage credit. The principal factor has been the withdrawal of overseas lenders from the UK market. This has been further reinforced by much more stringent lending conditions imposed by the FSA on mortgage lending. The consequence is that overall level of lending to first time buyers has fallen sharply. There

is also some evidence from house builders that buyers are much more cautious than before and that the tendency of prospective buyers to withdraw from purchases has risen.

8.3.16 It is in some ways ironic that while stagnant or even falling house prices are making housing more "affordable" in conventional terms, lack of finance is making housing less accessible.

8.3.17 The possibility that the house purchase rates by age group which have been used in the modelling will prove to be too high for at least some time cannot be discounted. The effect of this would be, given what we know about typical patterns of movement through the housing system, that intending purchasers will spend longer in the private rented sector (which is the main source of new buyers) than previously. There may also be some diminution of new household flows directly into home ownership with, again, a consequent increase in private renting. It is very unclear how long current lending conditions will persist but we consider that a relatively high chance exists that private renting demand will rise – at least over the next few years – above the levels forecast by the model. We do not consider that the central model assumptions should be altered but the pattern of demand should be monitored. We consider this further below.

8.3.18 We consider that a shift toward increased levels of social renting is unlikely. The modelling work already indicates a stabilisation, indeed an increase, in demand after many years of decline. The social patterns of movement into the social rented sector are well established and we do not see it as becoming a tenure of choice for aspirant home owners. Social renting demand would rise further than forecast only if economic recovery failed to materialise and levels of unemployment rose significantly. We do not consider this to be a likely economic outlook.

8.3.19 Finally, so far as general trends are concerned, we may consider the impact of Right to Buy. The Right to Buy was a major factor in the shift towards home ownership in the 1980s and 1990s. We have been provided with RTB forecasts which have been built into the modelling. These forecasts envisage sales from 2008 running at less than 25% of the 2000 level and just 50% of the 2007 level. The impact of RTB sales on the housing system is profound but slow to develop. While there is an immediate "headline" impact on tenure structure, the reality is that the houses continue to be occupied by the same households in most cases for many years. There is no immediate impact on availability of social housing. In the longer term there is a reduction in relets while the former social housing tends to become part of lower cost home ownership market segment or even part of the private rented sector.

8.3.20 A slowing of RTB will, therefore reduce the longer term growth of home ownership – and this is reflected in the modelling work. However, the effects are relatively small. The modelling work indicates that under 25% of the home ownership growth in the GCV area to 2025 will result from RTB – but this is mainly the transfer of houses and households from sector to sector. A reduction (or increase) in RTB would have little impact on the demand for new build private homes in the medium term.

8.4   Results and Analysis

8.4.1 The modelling results were based on the two household projection scenarios "A1" and "C2". The differences between these scenarios relate to overall population numbers rather than tenure patterns whereas changes within the models concerning key assumptions impact on tenure patterns. In particular, two alternative sets of assumptions concerning the affordability of private rented housing have quite significant effects on tenure forecasts. We have, therefore, set out results for the C2 scenario.

8.4.2 Figures 8.3 and 8.4 show the overall projected change in households by tenure for the GCV area for the two "affordability" scenarios for private renting. The High affordability scenario assumes that households are willing to spend 33% to 40% of their income on rented housing (depending on area) while the low affordability assumption assumes that the level of income committed to renting is 25% to 33%. A general assumption in the modelling is that there is a hierarchy of housing preference such that people who can

afford to buy or rent will choose to buy and that people who can afford to rent privately or from a social landlord will choose private renting.

Figure 8.3 Households by Tenure GCV High Affordability
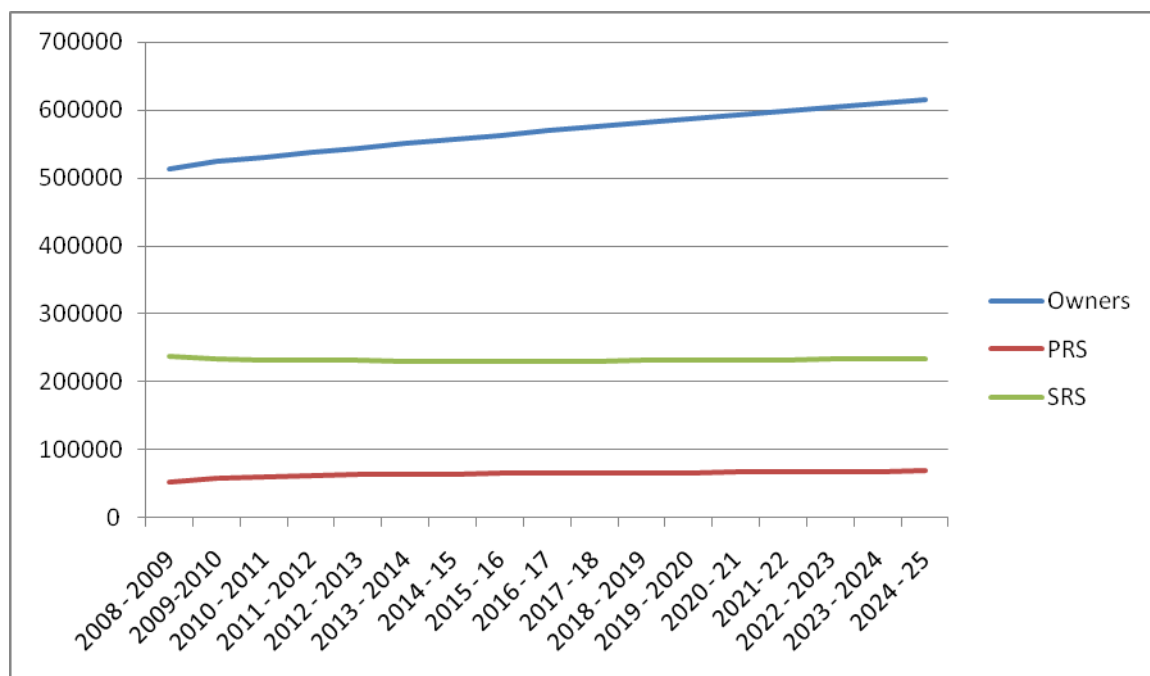
8.4.3   The High Affordability scenario, which we consider, on balance, the more likely outcome, indicates a continued growth in owner occupation and modest changes in both social and private renting. The outcome is that social renting falls from 30% of households to 26% with the overall number of social rented houses declining by only a few thousand. Private renting remains stable in terms of market share though the number of private rented houses rises by about 15,000. The owner occupied sector increases to 67% of the stock from 64% and increases in size by 101,000 units.

8.4.4   The low affordability scenario, as shown below, implies a significantly slower growth in home ownership than the high affordability case but the most profound difference is that the social rented sector grows by 10% (about 24,000 units). We do not consider this to be credible and would argue that the assumptions in the high affordability scenario relating to social renting are the more plausible.

Figure 8.4 Households by Tenure GCV Low Affordability
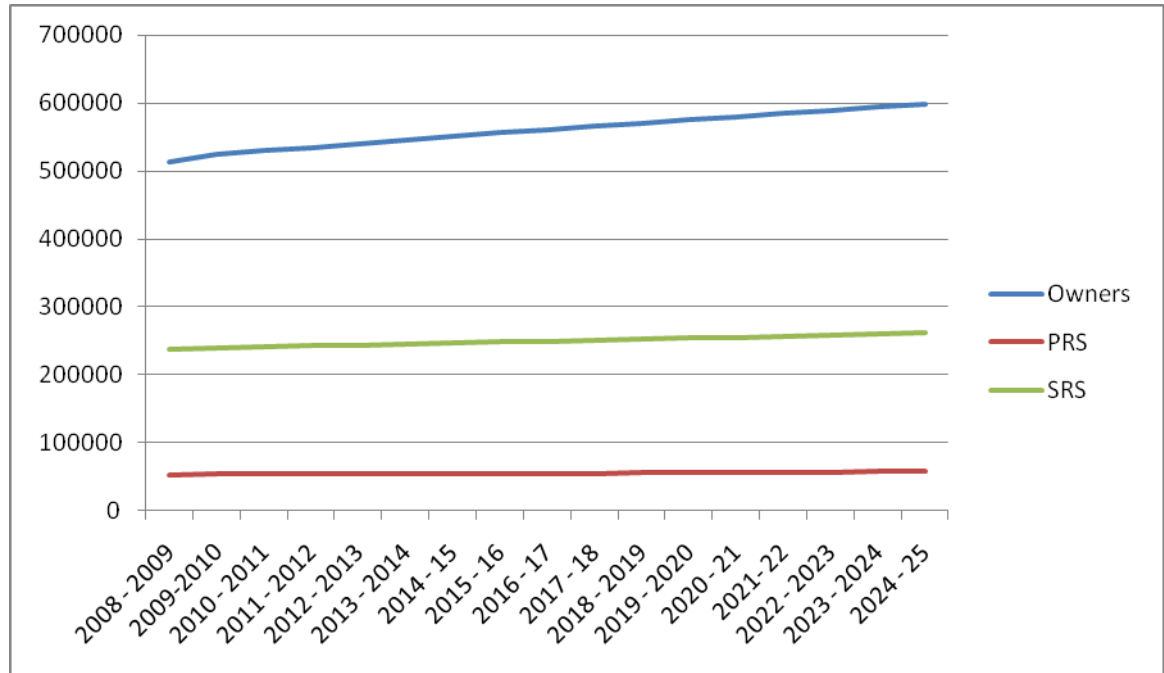
8.4.5   While the shift to owner occupation is continued under both scenarios, the changes are very modest by the standards of the recent past. For example, at the Scottish level social renting fell from 32% of households to 23% in just eight years after 2000.

