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**Housing Experiences and Housing Outcomes: an Application of the Housing
History Methodology to Rural Scotland**

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ABSTRACT

The problems of differential access to housing in rural Britain are widely recognised. Within rural Scotland rising levels of recorded homelessness and council house waiting lists are testimony to increasingly restricted access to housing. However, a continuing emphasis on the urban context within housing and related social science research has resulted in a lack of understanding of how rural communities, and indeed individuals, negotiate and experience the changing housing system.

This thesis explores the issue of access to housing in rural Scotland. While accepting that there have been significant developments in the study of access to housing, these have, primarily, focused on urban housing. Furthermore, given the small size and dispersion of many of Scotland's rural communities, it is suggested that the "traditional" large scale social survey or examination of housing statistics does not provide sufficiently detailed information to allow understanding of access to housing in the rural context. Rather it is advocated that a qualitative methodology is more appropriate. Access to housing is, therefore, examined from the perspective of the individual household. The primary method of investigation is the reconstruction and analysis of the housing histories of individuals who completed their secondary education in 1975 in three rural districts of Scotland, that is, Argyll and Bute, Skye and Lochalsh and Tweeddale, to allow detailed understanding of the influences on individuals' housing experiences and outcomes. The housing histories are considered in the light of information derived from alternative data sources such as housing plans and interviews with housing practitioners. It is concluded that housing histories reflect complex interactions of temporal and spatial factors including the availability of housing, previous housing experiences, employment and income, and personal desires and perceptions. It is argued, however, that the individual experience of housing cannot be divorced from its wider setting. Individual housing experiences are part of the changing nature of housing at a variety of different levels. Furthermore, it is suggested that housing histories are intrinsically geographic in nature and that the housing history methodology can provide important contributions to both housing studies and rural geography.

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CHAPTER ONE: RURAL HOUSING, THE SCOTTISH DIMENSION

1.1 Introduction

The rural dimension of contemporary housing problems is now widely recognised by politicians and academics. Media attention to the plight of local people in country areas has brought the housing crisis in the British countryside to the attention of the general public. Over the past ten years the problems of differential access to housing have emerged as central problems in rural housing research (Rogers, 1987; Shucksmith, 1987a). Despite this increased interest in rural housing, there is still a dearth of information in comparison to urban housing studies. The research that has been undertaken tends to be piecemeal in nature (Rogers, 1985) and rural housing researchers have been slow to engage in either theoretical or methodological discussion about rural housing research (Shucksmith, 1987a). There are, however, a number of features which differentiate the rural from the urban context. In general rural areas tend to have proportionately less council housing and that which is available is likely to be concentrated in the larger settlements (Phillips and Williams, 1982; Shucksmith, 1984). Levels of owner occupation are higher than in cities and the picture is complicated by the presence of tied housing. Like urban areas, the British countryside has experienced a decline in the private rented sector and in areas where tourism is important, many private rented houses are available only on a seasonal basis. In addition to these problems, substantial pockets of sub-standard accommodation have been identified in rural Britain.

In Scotland, the establishment of Scottish Homes (a government quango formed by the amalgamation of the Scottish Special Housing Association (SSHA) and the Housing Corporation in Scotland) resulted in the publication of a number of research projects about rural housing together with a Scottish Homes rural housing policy (see Scottish Homes, 1990a). Pressure from rural authorities, housing associations and campaign groups such as SHELTER have been important in establishing Scottish Homes' remit to tackle rural housing problems. In spite of the increasing availability of information on rural housing there is still an urban bias in contemporary housing research. Moreover, much of the academic research has been undertaken in England and Wales (see, for example, Dunn et al, 1981; Phillips and Williams, 1982). There is still an identifiable need for research into the Scottish dimension.

A number of housing problems can be identified in rural Scotland including the low standard of the existing stock; a lack of houses in the right place at the right time; competition between locals and incomers for housing (HIDB, 1974) and considerable pockets of poor quality accommodation (Shucksmith, 1984; Alexander et al, 1988). These problems are, to some extent, the result of and exacerbated by factors such as low wage levels, high building and transport costs, lack of speculative building and a lack of available land for building in rural Scotland. Furthermore, there appear to be a number of groups within rural communities who are particularly vulnerable to housing difficulty: the elderly, and single person and low-income households. Unfortunately, there is still limited knowledge about how these vulnerable groups are affected by these problems and how they cope with

obtaining a suitable house.

This thesis examines access to housing in rural Scotland. However, rather than examining the role of planning policy or institutional controls on access to housing, it examines access from the perspective of the individual household. The housing histories of individuals who completed their secondary education in 1975 in rural Scotland have been analyzed to allow greater understanding of the factors that influence housing experiences and outcomes. The following three sections of this chapter set the research project within the framework of prior research and the Scottish context while the final section defines the aims of the research and provides a guide to the thesis.

1.2 Rural Housing Research: Still Searching for a Focus?

Housing has become an increasingly important focus for academic studies. Despite multi-disciplinary interest in housing, most of the work has been conducted either in, or referring to, the urban context. Rural housing studies have received comparatively little attention. More recently, there has been an upsurge of interest in rural housing in line with growing concern for the welfare of rural inhabitants and the environment (Shucksmith, 1990a and b; Champion and Watkins, 1991). There have been significant changes in rural Britain which increase the importance of studying rural housing. These include the gentrification of the countryside (Shucksmith, 1990a and b); the increasing number of elderly households; and the separation of housing from the agricultural economy

(Rogers, 1983). However, the housing problems that rural areas are currently experiencing are not "unique" to rural areas but the result of socio-economic changes that are affecting housing throughout Britain. It is the "rurality" of the areas in which these problems occur that alters their dimension. Rural housing studies should not simply be regarded as integral to rural development but integral to housing studies.

Despite increasing interest in British rural housing, the research to date is somewhat fragmented and lacks a cohesive base for study (Rogers, 1985). In addition, there is a lack of theoretical or methodological discussion between rural housing researchers (Shucksmith, 1987a). While it has been acknowledged that there are severe housing problems in many rural areas, there have been few attempts to move beyond identification and description of rural housing problems and the groups of people who compete for housing. In contrast, there have been significant developments in urban housing studies.

