SHELTER SCOTLAND

In partnership with

HACT

THE SOCIAL VALUE OF SOCIAL HOMES IN SCOTLAND (JULY 2025)

The Social Value of Social Homes in Scotland

CONTENTS

ABOUT THE AUTHORS

The Housing Associations' Charitable Trust (HACT) partners with organisations across the UK housing sector to drive value for residents and communities through insight-led products and services, encouraging innovation and collaboration.

HACT has pioneered social value in the housing sector, driving value for organisations inside and outside the social housing sector, as they seek to measure and understand their social impact.

HACT has also worked with procurement organisations in developing social value metrics around the supply chain, with broadband suppliers in measuring the social value of the provision of high-speed fibre and developed bespoke calculators to measure the impact of mental health services.

Launched in 2022, HACT's online tool Social Value Insight was developed alongside the social housing sector through their Social Value Roadmap which brought together over 50 organisations across housing, procurement and the supply chain to design and develop a new tool to meet the specific requirements of the sector.

As such, it provides users with the support, advice and insights needed, whether evidencing social value for an ESG fund, monitoring the social value created through procurement, generating forecasts for proposed developments, or looking to capture the impact of and improve community investment services.

Housed within Social Value Insight is HACT's unique suite of social value metrics from the UK Social Value Bank (UKSVB) and UK Built Environment Bank (UKBEB) which focus on individual wellbeing as the determinant for social impact.

HACT's work on social value, community investment and the use of data enables organisations to drive better understanding of the communities they serve through their own services as well as the social impact of their partners, while HACT's research and consultancy services help organisations identify cost benefits, analyse and evaluate performance data and deliver strategic insights.

FOREWORD

WRITTEN BY ALISON WATSON, DIRECTOR OF SHELTER SCOTLAND

Scotland is in the grip of a devastating housing emergency which damages lives.

This is an emergency that damages health, wellbeing, education and the economy, and leaves tens of thousands of people without anywhere to call home.

10,360 children are currently trapped in so-called temporary accommodation, and we know in their own words the impact that has on their lives.

Over 2.3 million households report they are affected by the housing emergency. And yet, there is a clear solution: social housing.

This research provides evidence that a social home not only provides much needed stability and affordability for tenants, but that its benefits are much wider, supporting all aspects of wellbeing. And the taxpayer benefits too, with clear savings to the public purse.

An average of £11,639 of social value was generated per tenant, showing that the financial and social benefits cannot be ignored when it comes to the value of social housing.

The most recent statistics showed that the number of social homes being built is the lowest in over a decade.

We already know the moral imperative to deliver social homes, but this new evidence highlights just why we need to make sure that social housing must be the priority for government when it comes to investment.

Alison Watson

ACKNOWLEDGEMENTS

Special thanks go to the **495 residents** who participated in this research, and the **twenty partner landlords** who gathered data and provided input throughout the three years of the project. Their input was essential to the success of this research.

Thanks also to members of the **advisory group** for their feedback on draft reports and input to the design of the project.

Partner Landlords:

- Angus Housing Association
- Argyll & Bute Council
- Argyll Community Housing Association
- Barrhead Housing
- Berwickshire Housing Association
- Cassiltoun Housing Association
- Glasgow West Housing Association
- Glen Oaks Housing Association
- Grampian Housing Association
- Harbour Homes
- Horizon Housing Association
- Link Group
- Linthouse Housing Association
- New Gorbals Housing Association
- North Lanarkshire Council
- Osprey Housing
- Queens Cross Housing Association
- Stirling Council
- West Lothian Council
- West of Scotland Housing Association

Advisory Group:

- Scottish Government
- Shelter Scotland
- CaCHE
- Joseph Rowntree Foundation
- ALACHO
- Public Health Scotland
- Glasgow and West of Scotland Forum of Housing Associations
- Gillian Young, Newhaven Research
- Link Group

EXECUTIVE SUMMARY: THE SOCIAL VALUE OF SOCIAL HOMES IN SCOTLAND

Overview

Housing has a key role to play in addressing fundamental societal issues such as homelessness, an ageing population, different domains of poverty, climate change and community cohesion.

While there is evidence of the economic value of social housing, there is a gap in understanding the impact that providing a socially rented home has on people's life circumstances and wellbeing. This research study sought to address this gap in the evidence base, with a particular focus on understanding impact from the perspective of residents.

The research project was commissioned by Shelter Scotland in autumn 2021 and delivered by the Housing Associations' Charitable Trust (HACT) in partnership with a consortium of Scottish social landlords. This report is the third and final impact report in a series of outputs for a three-year research project.

The research considers the impact of a socially rented home in social value terms and puts a value on the benefits experienced by individual residents in terms of life circumstances, health, and wellbeing, as well as benefits to the public purse.

At the heart of this research is self-reported data from 495 social housing residents in Scotland collected over the course of two years after moving into their new socially rented tenancy.

The research has therefore also sought to broaden the understanding of the lived experiences of social housing residents to strengthen the case for more social housing.

Methodology

Underpinning this research is the use of pre- and post-occupancy surveys designed to capture changes in key social outcomes. These surveys were intended to compare the experience of the new tenancy with previous circumstances, and the positive changes residents have experienced since moving into their new tenancy post-occupancy.

A total of twenty Scottish social landlords took part in the research over the three-year project duration, collecting data from residents moving into new homes.

A total of 495 individuals were surveyed throughout the three-year project, with each resident spoken to between one and four times. There was some attrition between survey waves meaning the sample sizes vary between waves:

- 495 residents completed the baseline Wave 1 pre-occupancy survey.
- 296 completed the 3-6-month Wave 2 post-occupancy survey.
- 91 residents completed the 12-month Wave 3 post-occupancy survey.
- 17 residents completed the 24-month Wave 4 post-occupancy survey.

Analysis of the data used HACT's social impact measurement methodology and social value banks to determine the social value that was created through the provision of socially rented housing. The social value outcomes selected for this research include housing specific indicators as well as indicators relating to health, finances, and community.

Impact

An **average of £11,638.91 in social value**[1] was generated per resident. This can be broken down into a **wellbeing value of £10,648.47** and an **exchequer value of £990.44**.

The wellbeing value is the primary direct impact on wellbeing experienced by the resident and is adjusted for deadweight, whilst the exchequer value is the secondary indirect impact to the public purse in net fiscal terms.

This calculation is based on the median figure for the 129 residents who reported significant enough changes in their life circumstances and/or wellbeing to claim social value outcomes. In total, a social value of £2,376,681 was generated from the tenancies in the sample.

The data indicates that moving into new tenancies, whether from an existing socially rented property, or from a property privately rented or owned, or homelessness, has a positive impact in different ways. Furthermore, most social value was generated in the first 3-6 months after moving in – showing the immediate positive impact a socially rented home can provide.

Whilst not all residents experienced significant enough change to be counted in the social value calculation, broader positive impacts of the new tenancies were widely noted with improvements found in relation to all the following areas:

- **Neighbourhood outcomes:** residents reported feeling more part of a community, having better access to greenspace and not being as worried about crime.
- **Environmental outcomes:** residents indicated that they experienced less issues with pollution in their new home than their previous home.
- **Financial and employment outcomes:** less residents noted issues with paying their rent and a small additional number of residents were able to access employment opportunities in their new home.
- **Health and wellbeing outcomes:** over half of Wave 2 respondents reported improvements to physical and mental health and that they were experiencing fewer issues relating to overcrowding and accessibility. Many survey respondents indicated that they felt their life would have been significantly worse if they had remained in their previous home, with many suggesting that the antisocial behaviour and harassment they experienced in their previous home had a detrimental impact on their mental health.

Findings also emphasise the role of social housing in addressing key issues such as homelessness, supporting an ageing population, and contributing towards social cohesion.