8.4.6   The relative stabilisation of tenure patterns under the high affordability scenario is, we consider, credible given that owner occupation is now the tenure outcome for the great majority of households who can afford that option. While there are a few higher income households in social renting they are statistically insignificant. More importantly, new entrants to social rented housing comprise mainly households on very low incomes or dependant on benefits. Very few of these households, we consider, will become owners.

8.4.7   One area where there is a quite high possibility of a different outcome is, as discussed earlier, in relation to the size of the private rented sector. The financial crisis has had significant and possibly long term effects on bank lending. Mortgage finance is becoming harder to obtain with larger deposits being required and more stringent assessment of the ability of borrowers to repay loans. It is highly possible that this could lead to a slowing in the rate at which people move into owner occupation – perhaps particularly affecting those seeking to make the move from private renting to ownership. The main model assumes that in most areas 10% of private renter households will move to owner occupation in a year. If this was reduced, for the reasons outlined above, to 5% per annum the outcome would be as shown in Figure 8.5. Growth in home ownership would continue but at a much slower rate (72,000 units), social renting would rise by several thousand units and the private rented sector would grow by over 30,000 units. The tenure split difference from the high affordability scenario would be mainly *within* the private sector – owner occupation would be about 63% of households, social renting 27% and private renting 10%. We consider this scenario to be relatively likely.

Figure 8.5 GCV Projected Households: Reduced Access to Home Ownership
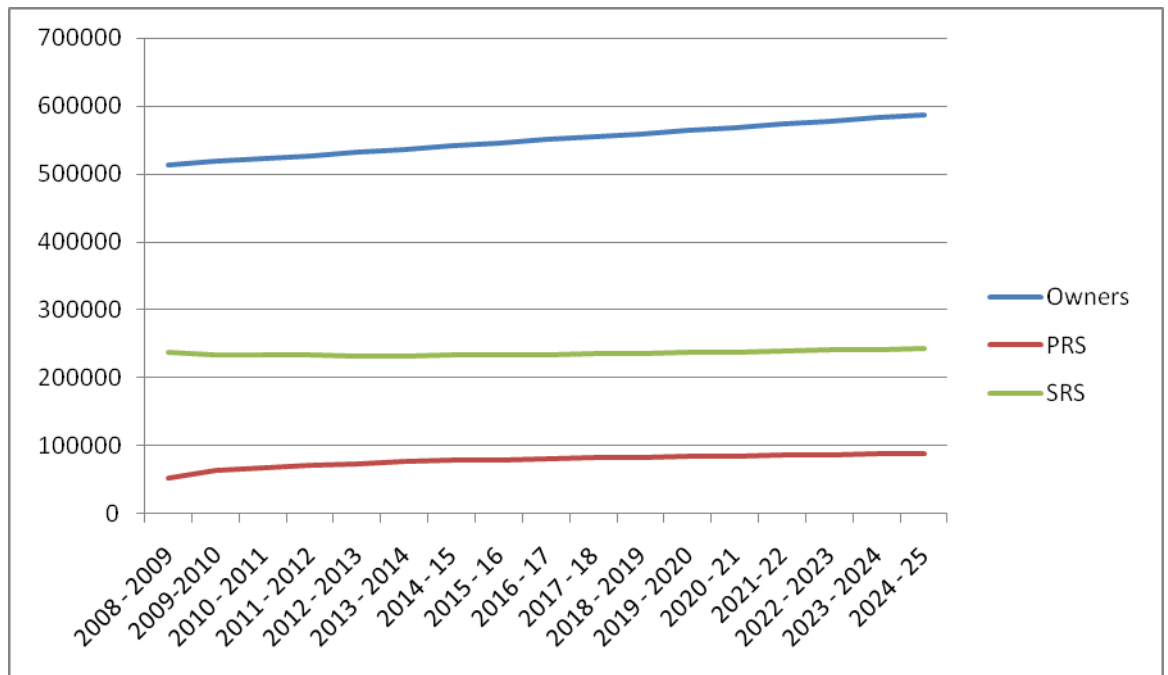
If the market develops as envisaged by the modelling, there are likely to be differential impacts between areas. We consider the outlook for each local authority below and will refer to Figures 8.6 and 8.7.

Figure 8.6 Growth in Owner Occupation to 2025 C2 High

Figure 8.7 Social Renting C2 High

Change in Social Renting
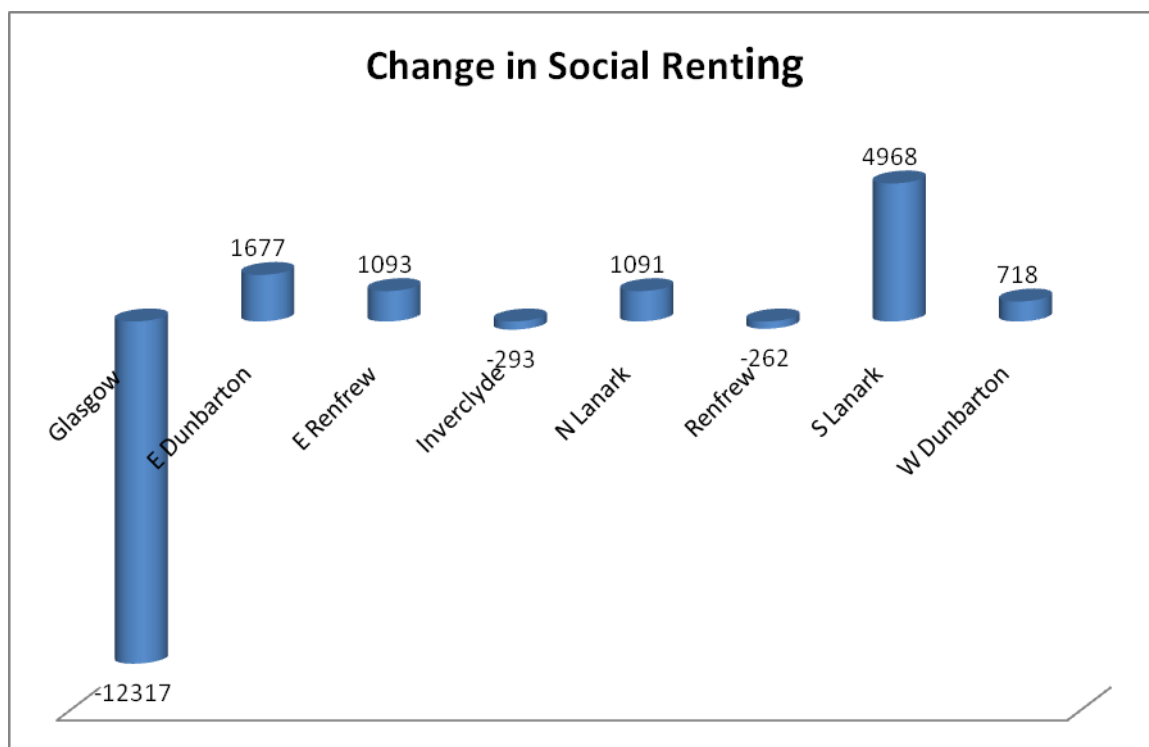
8.5 Glasgow

8.5.1 As noted earlier, demographic change in Glasgow will, it is expected, be largely driven by in-migration (much of it international). It is expected that the city will continue to lose population to other parts of Scotland. The modelling work suggests as strong growth in owner occupation – about 24% between 2008 and 2025 as shown in Figure 8.6. However, almost half of the **gross** growth in owner occupation will come from migrants. The projected housed purchases by in migrants slightly outweigh the sales by out migrants.