Early studies of rural housing considered housing to be directly linked to the agricultural economy, and concentrated on the distinctive styles of housing found in the countryside (Rogers, 1983). Both Rogers (1983) and Pacione (1984) have suggested that this approach to rural housing studies was particularly strong in France in the early twentieth century. Despite the early origins of rural housing studies, rural housing has remained relatively neglected by geographers. Prior to, and during, the early 1970s rural housing studies emerged only when they were clearly defined or topical subjects, for example, second homes and tied

housing (Rogers, 1985). "Similar promptings, particularly since the Housing Act, 1980, have served to keep the topic within the research agenda" (Rogers, 1985, p.87). In general academics have been slow to recognise and investigate rural housing problems and rural deprivation. The recognition that inadequate rural housing is a symptom rather than a result of rural deprivation (Dunn et al, 1981) has been important in the development of rural housing studies. As Robinson (1990, p.389) has argued, rural deprivation and rural housing are closely related to one another:

"When evaluating the extent and severity of rural deprivation, one critical variable to be considered is rural housing - its quality and opportunities of access to the housing stock by different social groups."

The failure to recognise rural housing problems can be linked to the slow realisation of the existence of rural deprivation. The physical appearance of rural areas and the unrealistic notions of a rural "idyll" have been an important barrier in this respect (Knox and Cottam, 1981; Shucksmith, 1984; Speller, 1988). Rural areas are perceived as "spacious rather than crowded, clean rather than dirty, based on real community rather than "lonely crowd"" (Midwinter et al, 1988, p.1). In other words, rurality and deprivation are not considered to be compatible concepts (McLaughlin, 1986). A similar situation applies to rural housing studies. Shucksmith (1984, p.11) illustrated this with what he believed to be a typical response to the suggestion that there are housing problems in rural Scotland: "Surely there are thousands of houses vacant in rural Scotland, and in any case the waiting lists are small?" He responded by pointing out that vacant houses do

not necessarily indicate an absence of demand. They may not be available for a variety of reasons. More recently Speller (1988, p.144), reporting on the housing situation in rural Cornwall, criticised fanciful ideas of rural life-style that preclude acceptance that there are housing problems in rural areas commenting that "what may appear to be quaint or rustic to the tourist can be experienced quite differently by the occupant".

Rural deprivation is hard to identify particularly if one applies criteria used to define and measure urban deprivation. As a result of dispersed populations social and economic problems may not show up in "significant" concentrations in statistical analysis. Furthermore, in the rural context, deprivation takes on a different dimension particularly in terms of "access". A popular exemplar of the fundamental difference between urban and rural deprivation is car ownership. High car ownership in rural areas is often the result of restricted access to services and poor public transport. In other words, the car is an essential item. The necessity of owning a car may result in less disposable income, particularly among low-income households. In these circumstances possession of a car may be interpreted as an indicator (Shucksmith, 1990c) or a cause of deprivation rather than a sign of affluence (Midwinter et al, 1988). It follows, therefore, that when researching rural housing one must be wary of looking for the same patterns or criteria that emerge in urban areas.

Five broad approaches to rural housing research have been identified by Rogers (1985) (see Fig 1.1). The first of these, the spatial analysis of rural housing,

Approach	Outline	Exemplar
Spatial Analysis	Identification of spatial characteristics of housing stock	Phillips and Williams (1983)
Social Welfare	Housing is related to wider context	Dunn et al (1981)
Political Science	Study operation of housing "system"	Newby et al (1978) Phillips and Williams (1982)
Economic	Cost of land and housing supply	Shucksmith (1981) HIDB (1974)
Local Case Study	Focus on a defined area	Winter (1980)

Figure 1.1 Rural Housing Studies (after Rogers, 1985)

outlines the spatial characteristics of rural housing problems. Rogers suggested that while some of these studies tackled policy discussion they were descriptive rather than analytical in nature. The social welfare approach to rural housing links housing to wider issues, such as income and social class, to produce rural typologies while the political science approach focuses upon the operation of the housing system. Rogers (1985, p.88) cited Phillips and Williams' (1982) study of housing allocation procedures in South Hams, Devon as an exemplar of this approach but indicated that it was "less a study in the political science of rural housing than one in the descriptive geography of decision-making". Phillips and Williams' study essentially identified distinct socio-spatial outcomes from local authority allocation procedures and is dealt with in detail later in this chapter. Newby (1979, p.179) explained that the housing system, by determining "who lives where" is an agent of social control which shapes the social composition of villages. The operation of local power structures such as councils and landowners were interpreted as having an important influence in the availability and supply of housing. The fourth approach concerns the economics of rural housing. Rogers suggested that, with the exception of special study areas, such as the Highlands and Islands Development Board's (1974) study of rural housing in the highlands and islands of Scotland was generally neglected. This study examined the need for, and provision of, housing in the Highlands and Islands. The economic aspect of rural housing was highlighted via discussion of the higher costs of providing housing, for example due to transport costs, difficult site conditions and lack of local contractors and labour. Rogers claimed that Shucksmith's (1981) work in the English Lake District, which analyzed the effects of a locals only policy

implemented by the Lake District Special Planning Board, as a desirable exception to the trend. Shucksmith (1987a) identified that despite the implementation of measures to protect locals, house prices continued to increase in the Lake District. In fact existing home owners benefitted because restrictions on who may occupy newly built houses diverted the attention of outsiders to the existing stock, thereby intensifying competition between locals and incomers. Finally, there are local case studies. Rogers (1985, p.88) criticised this approach suggesting that they appeared "polemical rather than academic in tone" and contained a somewhat "superficial blend of spatial and statistical analysis, social concern and political comments". The voluntary sector would appear to be an important source of these types of studies. The problems involved in studying dispersed populations may account for the concentration on smaller areas. There is great diversity between and within rural areas because each area reflects its own unique combination of social, political and historical influences which are fundamental in shaping its housing characteristics. Local case studies can, therefore, be valuable to housing studies but they must also be set within their wider framework. This is largely because the housing situation will reflect a local variation of changes that are taking place at regional or even national level. Without this, local case studies remain polemical. The social welfare approach may be useful in this respect because it relates housing to its wider social and economic context.