This research provides a starting point for social landlords and other stakeholders in Scotland to capture, monitor and report on the impact that is created through the provision of socially rented homes and the wraparound support services that social landlords offer their residents.

There is a real opportunity to build and expand on the framework created for this research project to create a standardised approach to measuring the social value of this type of housing right from the development and procurement phase, through to the occupancy and provision of tailored follow-on support services that address specific needs of residents.

The financial and social benefits cannot be ignored when it comes to the value of social housing. The research has shown that social housing is driving improvements in social, economic and health outcomes for its residents, and where this impact is achieved, there is huge capacity for significant preventative savings to wider society.

PART 1
INTRODUCTION

INTRODUCTION

Background

Housing has a key role to play in addressing fundamental societal issues such as homelessness, an ageing population, different domains of poverty, climate change and community cohesion.

With the Scottish Government declaring a housing emergency in May 2024, the need to provide suitable, quality, and affordable housing has never been more apparent.

The provision of suitable social housing is a fundamental part of addressing the housing emergency and supports the ambitions in Housing to 2040, Scotland's first long-term national housing strategy to ensure people live in homes that are affordable and meet their needs[2].

While there is evidence of the economic value of social housing, there is a gap in understanding the impact that providing a socially rented home has on people's life circumstances and wellbeing[3].

This research study sought to address this gap in the evidence base, with a particular focus on understanding the impact from the perspective of residents.

The research project was commissioned by Shelter Scotland in autumn 2021 and delivered by the Housing Associations' Charitable Trust (HACT) in partnership with a consortium of Scottish social landlords between spring 2022 and spring 2025. This report is the third and final impact report in a series of outputs for a three-year research project.

Using longitudinal self-reported data from residents who started a new social tenancy in Scotland between 2022 and 2024, the primary aim of this research was to identify the positive impact that moving into a new social home has on residents and to assess this impact in social value terms.

Research aims

The project aims to:

1. Broaden the understanding of experiences of new social tenancies in new build and refurbished properties (both new tenancies and transfer from existing social tenancies) to help understand the social outcomes generated from an individual perspective.
2. Connect and link data collected on the lived experiences of living in social tenancies to the objectives of the Scottish Affordable Housing Supply Programme (AHSP) 2021-2026, the National Performance Framework, national housing and regeneration outcomes and other stakeholder strategies.
3. Engage with a wide variety of participant social housing organisations over three years to create a robust dataset to understand the role of social housing in resolving homelessness, improving affordability, improving physical housing conditions, improving energy efficiency, creating a positive environmental impact, improving neighbourhood cohesion, and providing more suitable and specialist housing.
4. Produce information and insights to strengthen the case for more social housing and tenancies.
5. Better understand how social housing and social tenancies impact on individuals, their health, financial, employment, wellbeing, and economic outcomes.
6. Understand how new social housing development impacts on local communities and the wider environment.

Key stakeholders

Social landlords played a key role in supporting HACT to collect data directly from a sample of residents for analysis in this research.

A total of **twenty Scottish social landlords** took part in the research as partner organisations over the three-year project duration, including:

Angus Housing Association, Argyll and Bute Council, Argyll Community Housing Association, Barrhead Housing Association, Berwickshire Housing, Cassiltoun Housing Association, Glasgow West Housing Association, Glen Oaks Housing Association, Grampian Housing Association, Harbour Homes, Horizon Housing Association, Link Group, Linthouse Housing Association, New Gorbals Housing Association, North Lanarkshire Council, Osprey Housing, Queens Cross Housing Association, Stirling Council, West Lothian Council, and West of Scotland Housing Association.

The research consortium also included an expert advisory panel consisting of representatives from social housing, public, academic, and voluntary sectors.

PART 2

METHODOLOGY

“THE SURVEYS WERE DESIGNED TO CAPTURE DATA THAT CAN BE USED TO MEASURE THE SOCIAL VALUE CREATED IN KEY AREAS.“

Research methodology

Central to this research is the use of pre- and post- occupancy surveys designed to capture changes in key social outcomes.

These surveys were intended to compare the experience of the new tenancy with previous circumstances, and the positive changes residents have experienced since moving into their new tenancy post-occupancy.

Surveys allowed us to collect quantitative data at different time points – for example at the point of moving in and later points after this, and undertake comparative analysis between the different data collection time points to identify what has changed since moving in. Partner landlords directly surveyed their residents and submitted collated data to HACT for analysis.

The surveys also included questions that allowed us to calculate the social value created by an individual moving into a socially rented home. Analysis of the data used HACT's social impact measurement methodology and social value banks to determine the social value that was created through the provision of socially rented housing. The HACT methodology is explained in more detail later in this section.

The survey methodology and data collection tools used in this research study were shaped by a research framework evaluation developed in early 2022 in collaboration with Shelter Scotland and the expert advisory panel.

The surveys were designed to capture data that can be used to measure the social value created in key areas, as well as speak to a range of indicators, measurements, and outcomes frameworks such as the National Performance Framework, housing and regeneration outcomes framework, and human rights principles.

Data collection occurred at four different time points:

- **Wave 1:** Pre-occupancy data collected prior to, or at the very start of a tenancy.
- **Wave 2:** Post-occupancy data collected between 3-6 months after the start of the tenancy.
- **Wave 3:** Post-occupancy data collected 12 months after the start of the tenancy.
- **Wave 4:** Post-occupancy data collected 24 months after the start of the tenancy.

The pre-occupancy baseline Wave 1 survey is the first step in establishing to what extent social value outcomes are realised in social tenancies (new, refurbished, and non-refurbished social housing).

Lead residents for the tenancy were surveyed on behalf of the household on their experience and life outcomes while living in their previous housing situation, or shortly after moving into the new property.

Demographic data was also collected at this point, including age, ethnicity, gender, and the reasons for the move to provide a profile of residents moving into new social tenancies. They provided a baseline that was used to calculate the social value created by social housing across Scotland. Subsequent waves provided insights into changes in people's circumstances.

Qualitative interviews were also conducted with a small number of residents to provide more detailed insights into the experience of residents moving into their new social home.

Social value

At the heart of this research study is the valuation of the impact created by providing socially rented homes in Scotland.

HACT has assessed impact through the lens of social value. The Institute for Social Value describes social value as a way to:

> **"... move beyond using money as the main indicator of value, instead putting emphasis on engaging people to understand the impact of decisions on their lives."[4]**

Valuation in this way matters because it acknowledges the broader societal impact of an organisation's actions, extending beyond just financial returns.

Traditional business models often focus solely on financial gains and economic value. Social valuation recognises that organisations have a responsibility to consider their impact on society and the environment, going beyond just making a profit.

Valuing the social value that we make helps us to address societal challenges like inequality, environmental sustainability, and social inclusion.

HACT believes that social value is only delivered when social impact is achieved. Impact only happens when outcomes meet identified need.

This can only be understood by engaging with people and communities about what matters to them and build this into how services are designed and delivered and in how money is then spent. The person-centred perspective is critical to social value.

There are significant impacts that can be created through different interventions, which can be categorised into the following key areas:

- **Benefit to the individual:** primary social impact viewed through improvements to an individual's wellbeing.
- **Benefit to wider society:** secondary social impact, demonstrated by the savings made to the state once primary social impact is achieved.

HACT's approach to social value and impact measurement focuses on both areas.

HACT's impact measurement methodology sets the standard for measuring social value from a wellbeing approach. The methodology is based on wellbeing valuation, which is compliant with HM Treasury's Green Book, which endorses wellbeing valuation as one of its recommended methods for measuring social value.

The focus is measuring impact, not inputs, meaning HACT's approach focuses on the transformation, rather than simply the transactional.