8.5.2 It follows that if in-migration levels do not develop as expected, or if in-migrants prove less able to buy than the model projects, then the level of demand for home ownership could be over-estimated. It is important to recognise that demand in Glasgow is highly sensitive to these migration assumptions.

8.5.3 Demand from new Glasgow households for home purchase is also projected to be high with natural increase in the sector adding 10,000 to demand over the period. Again, this outcome may be affected by difficulties in accessing house purchase finance if these problems persist.

8.5.4 Both the present study and earlier work suggest that the social rented sector will probably continue to decline. Only a major change in attitudes to the sector would alter this markedly but it is possible that in-migrants unable to buy may continue to boost demand for social housing.

8.5.5 So far as the overall forecasts are concerned, we consider that the main risk factors relate to migration and accessibility of housing finance. If migration is lower than forecast then the net growth of home ownership may be significantly less than forecast. Demand for home ownership might also be affected by financing problems and by the ability of migrant to buy. This suggests that for Glasgow a "lower growth" scenario could emerge in which home ownership growth was more limited and growth in the private rented sector could be higher than envisaged.

8.5.6   The potential for low cost home ownership in Glasgow is significant only among private renters. Very few social tenants could afford LCHO. Low cost home ownership may be attractive to people *stuck* in private renting but it can make limited impact on unmet need in Glasgow.

8.6   East Dunbartonshire

8.6.1   East Dunbartonshire is dominated by owner occupation with a small social rented sector. It does, however, appear to have limited prospects for more growth in the owner occupied sector - not because of lack of **latent** demand but because in-migration will be limited by supply. In-migrant demand is the largest element of demand for housing to buy in the area. What can be said is that the underlying demand for home ownership in the area is both strong and stable with high levels of home purchase from new households as well as migrants.

8.6.2   It must be recognised that East Dunbartonshire is an integral element of the housing system of a much wider area and not a market in its own right. As we have noted, the social rented sector is very small, only 12% of the stock, so that with 30% of new households unable to afford market housing the pressure on the social stock is very great. Many households solve this problem by moving out to find cheaper rented housing or housing to buy in adjacent areas.

8.6.3   The modelling work does indicate a very strong potential for Low Cost Home Ownership in the area with 33% to 50% of households in need of social housing able to afford LCHO.

8.7   East Renfrewshire

8.7.1   East Renfrewshire is similar in many ways to East Dunbartonshire. Demand for home ownership is driven by both in-migration (from other parts of Scotland) and local demand. Migration forecasts show that external demand will continue to be a major factor and the owner occupied stock is expected to rise. As a key "area of choice" demand will remain strong.

8.7.2   The social rented stock is proportionately even smaller than in East Dunbartonshire and the pressure on that stock is intense. The modelling work indicates that the stock would need to grown by 275 by 2025 to meet demand. As with East Dunbartonshire, many households solve this problem by moving out to find cheaper rented housing or moving to buy in adjacent areas.

8.7.3   The potential for Low Cost Home Ownership is substantial. It is estimated that between 25% and 63% of social housing need could be met in this way.

8.8   Inverclyde

8.8.1   Inverclyde is projected to experience continued population loss and only modest household growth over the period to 2025. It continues to lose population to other parts of Scotland. Although there have been some employment gains – notably from the Royal Bank of Scotland – the economy remains relatively weak with very high levels of worklessness.

8.8.2   Demand for housing to buy is influenced by links to external markets – both inflows and outflows of buyers are quite high. Only around 42% of new households can afford to buy (compared to over 70% in East Renfrewshire). The outlook for the owner occupied market is, therefore, one of very slow growth. This would be altered in the medium term only by changes which made the area significantly more attractive to in-movers.

8.8.3   Private rented housing is relatively affordable and strong growth is expected in this sector fuelled by the demand from new households. The social rented sector is expected to stagnate. While demand from new households outweighs deaths, demand is weakened by net out-migration. The modelling work also indicates a slow but steady loss to owner occupation which outweighs any in-moves from that sector.

8.8.4   While excess demand for social housing is not generally an issue in Inverclyde, the analysis undertaken indicates that over 50% of people moving into social housing could afford LCHO. However, given the absence of strong excess need this may not be a key priority.

8.9   North Lanarkshire

8.9.1   North Lanarkshire is projected to experience strong population growth fuelled by in-migration from 2008. Most of this migration comes from other parts of Scotland and reflects the growth of the area as a destination for home owners.

8.9.2   Both natural increase in the population and in-migration are driving demand for owner occupation to about an equal degree. The sector is expected to grow by 22% over the 2008 to 2025 period. As with all areas, the demand from new households might be affected by lending constraints but the extent of this effect is uncertain. The pressure of demand from migration is likely to remain strong.

8.9.3   Private rented housing is relatively affordable and so the potential for growth in this very strong, particularly as it is quite small at present. If new households choose private over social housing then the sector could expand by 65% over the period to 2025. However, even after this the sector would be a modest 5% of the stock.   Whether the sector can expand to meet this demand is less certain.

8.9.4   The Social Rented sector is presently quite large at 31% of the stock. The modelling predicts a modest increase in the overall size of the sector and a fall in market share. The outlook for the sector depends largely we consider on the inter-action with the private rented sector. The modelling implies that the private rented sector could attract 70% more new households than the Social Rented Sector. If the social rented sector increased its share of new households from the predicted 46% to over 60% then the sector would grow by about 10%: even this would still imply a loss of market share.

8.9.5   The analysis of LCHO suggests that a significant proportion of new social housing need – at least 25% and possibly more – could be met by low cost home ownership.

8.10   Renfrewshire

8.10.1   Renfrewshire has had a long term history of net out-migration but has experienced modest growth in recent years, gaining both from the rest of Scotland and the UK. It is forecast to experience significant household growth

8.10.2   Demand for owner occupation is strongly influenced by links with the surrounding areas with high matching levels of inflows and outflows. Net growth is driven by local demand which flows through the relatively large local private rented sector. The owner occupied sector is expected to grow steadily, by about 9%, to 2025.

8.10.3   Private rented housing is relatively affordable with the consequence that only 20% of new households are considered unable to afford market housing. This factor has the consequence that the modelling work predicts a large increase in private renting (about 36%) raising the sector to 7% of the stock. The corollary is that the social rented sector is predicted to stagnate in terms of numbers and to fall to 23% of the stock.

8.10.4   There are parallels with North Lanarkshire. The outlook for the sector depends largely on the inter-action with the private rented sector. The modelling implies that the private rented sector could attract 50% more new households than the Social Rented Sector. If the social rented sector increased its share of new households from the predicted 20% to over 30% then the sector would grow by about 14%: this would still imply a steady market share.

8.10.5   The analysis of LCHO suggests that a significant proportion of new social housing need – at least 25% and possibly more – could be met by low cost home ownership.

8.11 South Lanarkshire

8.11.1 South Lanarkshire is projected to experience strong population growth fuelled by in-migration from 2008. Most of this migration comes from other parts of Scotland and reflects the growth of the area as a destination for home owners.

8.11.2 It is in-migration which is strikingly driving demand for owner occupation in the area. The modelling indicates that this will add about 8,000 to net demand over the forecast period. The sector is expected to grow by 19% over the 2008 to 2025 period. As with all areas, the demand from new households might be affected by lending constraints but the extent of this effect is uncertain. The pressure of demand from migration is likely to remain very strong.

8.11.3 As in North Lanarkshire, private rented housing is relatively affordable and so the potential for growth in this very strong, particularly as it is quite small (4% of stock) at present. The model projects growth of 73% in the sector. Even with this rapid growth of private renting, the social rented sector is projected to grow by 16% and to maintain its market share.

8.11.4 Given uncertainties over the capacity of the private rented sector to expand, it is clear that pressure on rented housing of all types is likely to be strong. In that regard it is significant that the analysis of low cost home ownership indicates that a high proportion of need for new social rented housing (25% to 60%) could be met by LCHO.

8.12 West Dunbartonshire

8.12.1 West Dunbartonshire is one of the most deprived and economically poorest performing parts of the Clyde Valley area. It has a very large social rented sector (38% of stock).

8.12.2 Demand for home ownership housing is relatively weak reflecting persistent out-migration which is expected to continue for some time. Growth is the owner occupied sector is thus expected to be weak and the share of owner occupation to be stable.

8.12.3 Private rented housing is relatively affordable and only 30% of new households are considered unable to afford market housing. This factor has the consequence that the modelling work predicts a very large increase in private renting (about 141%) raising the sector to 6% of the stock. The corollary is that the social rented sector is predicted to grow very slowly in absolute terms and to fall to 36% of the stock.