The social welfare approach has been important to the study of access to rural housing and the work of Dunn, Rawson and Rogers (1981) is particularly interesting in this respect. They developed a typology of rural housing profiles on

the premise that "if the research worker is interested in the differential capabilities with regard to housing access, he must first outline the main groups of households which compete with each other for housing resources" (p.68). While there are flaws in this approach, it merits attention because it placed rural housing in its wider socio-economic environment and identified different groups who are competing for rural housing. The authors suggested that the rural social groups identified by Ambrose (Fig 1.2) and Pahl (Fig 1.3) are useful to housing studies. Ambrose's (1974, pp.201-202) seven "rough groupings" of households were not derived from empirical data but from general observations which, he claimed, seemed to fit the reality of his study area (the Sussex village of Ringmer). Examination of Figure 1.2 indicates that the availability of income for house purchase and accessibility are the key determinants in the household groups (Dunn et al, 1981). The location of housing and participation in the social life of the village seemed to be strongly influenced by the availability of private transport. Ambrose suggested that households without cars were discouraged from living in villages while the wealthiest households did not live in villages because of a shortage of four-bedroomed houses. However, having two cars enabled them to live in seclusion outside the villages (Shucksmith, 1990a).

In contrast, Pahl's (1966, pp.1146-1147) classification of eight categories, each with differential access to housing was developed with the specific aim of application to housing policy (Fig 1.3). His typology was not based upon a specific village but on analysis of field studies and surveys undertaken in the South-East of England during the 1960s. The typology takes into account individuals' motivations

HOUSEHOLD GROUP	LOCATION OF HOUSING
1. "those who have capital and can afford a house of 'character' and can run two cars"	outside village
2. "those who can afford a four-bedroomed house and can run a car"	frequently in a nearby town due to shortage of four-bedroomed houses in village
3. "those who can afford a three- or two-bedroomed 'semi' (or could until the 1972 price rises) and can run a car"	increasingly in villages
4. "those in a similar position but who cannot run a car"	may be located in village but will be disadvantaged in terms of high cost of living
5. "those who cannot afford to purchase but whose situation enables them to gain a council house and who can run a car"	increasingly in villages
6. "those in a similar situation but who cannot run a car"	may be located in village but will be disadvantaged in terms of high cost of living
7. "those who cannot afford to purchase, cannot get a council house and who live in privately rented accommodation"	largely excluded from village life due to lack of private rented accommodation

Figure 1.2 Ambrose's Household Groupings

(Ambrose, 1974)

<p>1. Large Property Owners</p> <p>Landed society/ capitalist families This group have few links with the local social element</p>	<p>5. The Retired</p> <p>This group have a variety of financial backgrounds and a variety of reasons for moving to rural villages</p>
<p>2. Salaried Immigrants with some Capital</p> <p>Those seeking a rural lifestyle, attracted by a particular house or plot rather than the village as a social element</p>	<p>6. Council House Tenants</p> <p>Two main types of council house - the standard 3-bedroomed house and the old peoples' bungalow. Pahl suggested that the size of the council sector reflected past rather than present needs of the agricultural population.</p>
<p>3. Spiralists</p> <p>Employees of large organisations who are obliged to change their locations to progress in employment. These people may look for a particular place (a house in a village with a vague notion of quality of life) rather than a particular house or plot.</p>	<p>7. Tied Cottagers and other Tenants</p> <p>The rural poor with a combination of low wages, isolation and poor housing. Tied tenants are at the mercy of landlords.</p>
<p>4. Those with Limited Income and Little Capital</p> <p>Reluctant commuters forced out of towns because they cannot find housing at a price they can afford. This group will be in the family-building stage of the life-cycle.</p>	<p>8. Local Tradesmen and Owners of Small Businesses</p> <p>An essential element of the population that has no specific housing problem (Pahl added this group for completeness).</p>

Figure 1.3 Pahl's Rural Social Groupings

(Pahl, 1966)

for staying in a village, how this relates to individual perception of the village (Shucksmith, 1990a) and how households interact to form the village community. While accepting the value of Pahl's typology, Dunn et al (1981) identified several omissions: second home owners, occupants of mobile homes and winter lets and members of the armed services.

Dunn et al's typology was based on a cluster analysis of 30 variables derived from the 1971 Census small area statistics. From this they developed seven rural housing profiles which, they suggest, allow deeper understanding of the rural housing system because they rely on socio-economic variables rather than isolated variables such as tenure, social class and basic amenities. Two main types of rural areas were identified: the traditional rural areas and those that have progressively come under urban influence. Seven groups were identified and are illustrated in Figure 1.4. In this typology housing tenure and car ownership are the principal determinants of housing quality (Shucksmith, 1990a). The authors claimed that the first three categories are more truly "rural" and have closer links with each other than with the remaining four. The other four categories demonstrate urbanising characteristics and are more closely linked with each other than the first three. Like Pahl's typology, second homes were not included in the profiles. The authors explained that this was because second homes were not included in the census data but were subsumed in the private rented category.