At the core of the methodology is a suite of social value banks, each of which includes a set of outcome measures that have been quality assured and co-created with Simetrica-Jacobs, who are members of the UK Government's Social Impact Taskforce.

Every outcome measure has a financial proxy attached to it and these are based on the WELLBY, the UK Government's standardised unit of wellbeing value.

The HACT methodology has become the standard method used by the social housing sector to measure social impact, with more than 400 organisations attending training and using the model in their business decisions.

This research has used outcome measures from the UK Social Value Bank (UKSVB), which is based on wellbeing valuation and uses data from national data sets relating to self-reported wellbeing and life circumstances and income levels.

To calculate the outcomes, large national datasets have been analysed to show how people's self-reported wellbeing changes due to different life circumstances.

Analysis reveals the impact of these various outcomes on life satisfaction and calculates the amount of money that produces the equivalent impact on life satisfaction.

Impact is then converted into a monetary amount by estimating the sum of money which would have an equivalent impact on subjective wellbeing.

Therefore, wellbeing valuations in the UK Social Value Bank provide a monetary proxy that provides the same uplift in wellbeing as the outcome.

The UK Social Value Bank provides a suite of eighty-eight outcomes and measures that can be categorised into eleven thematic areas as follows:

These outcome measures have been monetised and include four key elements:[5]

1. **Wellbeing value:** direct impact to an individual in terms of wellbeing.
2. **Exchequer value:** indirect impact on the public purse in net fiscal terms.
3. **Deadweight:** this is the probability that this outcome would have happened anyway and is applied to social value calculations.
4. **Total social value:** this is wellbeing value plus exchequer value (and includes the deadweight that has been applied to the wellbeing value).

How social value is calculated: an example

The below is an illustration of how the social value is calculated in practice using the outcome 'Move from temporary accommodation to secure accommodation' as an example.

What is the value of social housing?

The move from temporary accommodation to secure housing has a wellbeing value and an exchequer value.

The wellbeing value is £5,236

The amount of money that has the same impact on life satisfaction as the change measure.

The exchequer value is £5,151

The amount of money saved for the public purse – in other words, public money that was not spent as a consequence of the intervention's impact.

The deadweight is 78%

Deadweight refers to what would have happened in the absence of intervention. By incorporating deadweights, this ensures that only additional social value is created.

Wellbeing + *Exchequer* - *Deadweight* = £

Total social value is £2,285
using UK Social Value Bank V5

PART 3

RESEARCH FINDINGS: BASELINE

About the data

Partner landlords collected pre-occupancy survey data during Wave 1 of data collection from lead residents, who were surveyed on behalf of the household on their experience and life outcomes while living in their previous housing.

These surveys were conducted before or shortly after residents moved into the new property and were used to capture demographic data relating to age, ethnicity, gender, and the reasons for the move.

The pre-occupancy survey data also allows HACT to establish the baseline that will be used to calculate social value outcomes selected from the HACT social value methodology.

During the three-year project, sixteen partner landlords submitted data for residents moving into newly built, newly refurbished, or non-refurbished social housing across Scotland.

A further four landlords joined the research consortium with the intention to survey their residents, however, due to a number of factors they were unable to collect data.

They remain part of the research consortium. Data submitted by landlords between May 2022 and early May 2025 has been analysed.

This section considers engagement in the different waves of data collection, the profile of residents participating in the research and the previous housing and life circumstances of these residents.

Resident engagement

Survey completion figures across the four waves are as follows:

- **495 residents** completed the baseline pre-occupancy survey (Wave 1).
- **296 residents** completed the 3-6-month post-occupancy survey (Wave 2).
- **91 residents** completed the 12-month post-occupancy survey (Wave 3).
- **17 residents** completed the 24-month post-occupancy survey (Wave 4).

Compared to the baseline Wave 1 survey, the response rate at the Wave 2 survey was 60%, Wave 3 was 31% and Wave 4 was 19%.

The variance between survey waves highlights attrition in the research population sample, which is to be expected as the research is a longitudinal project, and circumstances change for both residents and the partner landlords (e.g. staff turnover, mergers, and competing priorities for landlords).

Partner landlords also highlighted challenges with data collection and re-engaging with residents once they have moved into the property. To improve response rates, partners tried different approaches including phone calls, face to face meetings, collecting data as part of existing processes and incentives such as prize draws.

Partners also joined the research projects at different points in the project lifecycle, meaning that some partners joined too late to be able to collect data beyond the Wave 2 survey.

Resident profile

The following data reflects the demographics of residents engaged in this research.

However, it is important to caveat the profile of respondents by noting demographic information has not been provided by every respondent and that the data reflects an opportunity sample of new social tenancies let by partner landlords between 2022 and 2024.

The volume of new lets per year also varies across organisations and this is reflected in the different volume of survey responses submitted by landlord partners.

Gender: 71% of respondents identified as female and 28% as male (base: 401). The base hereafter refers to the total number of responses to the related survey question(s).

Age: 40% of baseline survey respondents were aged between 18 and 34 years, 40% between 35 and 64 years and 20% over the age of 65 (base: 405).

Using Scottish Household Survey (SHS) data from 2022[6], we can see that recent movers into social housing (those who moved within the two years prior to the SHS) have a younger age profile than all households in social housing. The survey sample for this research aligns with this.

The graph below presents the age distribution of all social housing residents and recent movers using SHS data, and the baseline survey sample.

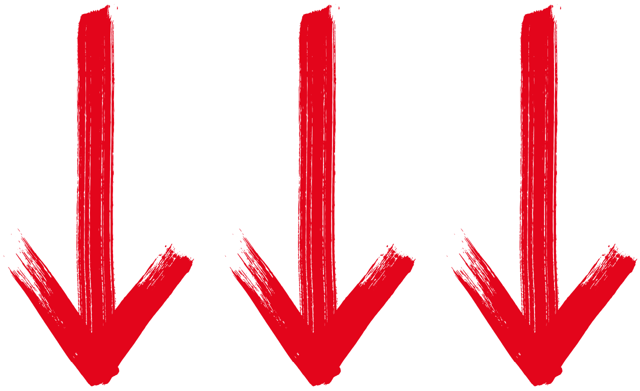
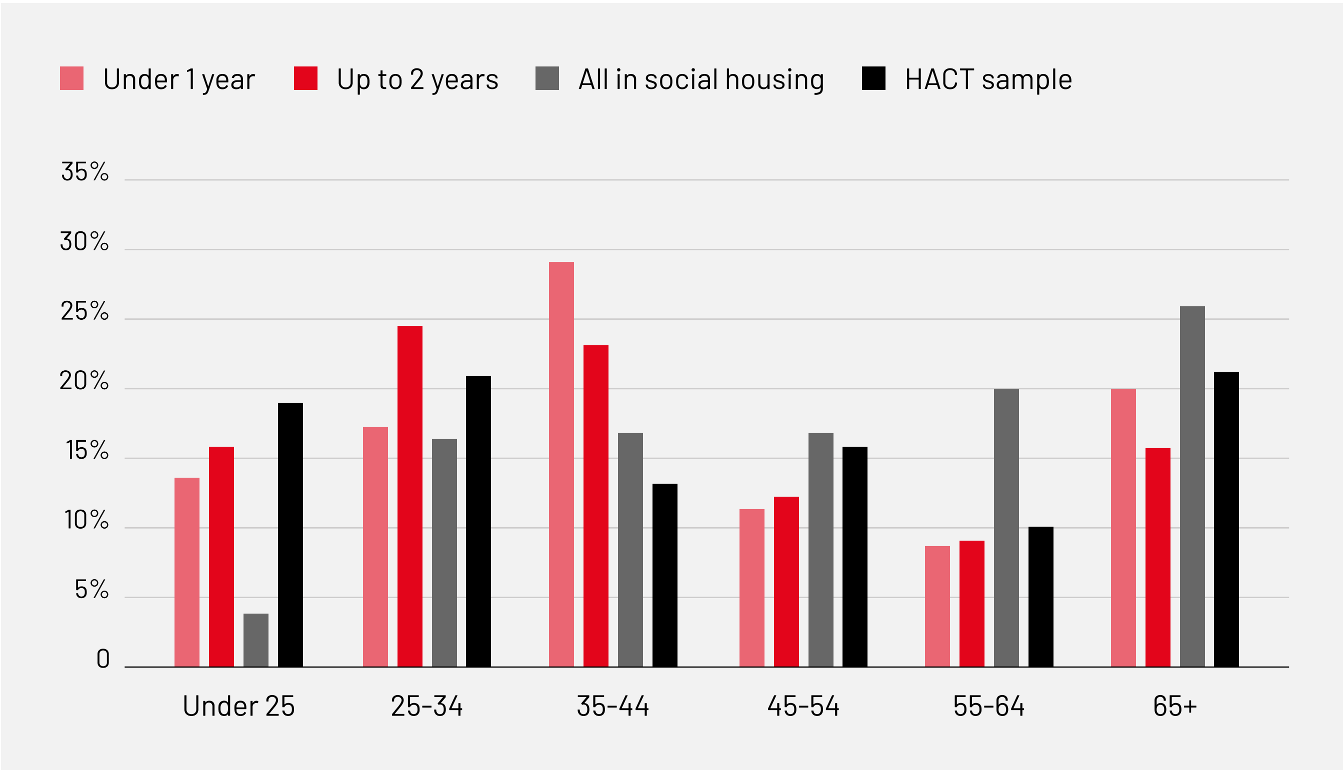