8.12.4 Because the social rented sector is so large, any shift from social to private renting has large impacts. Thus the modelling assumes that inflows by new households to social renting exceed those into private renting by 7%. However, even this leads to a large increase in private renting. For the private rented sector to be stable in size the assumed inflow by new households and migrants would have to be reduced in half. The projection of a large increase in pressure on the private rented sector appears robust.

8.12.5 West Dunbartonshire is thus likely to be characterised by a weak owner occupied market and pressure on rented housing. In that regard it is significant that the analysis of low cost home ownership indicates that a high proportion of need for new social rented housing (33% to 56%) could be met by LCHO.

8.13 Conclusions

8.13.1 We consider that the broad outlines of change in the GCV area housing market are fairly clear and will be broadly similar under different assumptions concerning the affordability of housing. Owner Occupation will remain by far the dominant tenure and will probably increase its overall share of the market to 67% of the total. The social rented sector will decline in market share terms and by about 1% – 2% in absolute terms.

8.13.2 These changes will be much less dramatic than in the last 10 – 20 years and reflect a housing system which is stabilising. The growth of owner occupation may be slowed by more difficult conditions in the housing finance market and if this is the case then the private rented sector will probably grow quite strongly – possibly by 50% or more. In this

situation there would be some growth in demand for social renting but by far the main effects would be in the private rented sector.

8.13.3   Growth in home ownership will not be evenly spread – the main growth will be in Glasgow (provided migration is strong) and Lanarkshire with quite modest growth in other areas.

8.13.4   Although the social rented sector will stabilise, the pattern of change will be very uneven. The sector will decline steadily in Glasgow while there will be strong demand pressures, which may not be easily accommodated, in South Lanarkshire, East Dunbartonshire and East Renfrewshire.

Abbreviations used in the report

ASHE	-	Annual Survey of Earnings and Hours
BMRA	-	Broad Market Rental Area – geography on which the LHA is applied
CACI	-	Commercially developed income dataset (CACI Paycheck), that is made available to all Scottish local authorities by Scottish Government
CHMA	-	Centre for Housing Market Analysis (Scottish Government)
DWP	-	Department of Work and Pensions
ED	-	East Dunbartonshire
ER	-	East Renfrewshire
GC	-	Glasgow City
GCV	-	Glasgow Clyde Valley
HMA	-	Housing Market Area
HMP	-	Housing Market Partnership
HNDA	-	Housing Need and Demand Assessment
IC	-	Inverclyde
LA	-	Local Authority
LCHO	-	Local Cost Home Ownership
LHA	-	Local Housing Allowance
LIFT	-	Low-cost Initiative for First Time Buyers
NL	-	North Lanarkshire
PRS	-	Private Rented Sector
RC	-	Renfrewshire
RSL	-	Registered social landlord
SCORE	-	Scottish Continuous Recording
SDPA	-	Strategic Development Planning Authority
SEH	-	Survey of English Housing – annual data from 1999 through to 2006 (most recent available in summary form) were used. The 2006 data archive data were also analysed
SHCS	-	Scottish House Condition Survey – data from the 2002 survey were available from data archive and considered as a potential data source (but never actually used)
SHS	-	Scottish Household Survey – 2005/06 was used for this report
SHIP	-	Strategic Housing Investment Plan
SL	-	South Lanarkshire
SRS	-	Social Rented Sector
WD	-	West Dunbartonshire

TRIBAL

Appendix B: Income distribution of new housing association tenants

Table B1: Income distribution of new tenants									
	Percentile								
	10	**20**	**30**	**40**	**50**	**60**	**80**	**90**	**Count**
E Dunbartonshire	£3,192	£3,740	£5,678	£6,754	£9,100	£11,264	£17,378	£26,052	27
E Renfrewshire	£6,662	£6,662	£7,491	£8,320	£8,580	£8,840			4
Glasgow	£3,016	£3,344	£4,264	£5,417	£6,809	£8,311	£13,000	£16,900	3,475
Inverclyde	£3,120	£4,160	£5,460	£8,320	£9,672	£11,700	£16,640	£21,867	119
North Lanarkshire	£3,912	£5,527	£7,108	£9,618	£11,700	£13,904	£19,699	£24,201	287
Renfrewshire	£3,120	£3,344	£4,880	£6,391	£7,540	£10,165	£15,309	£19,292	391
S Lanarkshire	£3,344	£4,968	£6,760	£8,011	£9,360	£11,274	£16,177	£21,466	231
W Dunbartonshire	£3,328	£6,589	£7,311	£9,653	£10,920	£12,922	£15,652	£20,072	173
Table Total	£3,120	£3,344	£4,680	£6,240	£7,211	£9,360	£14,040	£18,200	4,707
Source: SCORE 2009									

Appendix C: GCVSPDA Projections Model - Key Assumptions and Parameters

Parameter	Source/Definition	Comments
% of New Households by age who buy	Derived from formula. Spreadsheet "Formula 3"	
% of New households who rent privately	% of households with enough income to rent a one bed flat. Income from SHS/CACI. Rent from Local Housing Allowance	Two sets of tables presented for each authority: typically assuming 25% and 33% allocated to PRS rent (exceptions East Dunbartonshire and Glasgow where ranges are 33% and 40%) See Tables 5.3 and 5.4
% of new households who rent socially	Total new households less owners and private renters	
% of migrants who are owners	Based on actual % owners in each age group in each area	Assumption is that migrants are similar to residents of area to which they move
% of migrants who are private renters	Either 20% or 25% depending on size of PRS in area	Reflects region wide pattern
% of migrants who are social renters	Total migrants less owners and private renters	
% of new households who COULD afford LCHO	Derived from a calculation of the income required to financed a 60% stake in a LIFT property in each local area compared against the data on household incomes. The key income assumption was that people could pay 3 times household income for a stake.	As all owners could afford LIFT, owners were subtracted from the total of potential LIFT buyers
Inter-tenure moves	% of households in each tenure moving is derived from SEH data	Shown in spreadsheet assumptions in each case
Population change and in-migration	From CORE group figures	
Out-migration and Deaths	Broad rates based on previous research – results adjusted to be consistent with CORE group figures	Shown in spreadsheet assumptions in each case

Appendix D: Lift values used in the analysis

| Open Market LIFT, at 31 March 2009 | | | |
Local authority	Local price threshold areas	Apartment sizes [1]	Price thresholds (£) [2]
Argyll & Bute	Argyll & Bute	2	80,000
		3	85,000
		4	95,000
		5	145,000
		6	195,000
Dumfries & Galloway	Dumfries & Galloway	2	70,000
		3	90,000
		4	105,000
		5	145,000
		6	190,000
East Ayrshire North Ayrshire	East & North Ayrshire	2	65,000
		3	70,000
		4	80,000
		5	100,000
		6	180,000
North Ayrshire	Arran	2	70,000
		3	75,000
		4	90,000
		5	110,000
		6	195,000
East Dunbartonshire, East Renfrewshire Glasgow	Glasgow area	2	75,000
		3	95,000
		4	105,000
		5	160,000
		6	230,000
Inverclyde Renfrewshire	Inverclyde & Renfrewshire	2	60,000
		3	70,000
		4	90,000
		5	120,000
		6	195,000
North Lanarkshire South Lanarkshire	Lanarkshire	2	65,000
		3	70,000
		4	80,000
		5	115,000
		6	175,000

TRIBAL

Open Market LIFT, at 31 March 2009			
Local authority	**Local price threshold areas**	**Apartment sizes** [1]	**Price thresholds (£)** [2]
South Ayrshire	South Ayrshire	2	75,000
		3	80,000
		4	105,000
		5	130,000
		6	190,000
West Dunbartonshire	West Dunbartonshire	2	65,000
		3	75,000
		4	90,000
		5	155,000
		6	190,000
Source http://www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/lift/west			
Notes: 1: The apartment size of a property means the number of rooms, but does not include kitchens or bathrooms. For example, a flat with 2 bedrooms and 1 living room would be a 3 apartment property. 2: Price thresholds for properties in local threshold areas that are predominantly rural have been uprated by 10 per cent. All price thresholds have been rounded up to the nearest £5,000.			