<p>1. Agricultural: farmworkers</p>	<p>Privately rented accommodation that may be tied to accommodation. Housing quality lower than average.</p>	<p>5. Owner-occupiers: high status</p>	<p>Characteristic of urbanising trend. High status households are located near major centres of employment. Includes metropolitan villages.</p>
<p>2. Agricultural: farmers</p>	<p>Rented accommodation is common. Housing is relatively poorly equipped with standard amenities. Underoccupation is common due to elderly age structure and tendency for larger houses.</p>	<p>6. Armed forces</p>	<p>High proportion of heads of households employed in armed services. Private rented furnished accommodation is common. Generally younger age structure.</p>
<p>3. Owner-occupation</p>	<p>Elderly age-structure and relatively poor housing quality. In more accessible areas elderly age structure results from in-migration of retirees and out-migration of younger people.</p>	<p>7. Local authority housing</p>	<p>Distinctive socio-economic pattern of tenants. Employment is typically in manual and skilled manual sections.</p>
<p>4. Transitional rural</p>	<p>(Located in the central core of metropolitan England). Accessible countryside strongly influenced by urban influences, balanced age structure, strong employment indicators. Contains young married couples with both partners working, and mobile home dwellers</p>		

Figure 1.4 Rural Housing Profiles (Dunn et al, 1981)

The above typologies are useful in that they identify that there are different social groups within rural communities but they provide little explanation of how households arrived in these housing positions and the potential outcomes that result from their present and past housing experiences. More recently Shucksmith (1987a; 1990a and b) has developed a typology of rural housing classes which highlights their differential housing opportunities as well as their current position in housing. His ideas incorporate contemporary concerns about gentrification of the countryside and the welfare of local inhabitants. While recognising the usefulness of Dunn et al's typology he was critical of the fact that it was based on similar enumeration districts rather than housing status groups arguing that it was "far from clear" out how "such a typology of rural social groups emerges from a classification of EDs" (Shucksmith, 1990a p.76) and that the typology failed to identify the diversity of social groups within each cluster of enumeration districts. Furthermore, he maintained that the works of Dunn et al, Ambrose, and Pahl cannot be regarded as an attempt at class analysis. Shucksmith developed a rural housing typology which drew upon the Weberian concept of class as a function of market power which is expressed through labour and property markets. He highlighted the changes that are taking place in British rural communities, particularly gentrification, and claimed that acquisition of rural housing provides access to both social status and a lifestyle that is perceived as idyllic. Furthermore, the maintenance of the accumulative potential of home ownership in the countryside relies on continuation of this culture and restricted access to housing. In this scheme housing becomes a vehicle for social change in rural Britain. Shucksmith's typology of rural property classes (Fig 1.5) stressed the

LOW INCOME, LOW WEALTH GROUPS	MORE PROSPEROUS GROUPS
<p>1. Young persons - often single persons and young couples from the immediate area. This group tends to seek private rented accommodation, winter lets, mobile homes or share with parents.</p>	<p>5. Indigenous owner-occupiers, tradesmen, farmers and landowners. This group have considerable choice in owner-occupation and their interests lie in inflation of house prices and maintaining a low-wage economy.</p>
<p>2. Other tenants of private rented accommodation and tied accommodation. Often in low paid traditional rural occupations. This group have little prospect of council housing or other tenancies.</p>	<p>6. Retirement migrants and pastoral migrants. This group have capital from the sale of a previous home, probably in an urban area, and, therefore, have wide choice in the owner-occupied sector.</p>
<p>3. Pensioners - locals or migrants now facing financial difficulty. This group could be in any tenure. Those in owner occupation may have difficulty maintaining their property and, therefore, its value.</p>	<p>7. Holiday home buyers. To some extent this group are similar to group 6 but have less capital because they have a house to maintain. They may, therefore, compete with the low wealth groups for the cheaper end of the owner-occupied markets.</p>
<p>4. Local authority tenants - a small and relatively fortunate group - eligible to buy housing at a discount.</p>	<p>8. Commuters who choose to live in a rural environment, rather than in a particular community.</p>
	<p>Groups 5, 6 and 8 have a predisposition to preventing further development, thereby, favouring inflation of house prices.</p>

Figure 1.5 Shucksmith's Rural Housing Classes

(Shucksmith, 1987a; 1990a and b)

accumulative potential of home ownership rather than housing consumption but identified a number of groups with differential housing consumption opportunities. There were two main groups in the typology. The first were low income and low wealth groups who rent accommodation or are denied access to rural housing. The other group have capital to invest in rural housing and were classified as more prosperous groups. The essential component in the classification was, therefore, whether a household can afford to buy a house.

The typology is useful in that it outlines both the differential outcomes of those competing for access to housing and considers the conflicting interests behind rural housing opportunities. However, it fails to mention essential incoming workers who may fit into either of the two major subdivisions. There are two main drawbacks to the model: first, it neglects housing supply, an issue identified by Shucksmith; and secondly it oversimplifies, if not negates, the action of the household. The latter problem is common to all four typologies discussed and runs the risk that while we know what groups or classes of households face housing difficulty in rural Britain, we do not fully comprehend how they arrived at their current housing positions. Shucksmith did, however, point out that his typology is not rigid and would require modification according to local circumstances.

There is a real need to understand how people in rural areas obtain access to housing and negotiate their way through the housing system. While studying the role of the individual households in housing studies has become more respectable (Forrest and Murie, 1985a and b) much of the housing research that has

examined issues such as access to housing has relied on large scale social surveys which are insufficiently detailed to permit in-depth analysis, or have stressed the role of housing managers and institutions in determining housing outcome (see for example Phillips and Williams' (1982) study of local authority allocation policies in South Hams, Devon). Most of the work has been urban biased and there is a dearth of information on how rural households experience and perceive their housing circumstances.

There is a clear need for detailed qualitative analysis of household experiences in both the urban and rural contexts. However, any such work must not underestimate the value of housing research that has already been undertaken. The following section, therefore, sets a wider context for the research project by examining some of the trends that may affect access to rural housing together with the findings from previous research.

1.3 Housing Access: a Review of the Issues

It was proposed at the beginning of the chapter that rural housing problems are a "rural" manifestation of changes that are taking place in housing at both regional and national levels. It is, therefore, important to consider some of the wider trends that have occurred in housing and their implications for the study of access to housing in rural Scotland.