Chart 1: Age distribution of HACT sample, compared with ages of recent movers to a social let and all social tenants



Ethnicity

71% of the research sample identified as **White Scottish**, followed by 7% White British (base: 250). This is lower than the 79% of social housing residents who identified as White Scottish in the 2023 Scottish Household Survey.

Household composition

The lead residents who took part in this research are part of households that include adult only households and households with one or more child or young person under the age of 18 years.

Not every resident provided full details about their household composition. However, out of all survey respondents:

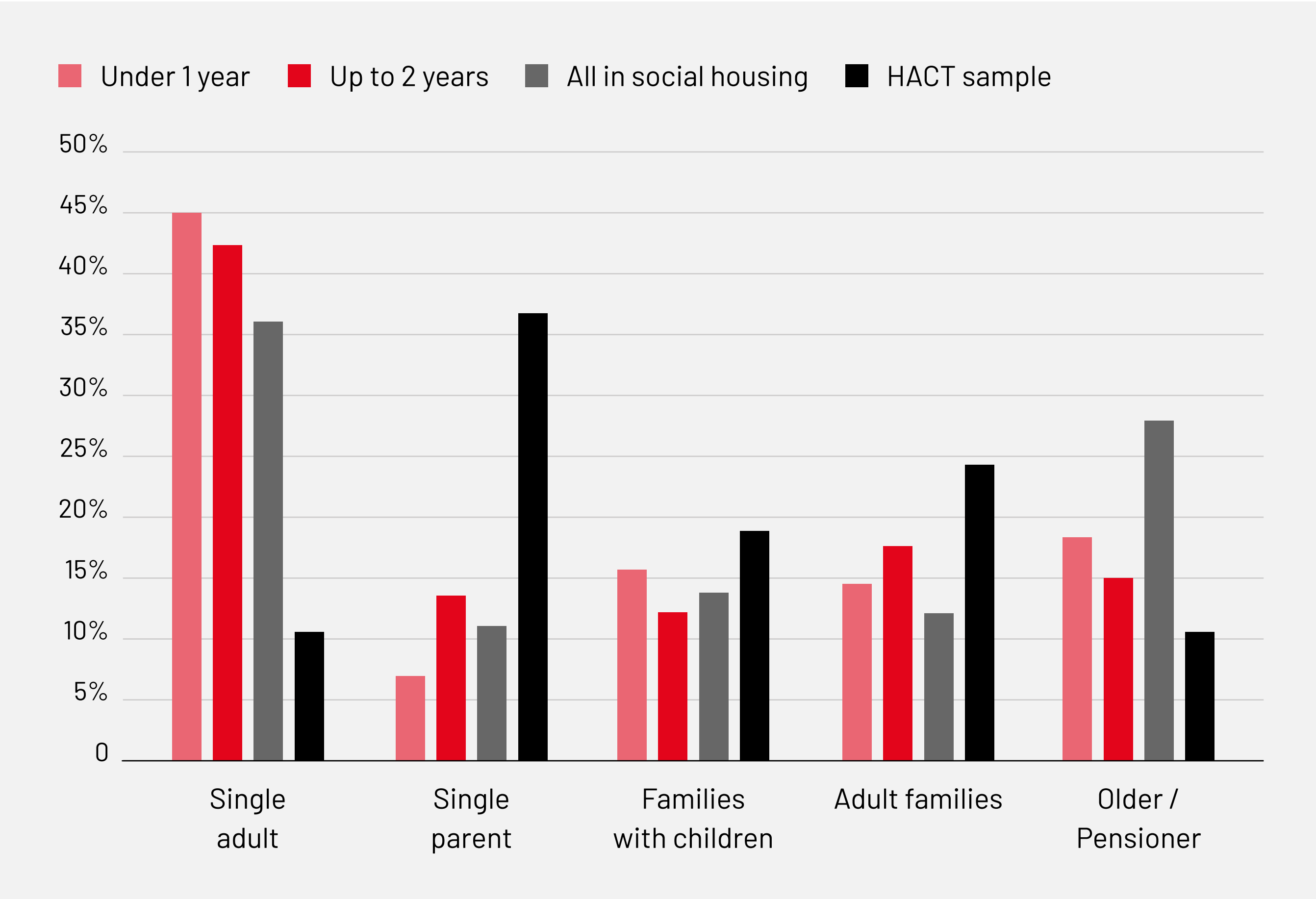
- **60%** of respondents reported living in a single adult household (base: 361).
- **46%** of respondents reported being part of a household with young people under the age of 18 years (base: 447).
- **36%** of respondents reported living in a single parent household (base: 177).

In comparison, 11% of social rented households across Scotland are single parent families[7]. This suggests that the sample of residents engaging with this research included a high proportion of single parent families.

This aligns with the ages of respondents, with the majority being working age (18 – 65 years) and living as a family unit within their home.

Comparing this with data from the Scottish Household Survey, the sample for this research has a much higher proportion of families with children than the 10% of households moving into social housing and a much lower proportion of single people moving into a new social housing tenancy.