Appendix E: New Households able to afford to buy

Table E1: Proportion of New Households able to Buy: East Dunbartonshire			
	East Dunbartonshire	**Bearsden and Milngavie**	**Strathkelvin**
2008 - 09	69%	74%	83%
2009 - 10	69%	74%	83%
2010 - 11	69%	74%	83%
2011 - 12	69%	75%	83%
2012 - 13	69%	74%	83%
2013 - 14	69%	74%	83%
2014 - 15	69%	75%	83%
2015 - 16	69%	74%	83%
2016 - 17	69%	74%	83%
2017 - 18	69%	74%	83%
2018 - 19	69%	74%	83%
2019 - 20	70%	75%	83%
2020 - 21	70%	75%	83%
2021- 22	70%	76%	83%
2022 - 23	70%	75%	83%
2023 - 24	70%	75%	83%
2024 - 25	70%	75%	83%

Table E.2: Proportion of New Households able to Buy: East Renfrewshire			
	East Renfrewshire	**Eastwood**	**Leven Valley**
2008 - 09	74%	80%	60%
2009 - 10	74%	80%	60%
2010 - 11	75%	80%	60%
2011 - 12	75%	81%	60%
2012 - 13	75%	80%	60%
2013 - 14	75%	80%	60%
2014 - 15	75%	81%	60%
2015 - 16	75%	81%	60%
2016 - 17	75%	80%	60%
2017 - 18	75%	81%	60%
2018 - 19	75%	81%	60%
2019 - 20	75%	81%	60%
2020 - 21	76%	81%	61%
2021- 22	76%	82%	61%
2022 - 23	76%	82%	61%
2023 - 24	76%	82%	61%
2024 - 25	77%	82%	61%

TRIBAL

Table E.3: Proportion of New Households able to Buy: Glasgow	Glasgow	West CPP	Central and West	Maryhill, Kelvin and Canal	North East CPP	East Centre and Calton	Baillieston Shettleston G Easter-house	Govan and Craigton	G Pollok and Newlands /Auldburn	Pollok-shields and South Side	Langside and Linn
2008 - 09	41%	41%	43%	38%	32%	33%	44%	41%	47%	43%	51%
2009 - 10	42%	41%	43%	38%	32%	33%	44%	41%	47%	43%	51%
2010 - 11	42%	41%	43%	38%	32%	33%	44%	41%	48%	43%	51%
2011 - 12	42%	41%	43%	38%	32%	33%	44%	41%	47%	43%	51%
2012 - 13	42%	41%	43%	38%	32%	33%	44%	41%	48%	43%	51%
2013 - 14	42%	41%	43%	38%	32%	33%	44%	41%	48%	43%	51%
2014 - 15	42%	41%	43%	38%	32%	33%	44%	41%	48%	43%	51%
2015 - 16	42%	41%	43%	38%	32%	33%	44%	41%	47%	43%	51%
2016 - 17	42%	41%	43%	38%	32%	33%	44%	41%	48%	43%	51%
2017 - 18	41%	41%	43%	38%	32%	33%	44%	41%	47%	43%	51%
2018 - 19	41%	40%	42%	37%	31%	32%	43%	40%	46%	42%	50%
2019 - 20	40%	40%	42%	37%	31%	32%	43%	40%	46%	42%	50%
2020 - 21	40%	39%	42%	37%	31%	32%	42%	40%	46%	41%	49%
2021- 22	40%	39%	42%	36%	31%	31%	42%	40%	46%	41%	49%
2022 - 23	39%	39%	41%	36%	30%	31%	41%	39%	45%	41%	48%
2023 - 24	39%	38%	40%	35%	30%	31%	41%	38%	44%	40%	48%
2024 - 25	39%	38%	40%	35%	30%	30%	41%	38%	44%	40%	48%

Table E.4: Proportion of New Households able to Buy: Inverclyde				
	Inverclyde	**Inverclyde East**	**Inverclyde West**	**Kilmacolm**
2008 - 09	43%	36%	54%	60%
2009 - 10	43%	36%	54%	60%
2010 - 11	43%	36%	54%	60%
2011 - 12	43%	36%	54%	60%
2012 - 13	43%	37%	54%	60%
2013 - 14	43%	36%	54%	60%
2014 - 15	43%	37%	55%	61%
2015 - 16	43%	37%	55%	61%
2016 - 17	44%	37%	55%	61%
2017 - 18	43%	37%	54%	61%
2018 - 19	43%	36%	54%	60%
2019 - 20	42%	36%	54%	60%
2020 - 21	43%	36%	54%	60%
2021- 22	43%	36%	54%	60%
2022 - 23	42%	36%	53%	59%
2023 - 24	42%	35%	53%	59%
2024 - 25	42%	35%	52%	58%

Table E.5: Proportion of New Households able to Buy: North Lanarkshire				
	North Lanarkshire	Cumbernauld	Airdrie and Coatbridge	Motherwell
2008 - 09	46%	54%	45%	43%
2009 - 10	46%	54%	45%	43%
2010 - 11	46%	54%	45%	43%
2011 - 12	46%	54%	45%	43%
2012 - 13	46%	54%	45%	43%
2013 - 14	46%	54%	45%	43%
2014 - 15	46%	54%	45%	43%
2015 - 16	46%	54%	45%	43%
2016 - 17	46%	54%	45%	43%
2017 - 18	46%	54%	45%	43%
2018 - 19	46%	53%	44%	42%
2019 - 20	45%	53%	44%	42%
2020 - 21	46%	53%	44%	42%
2021- 22	45%	53%	44%	42%
2022 - 23	45%	53%	44%	42%
2023 - 24	45%	52%	44%	42%
2024 - 25	45%	52%	44%	42%

TRIBAL

Table E.6: Proportion of New Households able to Buy: Renfrewshire						
	Renfrew-shire	Paisley and Linwood	Renfrew	Johnstone Elderslie	West Renfrew-shire	North Renfrew-shire
2008 - 09	50%	45%	53%	44%	62%	62%
2009 - 10	50%	45%	53%	44%	63%	63%
2010 - 11	50%	45%	53%	44%	63%	63%
2011 - 12	50%	45%	53%	44%	62%	62%
2012 - 13	50%	45%	53%	44%	63%	62%
2013 - 14	50%	45%	53%	44%	63%	62%
2014 - 15	50%	45%	53%	44%	63%	63%
2015 - 16	50%	45%	53%	44%	63%	63%
2016 - 17	50%	45%	53%	44%	63%	63%
2017 - 18	50%	45%	53%	44%	63%	62%
2018 - 19	49%	45%	53%	44%	62%	62%
2019 - 20	49%	44%	53%	43%	62%	62%
2020 - 21	49%	44%	53%	43%	62%	62%
2021- 22	49%	45%	53%	44%	62%	62%
2022 - 23	49%	44%	52%	43%	61%	61%
2023 - 24	49%	44%	52%	43%	61%	61%
2024 - 25	48%	44%	52%	43%	61%	61%

Table E.7: Proportion of New Households able to Buy: South Lanarkshire					
	South Lanarkshire	Rutherglen and Cambuslang	East Kilbride	Hamilton	Clydesdale
2008 - 09	52%	50%	56%	50%	51%
2009 - 10	52%	50%	56%	50%	51%
2010 - 11	52%	50%	56%	50%	51%
2011 - 12	52%	50%	56%	50%	51%
2012 - 13	52%	50%	56%	50%	51%
2013 - 14	52%	50%	56%	50%	51%
2014 - 15	52%	50%	56%	50%	51%
2015 - 16	52%	51%	56%	50%	51%
2016 - 17	52%	50%	56%	50%	51%
2017 - 18	52%	51%	56%	50%	51%
2018 - 19	52%	50%	56%	50%	51%
2019 - 20	52%	50%	56%	50%	51%
2020 - 21	52%	50%	56%	50%	51%
2021- 22	52%	50%	56%	50%	51%
2022 - 23	51%	50%	55%	50%	50%
2023 - 24	51%	50%	55%	50%	50%
2024 - 25	51%	50%	55%	49%	50%

Table E.8: Proportion of New Households able to Buy: West Dunbartonshire			
	West Dunbartonshire	Clydebank and Villages	Dumbarton and Vale of Leven
2008 - 09	42%	39%	45%
2009 - 10	42%	39%	45%
2010 - 11	42%	39%	45%
2011 - 12	42%	39%	45%
2012 - 13	42%	39%	46%
2013 - 14	43%	39%	46%
2014 - 15	43%	40%	46%
2015 - 16	43%	40%	46%
2016 - 17	43%	40%	46%
2017 - 18	43%	40%	46%
2018 - 19	43%	39%	46%
2019 - 20	42%	39%	46%
2020 - 21	42%	39%	45%
2021- 22	42%	39%	45%
2022 - 23	42%	39%	45%
2023 - 24	42%	39%	45%
2024 - 25	42%	39%	45%

Appendix F: Migrant households able to afford to buy

Table F.1: Proportion of Migrant Households able to Buy: East Dunbartonshire		
	East Dunbartonshire	**Bearsden and Milngavie**	**Strathkelvin**
2008 - 09	77%	83%	74%
2009 - 10	77%	83%	74%
2010 - 11	77%	83%	74%
2011 - 12	77%	83%	74%
2012 - 13	77%	83%	74%
2013 - 14	77%	83%	74%
2014 - 15	77%	83%	74%
2015 - 16	77%	83%	74%
2016 - 17	77%	83%	74%
2017 - 18	77%	83%	74%
2018 - 19	77%	83%	74%
2019 - 20	77%	83%	74%
2020 - 21	77%	83%	74%
2021- 22	77%	83%	74%
2022 - 23	77%	83%	74%
2023 - 24	77%	83%	74%
2024 - 25	77%	83%	74%