One of the most notable changes in British housing is the expansion of home-

ownership. In Scotland, home-ownership increased from 35.4% of the housing stock in 1979 to 54.1% in 1989 while housing rented from public authorities fell from 49.1% of the total housing stock 1979 to 41.7% in 1989 (Scottish Office, 1990). Housing research by Forrest and Murie, (1986) has shown that government spending in housing is being redistributed in favour of owner occupation at the expense of public housing. The reduction in public expenditure for council housing has affected both urban and rural areas. Drastic cuts in capital allocations have meant that local authority spending power is continually decreasing. Shucksmith (1987b, p.25) indicated that for Scotland "as a whole, the level of investment by Local Authorities has been reduced by half in real terms over the last decade, and rural areas have not been exempt. Between 1976 and 1986 capital allocations fell by 68% in real terms". The Housing Support Grant has been withdrawn from most authorities and although rural and remote authorities retain this, it fell by 86% and 58% between 1979 and 1986 for the rural and remote authorities respectively (Shucksmith, 1987b p.25). This has resulted in reduced levels of local authority new-build, and rapid rent increases. The smaller rent base in rural authorities means that costs incurred to tenants will be higher.

Despite continued emphasis by research workers that reduction in public spending has severely disadvantaged public housing, both the major political parties have converged on the idea that home ownership is a basic and natural desire (Short, 1982). However, there are problems in home ownership. In 1983 the Scottish Development Department (SDD) found that 37% of Scotland's

amenity deficient housing was in the owner-occupied sector (Shucksmith 1984, p.4). It is also questionable whether the expansion of home ownership reflects a widespread expression of an innate desire to own one's house. Forrest and Murie (1986) argued that the variable pattern of owner-occupation expressed through council house sales reflected a combination of local circumstances rather than an ambition for home ownership. Otherwise one would have to conclude that the variable pattern reflected variation in the 'natural' desire to own. Furthermore, they pointed out that the cost of council house purchase varies from place to place even after discount. Sewel, Twine and Williams (1984) found spatial variation in the level of council house sales in Aberdeen with higher levels of council house sales on estates which were more popular and had higher socio-economic profiles. In addition levels of sales of semi-detached and terraced houses with gardens were disproportionately higher than those for flats. They also found that the district valuer was assigning valuations that were too low in comparison with the valuations the houses would have received had they been in the private sector.

While reduced public expenditure on housing has been to the detriment of public housing, it does not necessarily follow that there has been a reduction in public expenditure on housing. Forrest and Murie have argued that the reduction in public expenditure on housing is part of a wider restructuring of the welfare state towards "subsidised individualism", that is, a change from collective welfare provision to individualised benefits. They argued that as a result of these processes, council housing (and its tenants) is becoming increasingly marginalised and residualised. Subsidies to public housing have been reduced but subsidies to owner-occupation

through, for example, Mortgage Interest Tax-Relief at Source (MIRAS) continued to increase. Martin (1988b, p.93) indicated that mortgage interest relief increased from £1,450 million in 1979/80 to £3,500 million in 1985/6: "an amount greater than the cost of housing benefit". Malpass (1990) pointed out that the provision of tax relief on mortgage interest came to £4,750m. in 1987/8 to which he added "the estimate of £3,500m. represented by the exemption of owner-occupied dwellings from capital gains tax" and argued that this overshadowed "the amounts of public expenditure on council housing, despite the rhetoric of targeting people in need" and that it represented "a major redistribution of financial support for housing" (pp.21-22). Subsidies to home owners have also been criticised as inequitable since neither outright owners, who may be low-income households, nor householders on state benefits receive subsidy through MIRAS (Doling and Stafford, 1987). In addition, Doling and Stafford were critical of MIRAS as a method of assisting government objectives of expanding home ownership because, in their words, "trends on mortgage arrears and possessions continue to rise sharply and arguably indicate that under present arrangements the limits of owner occupation are being reached" (Doling and Stafford, 1987 p.82). Increased levels of repossessions also lead one to question the extent to which expansion of home ownership actually represents improved access to housing.

The changing level of expenditure on public housing has not only led to a decline in public housing. It has changed the role of the public sector in the provision of housing. An important theme in the literature on housing trends is the notion that council housing is playing an increasingly residual and marginal role in the

provision of housing. In other words, the sector is increasingly catering for the most vulnerable groups of society who are having to occupy the poorest sections of the stock. The concept of residualisation of the council stock received considerable attention in the early 1980s when debates focused on whether or not residualisation was actually taking place and, if so, what the mechanisms of the process were. There is little doubt now that the council sector has changed in its role. Reduction in local authority new-build, public expenditure cuts and council house sales have all contributed to this process or sets of processes.

English (1982) vehemently argued that residualisation was taking place and that council house allocation procedures produced distinct concentrations of poor and deprived tenants. He questioned the criteria used by councils to assess need and suggested that the allocation of housing according to "need" may reinforce the notion of council housing as a welfare tenure. This point is particularly interesting since, in theory, council housing is allocated according to need. English suggested that reforms of subsidy and tax (to the benefit of tenants) would help solve the problem, and proposed a differential rent structure to reflect the heterogeneous nature of the stock and the variety of tastes among tenants. For poorer tenants, the ability to gain access to the more popular council stock would depend on the level of rebate available. Clapham and MacLennan (1983) agreed that there was a need to reform housing subsidies and management but questioned the validity of English's residualisation thesis arguing against the concept and that English did "not suggest criteria when a public housing stock can be identified as being residualised" (Clapham and MacLennan,

1983 p.10). Instead they suggested that the declining status of council housing could be interpreted as a reflection of councils' more exacting allocation procedures in the light of lengthening waiting lists "that is, the poorest still get through" (Clapham and MacLennan, 1983 p.10). Council housing was, therefore, interpreted as succeeding in its role of housing provision. Clapham and MacLennan claimed that English's idea of a differential rent structure would make it more difficult for the poor to gain access to the better quality more expensive housing. Malpass (1983), reviewing Clapham and MacLennan's critique of English's work, agreed that English's definition of residualisation was vague but he did not dispute the fact that residualisation was occurring. He suggested that a set of processes are involved in residualisation and that the composition rather than the size of the tenure is the most important criteria for assessment. Interestingly, Clapham with Kintrea (1986) later dismissed the price-mechanism as a direct cause of residential segregation in Glasgow's public sector housing partly because of the availability of rent rebate. They also raised the important point that residualisation should not be confused with contraction of the council house sector. It is possible, as Forrest and Murie (1983) have shown to have a small council house sector that is neither residual nor marginal.