Chart 2: Types of household in HACT sample compared with recent movers to a social let and all social tenants



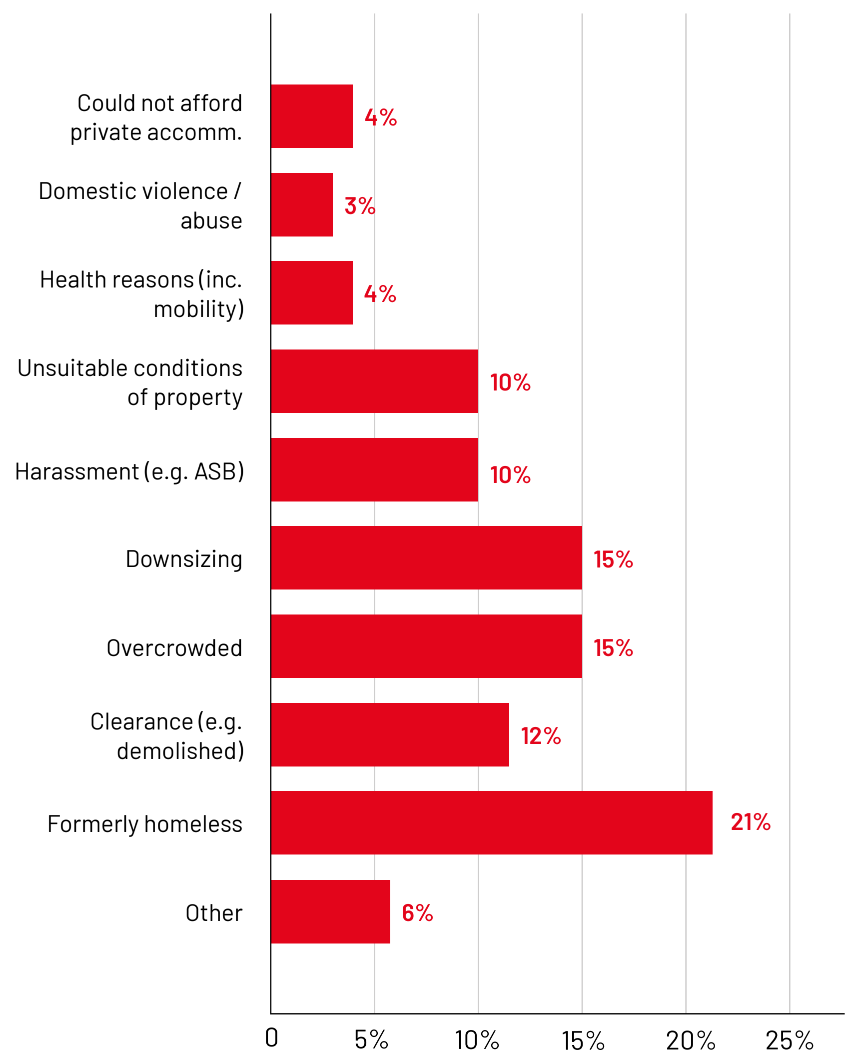
Living situation

This section outlines the findings from the baseline data which captures the living situation of residents prior to moving into their new social home.

Reasons for moving

Homelessness (21%) was the key driver for residents moving into their new social housing tenancy, followed by downsizing (15%) and overcrowding (15%) (base: 249).

Chart 3: Respondents' reasons for moving



The sample for this research study is largely comparable with official data sets. Scottish Government data shows the majority of local authority lettings made in 2023-2024 were to homeless households (49%), followed by 26% of lets being made to households on a housing waiting list and 21% reflecting transfers to existing social housing residents[8].

Additionally, the Scottish Household Survey shows that the key reason for households being on a housing list is people needing to move to accommodate the size of the household, with 27% of households on a housing list waiting to move to a bigger or smaller property.

A further 9% of households were on a housing list because of concerns about antisocial behaviour, and 6% because of homelessness.

Previous tenure

Over half of respondents moved from another socially rented property (54%) (base: 468) – 39% from another socially rented property with the same landlord, and 15% from another property with a different landlord.

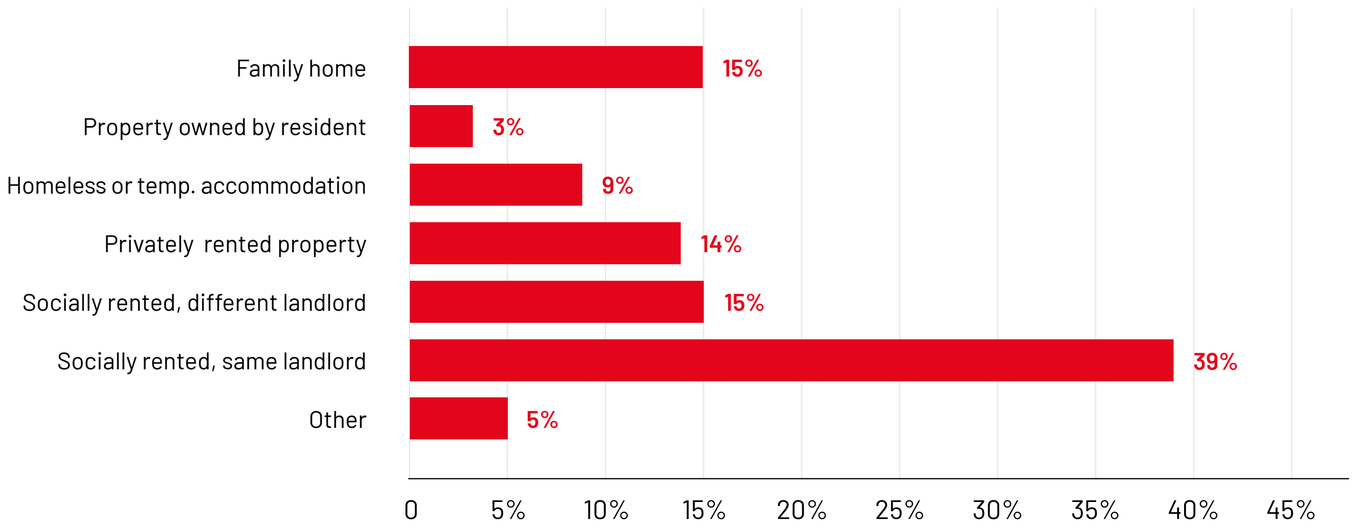
Comparing this with the Scottish Household Survey data, we can see that the previous tenures of this research sample broadly align with the previous tenures and living circumstances of new social housing tenancies.

For example, 50% of relevant households in the Scottish Household Survey were previously social housing residents, which is slightly under 54% in the sample for the research. 12% moved from a private rented property, which aligns with 14% of this research sample. 18% moved from their family home, which is slightly more than the 15% represented in this research sample.

New property type

The overwhelming majority of residents sampled moved into new build properties (94%), with a smaller number of residents moving into older non-refurbished properties (base: 457). This in part reflects deliberate sampling, given the development of more new build social properties is a key focus for Shelter Scotland.

Chart 4: Previous tenure of respondents



Previous life circumstances

The baseline survey provides an insight into the impact that the previous housing situation had on the health and wellbeing of residents.

Accessibility: 54% reported that their previous property had not been accessible for everyone in the household (base: 248). Accessibility was defined as being suitable for different ages and abilities. Numerous respondents highlighted issues with mobility and that their previous home was unsuitable due to stairs and the accommodation being over multiple floors.

Impact to health: 49% of survey respondents reported that their previous property had a negative impact on their health, 18% reported that it had made them healthier, and 33% reported that it made no difference to their health (base: 242). Respondents highlighted key issues such as overcrowding, lack of secure or private housing, limited space and accessibility issues such as stairs and steps in the home which exacerbated mental and physical health concerns.

The baseline survey also captured data about people's financial situation prior to moving in and how they felt about their previous environment and community.

- **Ability to pay for housing:** 24% of survey respondents reported that they had struggled to pay their rent in their previous property. 73% reported that they had not experienced any issues (base: 254).
- **Financial comfort:** 22% of survey respondents reported that they had been unable to afford essentials after paying rent when living in their previous property. 71% reported that they had been able to pay for essentials after paying rent (base: 242).
- **Ability to heat the household in the winter:** 25% of survey respondents reported that they had been unable to heat their previous property in winter, compared with 68% who reported that they had been able to heat the property (base: 256).
- **Employment and training:** 59% of survey respondents were not in full-time employment, part-time employment, or training at the point of starting the new tenancy (base: 257). This is comparable to the broader social rented sector which showed 57% of lead residents in local authority households and 56% in housing association households were not in employment[9].

Further questions in the baseline survey asked residents to consider how they felt about their previous neighbourhood and environment.