Table F.2: Proportion of Migrant Households able to Buy: East Renfrewshire			
	East Renfrewshire	**Eastwood**	**Leven Valley**
2008 - 09	84%	90%	67%
2009 - 10	84%	90%	67%
2010 - 11	84%	90%	67%
2011 - 12	84%	90%	67%
2012 - 13	84%	90%	67%
2013 - 14	84%	90%	67%
2014 - 15	84%	90%	67%
2015 - 16	84%	90%	67%
2016 - 17	84%	90%	67%
2017 - 18	84%	90%	67%
2018 - 19	84%	90%	67%
2019 - 20	84%	90%	67%
2020 - 21	84%	90%	67%
2021- 22	84%	90%	67%
2022 - 23	84%	90%	67%
2023 - 24	84%	90%	67%
2024 - 25	84%	90%	67%

Table F.3: Proportion of Migrant Households able to Buy: Glasgow										
	Glasgow	West CPP	Central and West	Maryhill, Kelvin and Canal	North East CPP	East Centre and Calton	Baillieston Shettleston G Easter-house	Govan and Craigton	G Pollok and Newlands /Auldburn	Pollok-shields and South Side	Langside and Linn
2008 - 09	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2009 - 10	43%	42%	45%	39%	33%	34%	46%	43%	49%	45%	53%
2010 - 11	43%	42%	45%	39%	33%	34%	46%	43%	49%	45%	53%
2011 - 12	43%	42%	45%	39%	33%	34%	46%	43%	49%	45%	53%
2012 - 13	43%	42%	45%	39%	33%	34%	46%	43%	49%	45%	53%
2013 - 14	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2014 - 15	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2015 - 16	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2016 - 17	43%	42%	45%	39%	33%	34%	46%	43%	49%	45%	53%
2017 - 18	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2018 - 19	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2019 - 20	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2020 - 21	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2021- 22	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2022 - 23	43%	42%	45%	39%	33%	34%	45%	43%	49%	45%	53%
2023 - 24	43%	42%	45%	39%	33%	34%	45%	43%	49%	44%	53%
2024 - 25	43%	42%	45%	39%	33%	34%	45%	43%	49%	44%	53%

Table F.4: Proportion of Migrant Households able to Buy: Inverclyde				
	Inverclyde	Inverclyde East	Inverclyde West	Kilmacolm
2008 - 09	56%	48%	71%	79%
2009 - 10	56%	48%	71%	79%
2010 - 11	56%	48%	71%	79%
2011 - 12	56%	48%	71%	79%
2012 - 13	56%	48%	71%	79%
2013 - 14	56%	47%	71%	79%
2014 - 15	56%	47%	71%	79%
2015 - 16	56%	47%	71%	79%
2016 - 17	56%	47%	71%	79%
2017 - 18	56%	47%	71%	79%
2018 - 19	56%	47%	71%	79%
2019 - 20	56%	47%	71%	79%
2020 - 21	56%	47%	71%	79%
2021- 22	56%	47%	71%	79%
2022 - 23	56%	47%	70%	78%
2023 - 24	56%	47%	70%	78%
2024 - 25	56%	47%	70%	78%

TRIBAL

Table F.5: Proportion of MigrantHouseholdsable toBuy: North Lanarkshire				
	North Lanarkshire	Cumbernauld	Airdrie and Coatbridge	Motherwell
2008 - 09	65%	76%	63%	60%
2009 - 10	65%	76%	63%	60%
2010 - 11	65%	76%	63%	60%
2011 - 12	65%	76%	63%	60%
2012 - 13	65%	76%	63%	60%
2013 - 14	65%	76%	63%	60%
2014 - 15	65%	76%	63%	60%
2015 - 16	65%	76%	63%	60%
2016 - 17	65%	76%	63%	60%
2017 - 18	65%	75%	63%	60%
2018 - 19	65%	75%	63%	60%
2019 - 20	65%	75%	63%	60%
2020 - 21	65%	75%	63%	60%
2021- 22	65%	75%	63%	60%
2022 - 23	65%	75%	63%	60%
2023 - 24	65%	75%	63%	60%
2024 - 25	65%	75%	63%	60%

Table F.6: Proportion of Migrant Households able to Buy: Renfrewshire						
	Renfrew-shire	Paisley and Linwood	Renfrew	Johnstone Elderslie	West Renfrew-shire	North Renfrew-shire
2008 - 09	66%	60%	71%	58%	83%	83%
2009 - 10	66%	60%	71%	58%	83%	83%
2010 - 11	66%	60%	71%	59%	84%	83%
2011 - 12	66%	60%	71%	58%	83%	83%
2012 - 13	66%	60%	71%	58%	83%	83%
2013 - 14	66%	60%	71%	58%	83%	83%
2014 - 15	66%	60%	71%	58%	83%	83%
2015 - 16	66%	60%	71%	58%	83%	83%
2016 - 17	66%	60%	71%	58%	83%	83%
2017 - 18	66%	60%	71%	58%	83%	83%
2018 - 19	66%	60%	71%	58%	83%	83%
2019 - 20	66%	60%	71%	58%	83%	83%
2020 - 21	66%	60%	71%	58%	83%	83%
2021- 22	66%	60%	71%	58%	83%	83%
2022 - 23	66%	60%	71%	58%	83%	83%
2023 - 24	66%	60%	71%	58%	83%	83%
2024 - 25	66%	60%	71%	58%	83%	83%

Table F.7: Proportion of Migrant Households able to Buy: South Lanarkshire					
	South Lanarkshire	Rutherglen and Cambuslang	East Kilbride	Hamilton	Clydesdale
2008 - 09	69%	67%	74%	67%	68%
2009 - 10	69%	67%	74%	67%	68%
2010 - 11	69%	67%	74%	67%	68%
2011 - 12	69%	67%	74%	67%	68%
2012 - 13	69%	67%	74%	67%	68%
2013 - 14	69%	67%	74%	67%	68%
2014 - 15	69%	67%	74%	67%	68%
2015 - 16	69%	67%	74%	67%	68%
2016 - 17	69%	67%	74%	67%	68%
2017 - 18	69%	67%	74%	67%	68%
2018 - 19	69%	67%	74%	66%	67%
2019 - 20	69%	67%	74%	66%	67%
2020 - 21	69%	67%	74%	66%	67%
2021- 22	69%	67%	74%	66%	67%
2022 - 23	69%	67%	74%	66%	67%
2023 - 24	69%	67%	74%	66%	67%
2024 - 25	69%	67%	74%	66%	67%

Table F.8: Proportion of Migrant Households able to Buy: West Dunbartonshire C2		
	West Dunbartonshire	**Clydebank and Villages**	**Dumbarton and Vale of Leven**
2008 - 09	46%	43%	50%
2009 - 10	46%	43%	50%
2010 - 11	46%	43%	50%
2011 - 12	46%	43%	50%
2012 - 13	46%	43%	50%
2013 - 14	46%	43%	50%
2014 - 15	46%	43%	50%
2015 - 16	46%	43%	50%
2016 - 17	46%	43%	50%
2017 - 18	46%	43%	50%
2018 - 19	46%	43%	50%
2019 - 20	46%	43%	50%
2020 - 21	46%	43%	50%
2021- 22	46%	43%	50%
2022 - 23	46%	43%	50%
2023 - 24	46%	43%	50%
2024 - 25	46%	43%	50%

TRIBAL

Supplementary Report:
Current housing need (Backlog)

Introduction

The study brief required that an assessment of appropriate price and income thresholds (and, therefore, affordability) amongst the group of households assessed to be in Backlog Need should be carried out. It was noted that the Backlog Need assessment was being carried out as a separate exercise by local authorities, and a review by the consultants carrying out the affordability study was intended as triangulation to ensure consistency. Because the approach taken by the Tribal study is not a "traditional" affordability" study, in that has not adopted a set of affordability ratios, the risk of inconsistency between our work and any affordability analysis carried out by the authorities applying an affordability test to the backlog need would have been minimal. However, the application of an affordability test to the backlog would remain useful to the authorities as part of the development of the HNDA.

Following several steering group discussions and comment from CHMA, it was agreed that the backlog should be treated as additional to the new need and total tenure change modelled within the main report. It was therefore agreed, not to relate the backlog need to the needs modelled in the Stage 2 analysis.