Residualisation is not the result of tenure specific processes. Forrest and Murie (1983; 1988) suggested that residualisation should be considered in its wider social and economic context and interpreted residualisation as part of a wider reorientation of state policy which manifests itself at its worst in council housing. Forrest and Murie (1983, p.465) suggested that the private rented sector was being

transformed from its role as the classic residual tenure and becoming "proportionately more middle class, serving those in the initial stages of housing careers, careers which are likely to progress to relatively advantaged positions in the home ownership sector (for example, students and newly married young professionals)". On the other hand "the marginalised poor have always tended to be in the worst housing in each tenure and to have greatest difficulty in negotiating access to and through the housing market. What is new in the present situation is the level of concentration in the public sector especially as the private rented sector declines and in a period in which the 'residuum' is increasing in size as a consequence of economic and employment changes" (Forrest and Murie 1988, p.82). Forrest and Murie identified five elements which illustrated the complexity of the residualisation process (Williams, Sewel and Twine, 1986a) and its qualitative rather than quantitative nature: 1) the size of the public sector indicating that a small council house sector is not necessarily residual; 2) the quality of housing which must be referred to relative standards of housing; 3) the characteristics of the tenants, in terms of social class, noting that residualisation can take place in areas of both homogeneous and heterogeneous characteristics; 4) the nature of past and present policy and changes in housing and 5) the extent and nature of means testing and the selectivity in paying subsidies which they suggest reflects policy aspects and characteristics of tenants but must be set in wider context of "other measures of quality of service or of changes in employment, income and occupation." (Forrest and Murie, 1988, p.75). Forrest and Murie (1983) identified three key processes which most adversely affect council housing: increasing market dominance and marginalisation of certain housing consumer groups;

increasing marginalisation of the surplus labour force who are increasingly denied political expression and bargaining power; and the uneven impact of the economic recession.

The complexity of the concept of residualisation and the changing role of the council house sector is illustrated in the amount of discussion it has generated. The residualisation debate is fundamental to access to housing because it questions who is actually gaining access to council housing. Reduction of local authority housing while the need for housing continues to increase could result in further residualisation of council housing in that there will be a stronger link between low income groups and poor quality housing (Murie, 1988). The supply of council housing has not solely been the result of changing government policy. The sale of council housing has an important role to play, principally via the reduction of the stock of the council sector and the removal of the better quality housing from the stock. This has potentially severe effects in rural areas.

The introduction of a tenant's Right to Buy their council house was presented as a way of extending freedom of choice and home ownership to those who would have, otherwise, been unable to purchase their home. Over 200,000 public sector dwellings have been sold to sitting tenants since the introduction of the Right to Buy in Scotland in 1980 (Twine and Williams, 1991 p.1). The basic argument against council house sales is that rather than extend home ownership, the "best" council houses in the better areas will be sold and those tenants who are unwilling or unable to buy will be left in the least desirable

housing. Previous studies have shown that "the higher the level of deprivation in an area the lower and the more concentrated the level of sales would be" (Foulis, 1985 p.61) and that "purchasers are drawn disproportionately from non-manual occupations and non-purchasers are drawn disproportionately from manual occupations" (Williams, Sewel and Twine, 1986a p.279). However, it is not simply the number of council house sales that is of importance. Williams et al (1986) stressed the qualitative link between council house sales and residualisation suggesting that the level of sales relative to the size of the stock is more important. This may have particular significance in rural areas where levels of sales are higher (Foulis, 1985) and the stock smaller. Shucksmith (1988) indicated that the level of council house sales in rural Scotland exceeded levels of completion and forecasted a decline in both the quality and the quantity of the stock. This may initially suggest that council house sales will lead to residualisation of the council sector in rural Scotland. However, bearing in mind earlier arguments about the nature of residualisation it is difficult to establish whether higher levels of sales in rural areas will necessarily lead to residualisation: "all that can be said is that the rural stock is likely to shrink faster than the urban stock" (Williams and Sewel, 1987 p.84).

Reduction in available council housing coupled with the decline in private rented accommodation means that low-income groups are facing increasing problems of access to adequate housing. They are restricted from house purchase and have to rely on a declining rented sector. Council house sales have extended access to owner-occupation in terms of the numbers of households who are home

owners but only to selected, and generally wealthier tenants (Foulis, 1985; Sewel et al 1984; Williams et al 1984; 1986). Foulis (1985) found that the majority of tenants who purchased their council house were in their late thirties and forties and tended to have one or more adults in full-time employment. The young and the unemployed were significantly under-represented. This can be explained in terms of access to finance since young people are less likely to be established in a career and command high salaries. Nor are they likely to have occupied the dwelling long enough to qualify for a significant discount. Non-manual and skilled manual workers were over-represented among council house purchasers in Scotland leading Foulis (1985, p.33) to suggest that:

"The 'right to buy' seems to be speeding the extension of home ownership in to the skilled manual group though not further down the socioeconomic scale."

It would, therefore, seem more appropriate to agree with Williams, Sewel and Twine (1986a, p.284) that "despite the low prices paid for the council dwellings, purchase seems to be a realistic option only for the more affluent tenants. In this sense there is no 'right to buy', but rather the opportunity to buy if you can afford to do so."