- **Pollution:** 22% of survey respondents were worried about the impact of pollution on their health in their old property, whereas 47% were not worried (base: 264).
- **Greenspace:** 19% reported that greenspace had not been easy to access, whereas 57% of survey respondents reported that greenspaces around their old property were easy to access (base: 276).
- **Neighbourhood satisfaction:** 32% did not like living in their previous neighbourhood, whereas 63% had liked living in their previous neighbourhood (base: 230).
- **Sense of community:** 47% of survey respondents reported that they had felt part of their old community, whereas 31% had not (base: 244).
- **Concerns about crime:** 34% of survey respondents reported they had been worried about crime in their old neighbourhood, whereas 51% had not (base: 264).

Accessing the new social housing tenancy

The main routes to the tenancy included residents being on the landlord's transfer list (33%), the landlord's waiting list (26%) or having been homeless (16%) (base: 414). 39% of the total baseline sample reported that they had a choice about the property.

Whilst this is not always feasible for social housing landlords to provide, we know that providing choice and agency around housing is beneficial for people, as illustrated in Izabelle's story.

Izabelle's story

Izabelle and her family have been living in their current property for two years. Despite facing some challenges, they could not be happier with the overall experience.

When it was time for the family to move, Izabelle and her family were given three options, and they chose their current property managed by Osprey.

Having a choice was something they had never experienced before, and it was also incredibly important to them as they have a child with autism, which has a significant impact on the whole family.

They fell in love with their new home which is much bigger than their previous residence and has a garden, fulfilling their desire for outdoor space.

The only downside for Izabelle was the lack of transportation options in the area, but this has only encouraged her to take driving lessons which has subsequently given her even more independence.

"I am extremely grateful for the transformative experience our new home has brought to our family.

The care provided by Osprey in managing our property is exceptional, and the peace and serenity we enjoy here are truly priceless.

The spaciousness and garden have made a world of difference to our son's wellbeing. We couldn't have asked for a better place to call home."

– Izabelle

PART 4

RESEARCH FINDINGS: IMPACT

THE IMPACT OF SOCIAL HOUSING

We have considered the impact of moving into, and living in, a socially rented home in several different ways.

This includes assessing the social value that has been created using the HACT social impact measurement methodology, as well as considering the broader positive changes that have occurred for residents after moving into their new socially rented home.

Social value assessment

HACT has run a social value assessment using data collected over the four waves of data collection. To measure social value using HACT's methodology, we need to see a certain level of change happen between the pre-occupancy and subsequent post-occupancy surveys.

Depending on the social value outcome selected from the HACT methodology, this may need to be a substantial amount of change to be able to claim added social value.

This change is captured through the survey questions asking about people's living and life circumstances. Using the same questions enables us to track change and determine if the required level of change has occurred to claim social value outcomes.

Where residents have achieved the required threshold of changes for specific social value outcomes between the baseline survey and subsequent waves of data collection, we have applied the social value proxy figures from the HACT social value banks to calculate the social value that has been generated[10].

It is important to note that many residents experienced positive changes more broadly, however, not all residents experienced significant enough change to be counted in the social value calculation. A later section will explore the broader positive impacts of the social homes for residents.

Based on data provided during the baseline Wave 1 survey and post-occupancy Wave 2 and 3 surveys, we have calculated that a **total social value of £2,376,681** has been generated.

An **average total social value per resident of £11,638.91** was calculated. This was derived by identifying the median for the social value reported by each of the 129 individual residents who met the high threshold of change for social value to be calculated.

Total social value is calculated by combining wellbeing and exchequer values and applying a deadweight to account for what could have happened regardless of whether the resident received the intervention or not[11].

This total average social value of £11,638.91 can be broken down into:

- **Exchequer value of £990.44**, which is the secondary indirect impact to the public purse in net fiscal terms, and
- **Wellbeing value of £10,648.47**, which is the primary direct impact on wellbeing experienced by the resident that has been adjusted for deadweight (i.e. taking account of social change that could have happened anyway).

The social value outcomes selected for this research include housing specific indicators as well as indicators relating to health, finances, and community.

Some of these outcomes can take longer to materialise than others. The research design and the timing of some landlords joining the project has meant that some landlords were unable to capture the medium to longer term changes that have taken place for residents, suggesting that the social value captured is likely to be lower than the true impact that is being delivered through these socially rented homes.

This analysis therefore provides a conservative indication of the social value that can be created through socially rented homes.

The following tables demonstrate the number of social value outcomes from the UK Social Value Bank that have been achieved between the baseline survey and subsequent Wave 2 and Wave 3 post-occupancy surveys.

The data returns for Wave 4 were small and no further social value outcomes were achieved for that sample of residents.

Table 1: Social value captured between Wave 1 and Wave 2

Social Value Outcome *(from HACT methodology)*	Number achieved	Exchequer value	Wellbeing value	Deadweight	Total social value
Able to pay for housing	12	£32,400	£88,164	53%	£56,665
Financial comfort	21	£3,402	£356,076	31%	£248,040
Able to heat household	19	£2,565	£255,797	55%	£116,263
Full-time employment	5	£49,220	£58,080	40%	£64,380
Part-time employment	3	£8,019	£37,851	40%	£27,552
Training	2	-£5,086	£12,382	3%	£7,077
Pollution	42	£143,472	£208,110	17%	£174,893
Greenspaces within walking distance	19	£475	£82,032	1%	£81,673
Good neighbourhood	21	£1,473	£214,998	50%	£108,371
Feel part of community	10	£710	£83,890	10%	£76,140
Not worried about crime	35	£1,050	£175,210	13%	£153,346
Overall health	48	£31,344	£966,624	17%	£828,313
Temporary-to-secure accommodation[12]	52	£267,852	£272,272	78%	£118,827
Total	**286**	**£536,917**	**£2,780,772**	**N/A**	**£2,046,058**

Analysis: between Wave 1 and 2

Most social value outcomes were achieved in the short term in the first six months after the resident moved into the new socially rented home.

44% of residents who engaged in both the Wave 1 baseline survey and the Wave 2 post-occupancy survey (129 residents out of 296 Wave 2 respondents) reported significant enough changes in their life circumstances and/or wellbeing to claim social value outcomes.

These 129 residents achieved the required threshold of change for 286 outcomes, indicating that some residents achieved more than one social value outcome.

A total social value of £2,046,058 was calculated between Wave 1 and Wave 2 from the research sample.

Table 2: Social value captured between Wave 2 and Wave 3

Social Value Outcome *(from HACT methodology)*	Outcomes achieved	Exchequer value	Wellbeing value	Deadweight	Total social value
Able to pay for housing	7	£18,900	£51,429	53%	£33,055
Financial comfort	3	£486	£50,868	31%	£35,434
Able to heat household	7	£945	£94,241	55%	£42,834
Full-time employment	2	£19,688	£23,232	40%	£25,752
Part-time employment	3	£8,019	£22,711	40%	£27,522
Training	0	£0	£0	3%	£0
Pollution	3	£186	£14,864	17%	£12,492
Greenspaces within walking distance	0	£0	£0	1%	£0
Good neighbourhood	0	£0	£0	50%	£0
Feel part of community	0	£0	£0	10%	£0
Not worried about crime	0	£0	£0	13%	
Overall health	8	£5,224	£133,716	17%	£138,052
Temporary-to-secure accommodation	-	-	-	-	-
Total	**33**	**£53,448**	**£391,061**	**N/A**	**£315,141**

Analysis: between Wave 2 and 3

Some residents experienced changes in their wellbeing and life circumstances in the medium to longer term after moving into their new socially rented home.

Within the data sample for Wave 3 (base: 91), residents achieved the required threshold of change for a further 33 outcomes. These residents had achieved at least one outcome between Wave 1 and 2. This has created **an additional social value of £315,141**.