This short report therefore sets out the approach used to assess the affordability of households in current need (the backlog).

Assessing backlog need

The member authorities have developed a joint, systematic approach to producing an estimate of current need[18]. The approach was designed to be straightforward and systematic. Unavoidably, differences in recording systems and practice will have created some difficulties in delivering a fully consistent set of outputs across GCV. Nonetheless, broadly comparative information have been collected across the area, and the requirement that a record of data sources, methods and assumptions be maintained means that any variations between authorities are transparent.

The key points from the approach adopted are;

- The framework is based on the HNDA Guidance

- The principal data source for most authorities envisaged were: the Council's Local Housing Register (or stock transfer RSLs Register in Glasgow City and Inverclyde)/Common Housing Register, together with information from local RSLs

- A single date for all data was specified (31 March 2009). If an alternative was used, it had to be explicitly stated, and the reason for its use explained and fully justified.

---

[18] Full details of which were contained in *Procedure Note: Backlog Need*, 26 August 2009

Current (Backlog) housing need was to be estimated as:

Total (net) current housing need	=	Current (backlog) need among existing households	−	Cases where an in-situ solution would be appropriate	x	Proportion unable to buy or rent in the market	+	Allowance for additional need on RSL registers*	−	Overlap between LAs

* RSL data may already be included if Common Housing Register in operation

Current (backlog) need of existing households **=**

homeless households/ in temporary accommodation

+ concealed households

+ overcrowded households

+ households with support needs

+ households whose home is in poor condition

+ households experiencing harassment ^

^ In most cases this will be taken to equal 0 as most of these households will be classed as homeless

It was determined that to maintain a level of consistency with the rest of the needs analysis that has been undertaken, that the test of current households in housing need unable to afford to buy or rent would be undertaken as part of the overall affordability study. To this end, a copy of the current needs estimates produced by each of the local authorities was provided to the study team. These broke current needs down into seven categories as shown on the table SR.1.

Table SR.1: Total Current Need[1]									
Local Authority	Homeless and in temporary accomm	Insecure Tenure	Concealed Households	Overcrowding	Support Needs	Poor Quality	Harassment	Other Categories	Total Current Need
East Dunbartonshire	455		1,490	833	712	577	7		4,074
East Renfrewshire	92		267	990	1,259	310			2,918
Glasgow City Council	3,900		7,275	617	1,189	6,494	59	8,894	28,428
Inverclyde Council	243		838	1,653	455	925		3	4,117
North Lanarkshire Council	682	1,735	4,514	253	564	540	22	731	9,041
Renfrewshire Council	210	820	2,401	1,476	414	644		360	6,325
South Lanarkshire Council	1,351	2,827	6,727	342	1,449	493	3	225	13,417
West Dunbartonshire Council	252		369	2,450	1,425	9	12		4,517
Glasgow & Clyde Valley SDPA[2]	**7,185**	**5,382**	**23,881**	**8,614**	**7,467**	**9,992**	**103**	**10,213**	**72,837**

Notes
1: The total has already been adjusted by the authorities to remove existing social renters, and households that can adopt in-situ solutions, so this is not a true "gross" current need figure.
2: * Total not identical to HSMA total due to rounding

TRIBAL

Approach to affordability testing[19]

The affordability testing of the current need was undertaken in two stages.

- First, we considered whether all households would be subject to the test.
- Second, the test was applied to "eligible" households.

Eligibility

The eligibility test was based on the category of applicant. It was assumed that none of the homeless households/households in temporary accommodation would be able afford alterative accommodation in the market. The affordability test was not applied to these households.

It was applied to all other households.

The test

The approach taken here is to assess whether households in housing need can access a range of flexible housing options:

- The private rented sector - LHA rents (1 bedroom) were used as a proxy for market rent levels, and it was assumed that household incomes would not include housing benefit
- LIFT – as before, LIFT thresholds (2 bedroom) were used to inform estimates of house prices, and income multipliers of 3 were used.
- Intermediate renting – 80% of market rents (in this case of the relevant LHA rent) were assumed for intermediate renting

Household income data was sourced from SCORE. We are therefore assuming that households on the housing list are similar to those that are housed, which may be a stretch – we know that a number of applicants leave the list and make alternative arrangements, whereas the following analysis of the incomes of those that are housed suggested that only a very small proportion of those housed would be able to make such arrangements. However, in the absence of data of clear income information on applicants, we do believe that the SCORE information is the most likely the best proxy.

We would also note that the sample is fairly small for some authority areas (in particular East Dunbartonshire). And was too small to generate an estimate for East Renfrewshire (in which case we used the typical value from across the conurbation). In our view, the data would not support further sub-analysis, and we would suggest that HMA and LA sub-analysis could be undertaken based on the broad estimates developed at local authority level.

Table 8.2 shows the proportion of households on the waiting list in each local authority area that could afford alternative accommodation in each of the three tenures. Thus in East Dunbartonshire, incomes from SCORE would suggest about 10% of those on the waiting list could afford to rent in the PRS (without recourse to housing benefit), about 20% could afford an intermediate rent product and 25% could afford a LIFT product[20].

---

[19] It is appreciated that the approach taken to estimating affordability in this study does not employ a formal affordability test that can be easily translated to the current need data. For consistency, therefore, we have adopted the affordability test, used with respect to the PRS component of the analysis.

[20] There was insufficient income data in SCORE to make an assessment for East Renfrewshire. Given that the number of cases in East Dunbartonshire was also fairly small, we used the data from the other areas to develop a proxy for the area, and have suggested that 25% of households would be able afford intermediate rent products, 35% would be able to afford LIFT and 10% would be able to afford market rent. Again, we would not apply these affordability assumptions to homeless households.

Table SR.2: Households on housing list who could afford alternative accommodation			
	Intermediate rent	LIFT	PRS
East Dunbartonshire	20%	25%	10%
East Renfrewshire[1]	-	-	-
Glasgow	10%	10%	0%
Inverclyde	25%	35%	15%
North Lanarkshire	35%	40%	25%
Renfrewshire	20%	25%	10%
South Lanarkshire	25%	25%	15%
West Dunbartonshire	25%	35%	10%

Note 1: Insufficient cases to produce an estimate. We therefore recommend: IR25%, LIFT35%, PRS 10%

LIFT values sourced from the Scottish Government website. See Appendix D

Current (backlog) need estimate

Table SR.3 sets out the results of applying the affordability test to the backlog need estimates provided by the local authorities. These have been produced by applying the affordability rates set out in table SR.2 to the total current need estimates set out in table SR.1. As noted above, the affordability modifier is not applied to the homeless households). Two sets of estimate have been developed.

The first has been produced assuming households have access to a significant level of resources to make alternative arrangements – that is, they could access the PRS (assessed here as the most expensive option) and referred to as the upper (market housing) option.

The second has been produced assuming households can access LIFT; access prices for LIFT are considerably lower than for the PRS, and consequently more households were assessed as being able to afford this as an alternative. It is referred to on the table as the I (intermediate housing) option.

As in the main report we would stress that in practice there would be a number of factors altering the take-up of both of these tenures:

■ Access to PRS is constrained availability of a deposit, and we have not tested whether or not the household has a deposit.

■ Affordability of the PRS can be improved by improved if the household is eligible for housing benefit, which we cannot take into account in this calculation

■ There are clearly significant differences in the security of tenure between a short assured tenancy, and a Scottish Secure Tenancy

■ Simply because a household's income in the past year was sufficient to "afford" a LIFT product, does not mean that the household would be able to secure a mortgage for a LIFT product – their income may be insecure, a mortgage company may consider them a poor risk, they may already have significant levels of debt, they may be elderly, etc

■ The household may not wish to purchase a property, because they have concerns around income security, etc.

■ There may be insufficient supply of LIFT products

The findings indicate that the by applying the affordability estimate, the total number of households in the backlog in Glasgow City falls by up to 10% from the total current estimate developed by the local authorities, while the estimates for the other authorise fall by around 10%-15% at the lower end of the estimate to around 22%-33% at the upper end (shown as % variation on the table below).

The upper end of the modifier results from assuming that households access intermediate housing options.

Sub-area estimates

The estimates of current need have also been broken down to LA sub-area level. As noted above, the income data are too fragile to produce independent sub-area estimates. The LA affordability rates have therefore been applied to each of the sub-areas.