While Right to Buy facilitates access to housing to a select group of tenants there remains a question of how the removal of these houses from council stock affects prospective tenants. Houses may be sold to long term tenants who are unlikely to move but one must ask what would have happened if the house had not been sold. In rural areas this is complicated by the possibility of selling houses as second homes. It would seem, given the trends in council house new-build, that these

potential applicants will be increasingly less likely to be offered council housing unless they coincide with the relevant authority's definition of need. Alternatively they may seek accommodation in the declining private rented sector (including housing associations). The Right to Buy has made home ownership available to a significant number of people but the extent to which it has extended access to home ownership remains questionable. Twine and Williams (1991) studied the resale of public sector dwellings in Scotland and found that prices obtained for resold dwellings varied with location and that resold dwellings sold at considerably higher prices than they were purchased for but at between 10-30% lower than the average price in the mainstream private sector. However, the resold dwellings were not at the bottom of the market but filled a "niche in the low to middle price range" (Twine and Williams, 1991 p.v). The results of their survey of current owners of the resold dwellings led them to conclude that:

"the resold dwellings widen choice within home ownership for specific groups of households, but have a less effective role in increasing access to owner occupation. By widening choice and increasing supply there will, of course, be a filtering effect and some downward effect on prices generally which will, *ceteris paribus*, extend home ownership down the income scale. It is not possible to estimate the extent of this with any accuracy, but since the number of resales is small compared to the housing stock as a whole the effect will be slight. Only in particular locations where the number of resales, perhaps supplemented by resales of local authority dwellings, is significant relative to the stock as a whole, is the effect on local house prices likely to be other than marginal and access to home ownership extended significantly." (Twine and Williams, 1991, p.40)

It should be noted, however, that the authors were investigating the resale of

SSHA/Scottish Homes and Livingstone Development Corporation dwellings rather than the public sector as a whole. Furthermore, they pointed out that when asking about attitudes to areas among current owners of the resold dwellings they were discussing the least problematic and most popular sections of the public sector stock.

Low Cost Home Ownership (LCHO) and Shared Ownership (SO) have also been promoted as vehicles for the expansion of home ownership. Fielder and Imrie (1986) criticised LCHO schemes in Glasgow for not significantly extending home ownership. They claimed that LCHO (which involve a combination of production subsidies, low-cost schemes, equity schemes and mortgage guarantee schemes for first-time purchasers) only provide easier access to owner occupation during the first purchase for when a house is resold, the second buyer does not benefit from incentives such as 100% mortgages or the provision of kitchen equipment. As with council house sales, it is possible to question the extent to which LCHO schemes extend owner occupation to low-income groups. Fielder and Imrie (p.269) proposed that in the case of Glasgow the provision of smaller dwellings made "a real contribution" in "extending home ownership in the light of falling household sizes and the dearth of small dwellings in Glasgow's pre-existing housing stock" but that they had made a lesser impact than council house sales. They found that the householders entering this accommodation were more affluent (with incomes higher than the Scottish average) and in non-manual or skilled occupations. These householders, they suggested, would be more likely and able to enter home ownership at a later date. In Glasgow, at least, LCHO had done little

to extend home ownership to low income groups. They concluded (p.271) that LCHO was "something of a misnomer given the relatively high cost of housing, the relative affluence of those entering the schemes and the disproportionate number of Glasgow's population on low incomes".

Shared ownership schemes, between a household and, for example, the local development corporation, are another form of LCHO. By allowing the purchaser to "staircase" by purchasing shares of the house they can eventually own the dwelling completely. If resale takes place prior to the household owning the dwelling the equity from the sale is divided between the household and the appropriate organisation. A household who staircases to 100% ownership can sell its home on the open market and, therefore, the second-hand purchaser does not benefit from the scheme. The National Agricultural Centre Rural Trust (NACRT), who believe that shared ownership has a potentially important role for low income groups in rural areas, suggested that households should not be allowed to staircase to 100% to ensure that low income groups continue to benefit from such schemes. This is important in the rural context because of the possibility of resale as a second home. Scottish Homes have recognised this in their rural housing policy which favours the extension of low cost home ownership but prevents resale as second homes (Scottish Homes, 1990a).

There have been attempts to extend the private rented sector via the Housing (Scotland) Act, 1988. The Business Expansion Scheme was extended to letting companies in an attempt to make private renting a viable and profitable business

enterprise. However, doubt has been cast on whether this will make the private rented sector more accessible to those on low incomes. The likelihood of higher rents combined with restrictions on housing benefit could make it harder for low income households to obtain access to accommodation in this sector. Furthermore, as the Business Enterprise Initiative applies for only five years and is shortly to be withdrawn there is concern about the viability of such companies after the five year period.

Rural housing studies are, therefore, set within the complex background of the changing nature of housing. However, there are a number of factors which combine to produce a "rural" dimension to housing problems. Generally lower incomes in rural areas, high house prices relative to local incomes and the problems of access to services, employment, and social contacts exacerbate rural housing difficulties.

1.4 Access to Housing: Housing Versus the Householder

Many housing studies to date have been policy-orientated or "managerialist" in nature in so far as they have concentrated on the operation of the housing "system". It has been argued that the policy orientation in housing research stems from government funding of housing research and a relative lack of theoretical work which "tends to be sustained over long periods by researchers with secure university positions" (Kemeny, 1988, p.209).

The managerialist approach is based on the idea that access to housing is controlled by "gatekeepers" such as building societies and local authorities and that the actions of these gatekeepers have spatial outcomes in both the council and the owner occupied sectors. Managerialist approaches to owner occupation have focused on the role of building societies as the main source of mortgage finance (see for example Merret and Gray, 1982) and as agents of social control who, through their mortgage allocation processes, create inequities in the distribution of dwellings. Boddy (1976) examined the role of building societies in social formation and provides a good example of managerialist research. He claimed that in order to understand housing problems, it is necessary to examine the deeper structure of society and the roles played by institutions in the creation and maintenance of this structure. In other words the "problems of housing production and allocation must therefore be seen as surface manifestations of the deep structure of social formation" (Boddy, 1976, p.58). His work incorporated the belief that building societies play an important role in the creation and maintenance of social formation arguing that building societies through the creation and maintenance of debt encumbrance promote stability and reproduction of the prevailing social formation. This is because households with long term future debt will resist social and economic changes which may endanger the value of their property both as security and as a capital asset. In doing so building societies thereby reinforce their own viability.