The results categorically show that moving into, and living in, new social housing contributes towards social value.

It is also important to note that even more residents reported positive impacts, however the level of change reported at the time of data collection was not significant enough to be captured in these social value calculations[13].

Whilst this data set has limitations due to the volume of data available in later survey waves, it does show that positive changes that meet the threshold of change to claim social value outcomes occurred very quickly, in the short (3-6 months) and medium (6-12 months) term after residents moved into their new socially rented home.

Analysis: subsets

Using the demographic information, we can explore the average social value created within subsets of the sample population.

Please note that the data set used to run these calculations does not include complete demographic or previous housing situation data as some survey respondents did not provide this data.

This means that the following analysis should be interpreted as an indication of the social value created for different subsets of the research sample.

Table 3: Characteristics

Characteristics	Average social value
Female	£8,413
Male	£9,959
Under 25	£9,054
25-34	£3,046
35-44	£8,040
45-54	£7,773
55-64	£5,649
65+	£9,772

Table 4: Previous housing situation

Previous housing situation	Average social value
Property with the same landlord	£9,270
Property with a different landlord	£9,627
Privately rented property	£7,220
Homeless	£7,289
Property that resident owned	£12,944
Family home	£0
Other	£4,974

The calculations suggest that more social value on average has been created with male lead residents than female lead residents and for lead residents under the age of 25 years and over the age of 65.

The calculations also show that the social tenancies created the most social value for residents who moved from a property that they had owned as well as those moving from another social housing property. Further research would be required to fully understand these trends.

Wider impact on life circumstances

The following section considers the broader impacts that have been captured beyond the calculations using the social value outcome data.

Financial comfort

Several positive improvements were noted in relation to finances including residents' ability to pay heating bills and their levels of financial comfort.

For example, 22% of those who answered the financial comfort survey question in the Wave 1 survey reported not having enough money to pay for essentials after paying rent (base: 242). In comparison, only 10% of those who answered the same question in the Wave 2 survey reported not having enough money to pay for essentials after paying rent (base: 184).

Joanna's story illustrates how both the provision of a social home and the wraparound support provided by her social landlord has had a positive impact on her life, specifically her financial situation.

Joanna's story

Joanna and her child recently moved to their new property, and the support from their housing association with some ongoing challenges had a significant impact on their lives.

Joanna was initially struggling with her energy bills, especially during the winter months. Being on a career break added to her financial burden. However, Joanna's housing association provided her with a one-off payment scheme that assisted with her energy bills, significantly reducing her energy costs and providing her with much-needed relief.

Her move into her new home also gave her the motivation to get back into the workforce. Again, with the help of her housing association, Joanna managed to get her child a nursery place, giving her the opportunity to pursue employment.

The ongoing support and guidance Joanna received not only improved her financial situation but also boosted her confidence and motivation to rebuild her career.

> **"I am incredibly grateful for the ongoing support and guidance I have received from my housing association.**
>
> Their one-off payment scheme truly made a difference by reducing my energy bills during a challenging time. With their help, I was able to enrol my child in nursery and start working again.
>
> Their commitment to assisting me every step of the way has given me hope and the determination to create a better future for myself and my child. I cannot thank them enough for their unwavering support."
>
> **– Joanna**

Health and wellbeing outcomes

55% of Wave 2 survey respondents (162 residents) reported that their new property had a positive impact on their health.

Some of the reasons for this include the type of property provided – for example one that now suits the accessibility needs of residents, provides privacy, or provides more space to address overcrowding. This has enabled people to feel safe and secure, more independent despite mobility issues, feel that they have enough space to thrive.

Many respondents indicated that if they had stayed in their previous home they would have continued to struggle with mental health issues, including suicidal thoughts, stress, and general poor health. It is important to note that health outcomes can take longer to improve, and housing is just one factor that can influence this.

The wider impact that living in the right type of home can have on the life circumstances of people is illustrated through Cara's story.

Cara's story

Cara, her husband, and their children struggled for years to make ends meet in a cramped flat located in the city centre.

Living in a small space not only strained their budget but also brought challenges to their mental health and overall wellbeing.

The housing association recognised Cara's need for a better home and allocated her a spacious property. This move offered a fresh start and new opportunities for the family to thrive.

In addition, the housing association kept in close contact to support Cara and her family during the transition.

Since moving to their new home, Cara has witnessed a remarkable improvement in her and her family's collective mental health and overall wellbeing. Her children have made new friends within the community, while she has been able to focus more on her job and personal development.

The sense of security and tranquillity that their new home provides has had a profound impact on their lives, enabling them to flourish.

> **"The decision to move to our new property in Barrhead has been life-changing for my family. It has given us space to grow and breathe.**
>
> Our children have found joy in making new friends, and I am grateful for the support we receive from the housing association. Their commitment to our wellbeing brings me peace of mind. With this new-found stability, I am excited to see what the future holds for us."
>
> **– Cara**

Suitability of housing

92% of Wave 2 survey respondents (271 residents) reported feeling that their new home is well suited to the needs of the household and 94% of Wave 2 survey respondents (278 residents) said they enjoy living in their new property more than the one they lived in previously.

The survey asked lead residents about the impact that moving into the new property has had on their life. Many respondents who answered this question in the post-occupancy surveys indicated that they felt their life would have been significantly worse if they had remained in their previous home.

Respondents suggested that their life would have been "bloody miserable," "bleak and hell to live in" and that they would have been stuck in the house or felt like a prisoner whilst living with stress, poor mental health due to unsuitable accommodation, harassment, or overcrowding.

This highlights the importance of meeting people's needs and that accommodating those needs, whether by providing housing that is a suitable size, accessible for people with mobility issues or located within a different community, is a key factor in supporting residents to live their lives and thrive.

Over half of the research sample moved from another social housing property, outlining that social housing landlords can have a positive impact on both new and longer-term residents through the provision of suitable housing.

Katie's story illustrates how the provision of suitable housing can have a significant impact on people's health and wellbeing.

Katie's story

Katie, a 35-year-old single mother, moved into her own property just under a year ago.

Before their move, Katie and her daughter had to rely on others for accommodation, which often led to uncertainty, discomfort, and a lack of privacy. This situation affected their overall wellbeing, causing stress, unrest and affecting their sleep.

Katie's new home gives her security, and she and her daughter now enjoy their own space which has brought them a sense of stability, happiness, and contentment.

She has regular contact with her housing association, including information about funding opportunities which allowed her to apply for additional financial assistance.

"Since moving into our own property, my daughter and I have experienced a significant improvement in our lives.

We finally have the independence and stability we always longed for. The regular check-ups and updates from the housing association make us feel valued and secure. Moreover, the chance to apply for extra funding during challenging times has been truly helpful. We are incredibly grateful for the positive impact this has made in our lives."

– Katie

Connecting to a local community

Moving into a new socially rented home also has a positive impact on people's experience of their community.

- 62% of Wave 2 survey respondents (base: 184) like living in their new neighbourhood. The majority of the remaining 38% selected 'neither agree nor disagree' in response to this question.
- 66% of Wave 2 survey respondents (base: 194) feel that they belong in their new neighbourhood.
- 75% of Wave 2 survey respondents (base: 233) feel that their local greenspaces are accessible.

Several respondents noted that they no longer experience issues around crime, harassment, or antisocial behaviour, which they had in their previous neighbourhood. Others reported feeling able to become part of the local community as a result of the location of their new property.

Flaven's story demonstrates how the provision of housing in the right location can facilitate connections to the local community.

Flaven's story

Flaven and her two children had been living in a difficult situation before they moved into their new property. They had been struggling to find suitable accommodation and did not feel they had support within their community or from their housing provider.

In contrast, Flaven has found their new housing association to be very supportive, as well as providing information about local opportunities which has helped to instil a sense of belonging within their community.