TRIBAL

Table SR.3: Current housing need: total need and excluding those able to address needs in the market/intermediate[1], LA level									
Local Authority	Total backlog	Homeless and temporary accomm	Other groups - unable afford own arrangements (upper)	Other groups - unable afford own arrangements (lower)	Total - Unable to make their own arrangements (upper)		Total - Unable to make their own arrangements - max (lower)		Total able to afford their own accommodation	
					No.	% variation from the backlog	No.	% variation from the backlog	Upper (market housing)	Lower (intermediate housing)
East Dunbartonshire	4,074	455	3,257	2,714	3,712	-9%	3,169	-22%	362	905
East Renfrewshire	2,918	92	2,543	2,120	2,635	-10%	2,212	-24%	283	707
Glasgow City Council	28,428	3,900	24,528	22,075	28,428	0%	25,975	-9%	0	2,453
Inverclyde Council	4,117	243	3,293	2,518	3,536	-14%	2,761	-33%	581	1,356
North Lanarkshire Council	9,041	682	6,269	5,015	6,951	-23%	5,697	-37%	2,090	3,344
Renfrewshire Council	6,325	210	5,504	4,586	5,714	-10%	4,796	-24%	612	1,529
South Lanarkshire Council	13,417	1,351	10,256	9,050	11,607	-13%	10,401	-22%	1,810	3,017
West Dunbartonshire Council	4,517	252	3,839	2,772	4,091	-9%	3,024	-33%	427	1,493
Glasgow & Clyde Valley SDPA*	**72,837**	**7,185**	**59,489**	**50,850**	**66,674**	**-8%**	**58,035**	**-20%**	**6,163**	**14,802**

* Total not identical to HSMA total due to rounding

Note 1: Upper estimates of those in the backlog (and corresponding lower estimates of those able to afford to meet their needs themselves) are reached when we consider whether households can afford market (PRS) accommodation. The lower estimates of those in the backlog (and corresponding higher estimates of those able to afford to meet their needs in themselves) are reached when we consider whether households can afford Intermediate (LIFT) accommodation.

TRIBAL

Table SR.4: Current housing need: total need and excluding those able to address needs in the market/intermediate, LA sub-area level							
		Components of housing need			Total current need		Annual flows into SRS from the backlog -	
LA sub-area	LA	Homeless/in temp accomm	Other groups - unable afford own arrangements Upper estimate	Other groups - unable afford own arrangements Lower estimate	Unable to make their own arrangements – Upper estimate	Unable to make their own arrangements – Lower estimate	Upper estimate	Lower estimate
Bearsden and Milngavie	ED	87	1,011	842	1,098	929	110	93
Strathkelvin	ED	368	2,246	1,872	2,614	2,240	261	224
Eastwood	ER	25	1,999	1,666	2,024	1,691	202	169
Levern Valley	ER	67	545	454	612	521	61	52
Baillieston, Shettleston and Greater Easterhouse	GC	390	2,453	2,208	2,843	2,598	284	260
East Centre and Calton	GC	390	2,453	2,208	2,843	2,598	284	260
Central and West	GC	468	2,944	2,649	3,412	3,117	341	312
Maryhill/Kelvin and Canal	GC	351	2,208	1,987	2,559	2,338	256	234
West	GC	468	2,944	2,649	3,412	3,117	341	312
Govan and Craigton	GC	390	2,453	2,208	2,843	2,598	284	260
Greater Pollok and Newlands/Auldburn	GC	390	2,453	2,208	2,843	2,598	284	260
Langside and Linn	GC	351	2,208	1,987	2,559	2,338	256	234
Pollokshields and Southside Central	GC	351	2,208	1,987	2,559	2,338	256	234
North East	GC	351	2,208	1,987	2,559	2,338	256	234
Inverclyde East	IC	155	2,685	2,053	2,840	2,208	284	221
Inverclyde West	IC	73	536	410	609	483	61	48
Kilmacolm and Quarriers Village	IC	15	71	55	86	70	9	7

TRIBAL

Table SR.4: Current housing need: total need and excluding those able to address needs in the market/intermediate, LA sub-area level (cont.)								
		Components of housing need			Total current need		Annual flows into SRS from the backlog -	
LA sub-area	LA	Homeless/in temp accomm	Other groups - unable afford own arrangements Upper estimate	Other groups - unable afford own arrangements Lower estimate	Unable to make their own arrangements – Upper estimate	Unable to make their own arrangements – Lower estimate	Upper estimate	Lower estimate
Airdrie and Coatbridge	NL	196	1,994	1,595	2,190	1,791	219	179
Cumbernauld	NL	158	1,617	1,294	1,775	1,452	178	145
Motherwell	NL	328	2,658	2,126	2,986	2,454	299	245
Johnstone/Elderslie	RF	15	740	617	755	632	75	63
North Renfrewshire	RF	12	588	490	600	502	60	50
Paisley/Linwood	RF	169	3,421	2,851	3,590	3,020	359	302
Renfrew	RF	11	540	450	551	461	55	46
West Renfrewshire	RF	3	215	179	218	182	22	18
Clydesdale	SL	257	1,552	1,370	1,809	1,627	181	163
East Kilbride	SL	267	2,223	1,961	2,490	2,228	249	223
Hamilton	SL	611	4,149	3,661	4,760	4,272	476	427
Rutherglen and Cambuslang	SL	216	2,332	2,058	2,548	2,274	255	227
DMA Dumbarton/Vale of Leven	WD	135	1,583	1,143	1,718	1,278	172	128
Clydebank	WD	117	2,255	1,629	2,372	1,746	237	175
		7,186	**59,490**	**50,852**	**66,676**	**58,038**	**6,668**	**5,804**

Appendix SR: A Backlog need base data

Summary of LA sub-area current need data

LA Sub Areas	LA	1.1A Homeless Households and those in temporary accommodation	1.1B Insecure Tenure	1.2 Concealed Households	1.3 Overcrowding	1.4 Support Needs	1.5 Poor Quality	1.6 Harassment	1.7 Other Categories	1.8 Total Backlog Need	LA Total
Eastwood	ER	25		209	775	993	244			2,246	
Levern Valley	ER	67		58	215	266	66			672	2,918
Bearsden and Milngavie	ED	87		456	210	151	304	2		1,210	
Strathkelvin	ED	368		1,034	623	561	273	5		2,864	4,074
Inverclyde East	IC	155		754	1,297	301	804		3	3,314	
Inverclyde West	IC	73		66	300	144	121			704	
Kilmacolm and Quarriers Village	IC	15		18	55	11	0			99	4,117
Johnstone/Elderslie	RF	15	109	382	194	68			69	837	
North Renfrewshire	RF	12	29	320	282	19			3	665	
Paisley/Linwood	RF	169	496	1,315	849	273	644		224	3,970	
Renfrew	RF	11	126	256	122	41			55	611	
West Renfrewshire	RF	3	60	128	29	13			9	242	6,325
Clydesdale	SL	257	454	1,012	64	173	69	1	53	2,083	
East Kilbride	SL	267	560	1,480	70	456	1	0	48	2,882	
Hamilton	SL	611	1,248	2,945	113	497	5	1	72	5,492	
Rutherglen and Cambuslang	SL	216	565	1,290	95	323	418	1	52	2,960	13,417
DMA Dumbarton/Vale of Leven	WD	135	0	148	858	741	6	6	0	1,894	
Clydebank	WD	117		221	1,592	684	3	6		2,623	4,517
Airdrie and Coatbridge	NL	196	631	1,564	63	197	102	3	99	2,855	
Cumbernauld	NL	158	361	914	81	195	223	7	375	2,314	
Motherwell	NL	328	740	2,028	109	171	215	12	269	3,872	9,041

LA Sub Areas	LA	1.1A Homeless Households and those in temporary accommodation	1.1B Insecure Tenure	1.2 Concealed Households	1.3 Overcrowding	1.4 Support Needs	1.5 Poor Quality	1.6 Harassment	1.7 Other Categories	1.8 Total Backlog Need	LA Total
Baillieston, Shettleston and Greater Easterhouse	GC	390		728	62	119	649	6	889	2,843	
East Centre and Calton	GC	390		728	62	119	649	6	889	2,843	
Central and West	GC	468		873	74	143	779	7	1,067	3,412	
Maryhill/Kelvin and Canal	GC	351		655	56	107	585	5	800	2,559	
West	GC	468		873	74	143	779	7	1,067	3,412	
Govan and Craigton	GC	390		728	62	119	649	6	889	2,843	
Greater Pollok and Newlands/Auldburn	GC	390		728	62	119	649	6	889	2,843	
Langside and Linn	GC	351		655	56	107	585	5	800	2,559	
Pollokshields and Southside Central	GC	351		655	56	107	585	5	800	2,559	
North East	GC	351		655	56	107	585	5	800	2,559	28,430
Glasgow & Clyde Valley SDPA*		**7,186**	**5,379**	**23,874**	**8,613**	**7,467**	**9,993**	**103**	**10,225**	**72,839**	**72,839**

Source: LA data, provided by GCVSDPA

* Total not identical to LA total due to rounding