"I am sincerely grateful for the positive changes our new home has brought to me and my children.

I have received amazing support from the community team, who always keep me informed and address any concerns I have quickly, something I have never experienced before.

This new sense of community and the improvement in our living conditions have positively impacted us all and we could not be happier where we are now."

– Flaven

PART 5

CONCLUSION

THE SOCIAL VALUE OF SOCIAL HOMES IN SCOTLAND: DRIVING INVESTMENT

The research has shown that social housing is driving improvements in social, economic and health outcomes for its residents, and where this impact is achieved, there is huge capacity for significant preventative savings to wider society.

As described by one partner landlord:

> **"[The research] reinforces our belief that housing is more than just bricks and mortar; it's about creating thriving, sustainable communities where everyone can flourish."**

The data shows that social landlords can create social value through providing routes out of homelessness as well as providing suitable housing that is accessible, safe and facilitates independence in older age, and provides broader contributions to community cohesion.

The findings from this research provide a starting point for social landlords and other stakeholders in Scotland to capture, monitor and report on the impact that is created through the provision of socially rented homes and the wraparound support services that social landlords offer their residents.

There is a real opportunity to build and expand on the framework created for this research project to create a standardised approach to measuring the social value of this type of housing right from the development and procurement phase, through to the occupancy and provision of tailored follow-on support services that address the specific needs of residents.

This would also enable more detailed comparison between different types of social housing tenures, household compositions and demographic features of lead residents.

The demand for social housing in Scotland is higher than ever before. This research shows categorically the benefits and social value that safe, secure and affordable social homes can provide, with a social home generating an average of **£11,638.91 in social value per resident**.

By articulating the value to individuals, as well as potential savings to the public purse, we hope this research helps drive investment in social homes.

ENDNOTES

REFERENCES

1 The average social value figure of £11,638.91 was derived by identifying the median for the social value reported by each of the 129 individual residents who met the high threshold of change for social value to be calculated. Page 24 provides more information on how the figure has been calculated.

2 Scottish Government (2021), Housing to 2040. https://www.gov.scot/publications/housing-2040-2/

3 HACT (2022), Context and literature review: Developing an affordable housing programme social value evaluation framework and calculator. Shelter Scotland. https://scotland.shelter.org.uk/professional_resources/policy_library/hact_literature_review

4 Institute for Social Value, What is social value? (accessed July 2025). https://socialvalueuk.org/what-is-social-value/

5 Simetrica-Jacobs, HACT (2022). Methodology Notes for Wellbeing Values: https://hact.org.uk/publications/methodology-note-for-wellbeing-values/, Methodology Notes for Exchequer Values: https://hact.org.uk/publications/methodology-note-for-exchequer-values/, and Methodology Notes for Deadweights: https://hact.org.uk/publications/methodology-note-for-deadweights/

6 Scottish Government (2023), Scottish Household Survey: results of the 2022 survey. https://www.gov.scot/collections/scottish-household-survey-publications/#resultsofthe2022survey

7 Scottish Government (2024), Households in Scotland by housing tenure: Scottish Household Survey, 2023. https://www.gov.scot/publications/households-in-scotland-by-housing-tenure-scottish-household-survey-2023/pages/characteristics-of-households-by-tenure/

8 Scottish Government (2025), Housing Statistics 2024: Key Trends Summary. https://www.gov.scot/publications/housing-statistics-2024-key-trends-summary/

9 Scottish Government (2023), Scottish Household Survey: results of the 2022 survey. https://www.gov.scot/collections/scottish-household-survey-publications/#resultsofthe2022survey

10 HACT has applied Version 5 of the UK Social Value Bank as this is the version that has been used in previous interim impact reports for the research project and was in use whilst data was being collected. However, it is important to note that HACT has released a new version of the UKSVB – Version 6, which came into effect for new interventions and activities being delivered from April 2025 onwards. Please note, there are some differences in the valuation of outcome measures between the two versions of the UK Social Value Bank.

11 More details about how the deadweight has been calculated can be found in HACT's methodology guidance notes: Simetrica-Jacobs (2022), Methodology Note for Deadweights. HACT. https://hact.org.uk/publications/methodology-note-for-deadweights/

12 Regarding the temporary to secure accommodation outcome measure, this outcome captures the social value of an individual living in secure housing compared to an individual living in temporary accommodation. The deadweight captures the proportion of individuals in temporary accommodation who would have gained secure housing within one year anyway in absence of intervention. We use the fact that those that are owed Main Duty have to be provided with temporary accommodation to calculate our deadweight. The total number of households who were owed Main Duty in 2019 was calculated. From this, the proportion that had gained secure housing at the end of their Main Duty period was calculated, and this was used as our deadweight. The 'Main Duty' here is language from the Australian homelessness legislation which the underlying calculations are based on; the equivalent in Scotland to this is the duty to provide all unintentionally homeless households with secure accommodation. More details about how deadweights have been calculated can be found in the relevant methodology note: Simetrica-Jacobs (2022), Methodology Note for Deadweights. HACT. https://hact.org.uk/publications/methodology-note-for-deadweights/

13 More details about how the deadweight has been calculated can be found in HACT's methodology guidance notes: Simetrica-Jacobs (2022), Methodology Note for Deadweights. HACT https://hact.org.uk/publications/methodology-note-for-deadweights/

APPENDIX

RESIDENT DEMOGRAPHICS

Table 5: Ethnicity

Ethnicity	Overall #	Overall %
White - Scottish	178	71.2%
White – British	17	6.8%
White - Other British	4	1.6%
White – Irish	1	0.4%
White - Gypsy/Traveller	0	0.0%
White – Polish	5	2.0%
White – Other	4	1.6%
Mixed or multiple ethnic groups	5	2.0%
Any mixed or multiple ethnic groups	1	0.4%
Asian - Scottish	2	0.8%
Asian – British	0	0.0%
Asian - Pakistani	2	0.8%
Asian - Pakistani Scottish	0	0.0%
Asian - Pakistani British	0	0.0%
Asian - Indian	1	0.4%
Asian - Indian Scottish	0	0.0%
Asian - Indian British	0	0.0%
Asian - Bangladeshi	0	0.0%
Asian - Bangladeshi Scottish	0	0.0%
Asian - Bangladeshi British	0	0.0%
Asian - Chinese	0	0.0%
Asian - Chinese Scottish	0	0.0%
Asian - Chinese British	0	0.0%
Other	4	1.6%
African	8	3.2%
African - Scottish	0	0.0%
African - British	0	0.0%
African - Other	0	0.0%

Continued on next page...

Table 5: Ethnicity (continued)

Ethnicity	Overall #	Overall %
Caribbean or Black	0	0.0%
Caribbean	0	0.0%
Caribbean – Scottish	0	0.0%
Caribbean – British	0	0.0%
Black - Scottish	0	0.0%
Black – British	0	0.0%
Caribbean - Other	0	0.0%
Arab	4	1.6%
Arab – Scottish	0	0.0%
Arab – British	0	0.0%
Other ethnic group	14	5.6%
Total	250	100%

Table 6: Gender

Gender identity	Overall #	Overall %
Female	284	70.8%
Male	113	28.2%
Other	4	1.0%
Total	401	100%

Table 7: Age

Age range	Overall #	Overall %
Under 25	43	19.2%
25-34	46	20.5%
35-44	30	13.4%
45-54	35	15.6%
55-64	22	9.8%
65+	48	21.4%
TOTAL	224	100%

We exist to defend the right to a safe home and fight the devastating impact the housing emergency has on people and society.

We believe that home is everything.

Shelter Scotland
Scotiabank House
6 South Charlotte Street
Edinburgh, EH2 4AW

shelterscotland.org

SHELTER SCOTLAND

HACT