Boddy (1976, 1980) argued that the lending policies of building societies are biased in favour of particular households and houses. This view has been

reinforced by others such as the SDD (1979) and Short (1982) who have indicated that whether or not a building society grants a mortgage depends on the income of the applicant, and the nature and location of the proposed dwelling. This can have significant spatial outcomes. "The significant point to be made is that societies' lending policies, aiming to ensure what they consider adequate mortgage security, create areas of older mainly inner-city housing where they will only rarely lend" (Boddy, 1980 p.71). Building societies are, however, reluctant to admit that they operate red-lining policies (Boddy, 1980; Short, 1982). According to Short (1982, p.130) red-lining can be detrimental not only to applicants' ability to purchase accommodation of their choice but also to the future viability of these areas:

"Building society policy can become a self-fulfilling prophecy in respect to these inner city areas. The societies refuse to lend because they consider the area to be too run down. But by their very action of withdrawing the lifeblood of mortgage finance they hasten deterioration. Existing owners cannot sell, few can buy, and property maintenance declines. Policies of rehabilitation and improvement are predicated upon the existence of finance for owner occupation. If this is lacking it is difficult to stop further deterioration".

In the rural context not only are building societies reluctant to lend in the more remote areas, there is also a distinct shortage of local branches (SDD, 1979).

In the study of council housing, managerialist approaches concentrated on the allocation procedures and policies of local authority housing departments. Gray (1976, p.35) argued that although households have a role in determining house location, local authority allocation policies and procedures are such that it was

"inappropriate to assume that individual households decide their own housing situation, or to question them about preferences and choices, unless we first understand how and why household activity is structured within a set of managerial restrictions." While investigating council house allocation procedures in Hull he found that they operated to the disadvantage of many applicants through an inherent discrimination against low status low income groups. The socio-spatial outcomes of council house allocation were interpreted in terms of the management of a scarce resource.

Henderson and Karn (1984) also found that the preconceptions of housing staff were important to applicants' housing outcomes when they investigated racial discrimination in housing in Birmingham. Their research suggested that an applicant's housing situation depended on whether they were regarded as "respectable" or "disreputable" tenants/applicants. Furthermore, they found that the situation was worse for applicants who were members of a racial minority. The idea of housing as a scarce resource was used to help explain racial discrimination in house allocation. Racial discrimination was not interpreted as a fundamentally psychological problem but as "culturally sanctioned rational responses to struggles over scarce resources." (Henderson and Karn 1984, p.121).

There have been fewer studies of council house allocation in rural areas. Phillips and Williams (1982) studied access to council housing in South Hams, Devon and found socio-spatial outcomes resulting from the allocation policy. They indicated that housing need in rural areas is similar to that in urban areas but rural

households faced additional problems of accessibility. Accessibility was important in applications for council housing. There were fewer council houses available in the more rural areas and a strong centralisation trend among applicants for council housing. This led them to suggest that "although accessibility is not frequently cited as a reason for rehousing applicants their actual real preferences suggest strong centralization trends, which would actually serve to improve accessibility for most applicants" (p.313). They identified a clear spatial dimension to the success of council house applications:

"In summary, then, the allocations procedure can be seen to serve reasonably well those wishing to be rehoused locally within towns and those wishing to move into the towns. Least well served are those wishing to move between parishes, especially in rural areas" (p.317).

Council house allocation has important socio-spatial outcomes in the Scottish context. Twine and Williams (1983) found social segregation in both the private and public sectors of Aberdeen's housing stock. This was attributed to the operation of a price-mechanism in the private sector and to bureaucratic allocation systems in public housing. Rather than concentrating on segregation from the perspective of allocation procedures, they analyzed the distribution of deprived households finding most to be resident on the deprived estates. However, there was a substantial number of deprived households outside these areas which suggests that area based policies are unable to reach all those who need them. Twine and Williams also raised the issue of "constrained choice". The idea of constrained choice links the role of the decision-making household to wider social, economic and administrative processes. In terms of the Aberdeen study,

it was interpreted as the ability to say "no". The basic idea was that households in greater need of housing are less able, and consequently less likely, to refuse an offer of housing. As the degree of need increases, the likelihood of refusing an offer decreases. Councils can take advantage of this in their allocation policies to reduce time spent on allocating housing. As a result, households in greatest need of housing are often offered and obtain the poorest quality housing in the least desirable areas.

While managerial approaches are useful in helping understand the complexity of the housing system, it is difficult to disentangle the role of the managers/gatekeepers from the role of the householder. Furthermore, they tend to overemphasize the role of gatekeepers and oversimplify the actions or decisions of the households involved. Means (1988) acknowledged that council house policies operate to the disadvantage of the least powerful groups but pointed out that council house policies can also be manipulated. In his study of the housing situation of elderly households he challenged the idea that the elderly are entirely at the mercy of powerful social and economic forces arguing that "the strength of these forces may, indeed, be tremendous but the case studies [in his research] are suggestive of the ability and willingness of elderly people to assess potential housing options before them" (p.418). In addition, while early literature considered managers or gatekeepers to be the independent variables in access to housing, discussions have moved onto acknowledge that the managers themselves operate within the wider confines of social and economic forces. "In other words although managers allocate scarce resources they do not themselves create scarcity" (Forrest and Murie, 1988 p.77).

In examining council house allocation in Glasgow, Clapham and Kintrea (1986 p.52) emphasised the role of the consumer rather than that of the manager in the rationing process, believing that "the consumer of housing is in a good position to judge which dwelling would suit him best". They found marked segregation in council house stock and a "clear relationship between the popularity of housing areas achieved and income, socioeconomic group and family life-cycle" (p.58). Since the Glasgow housing department does not directly collect information on applicants' income, discrimination on this basis could not take place. Clapham and Kintrea suggested that social segregation could result from one of four factors. First, they suggested that differential treatment of homeless, transfer and new applicants would result in discrimination against low income groups. Second, households bring different preferences to the allocation and these vary with income. Third, "different income groups receive different kinds of offers even allowing for the differences in preferences" (p.62) and fourth, the differential propensity to refuse offers by income group. Like Twine and Williams, the authors believed that the ability to refuse an offer of housing was an important element in determining housing fortune. The operation of a price-mechanism was rejected as a reason for refusing housing since this was rarely quoted by tenants to be a disincentive. In addition the availability of housing benefit would reduce the cost of higher rents. One must, however, question the extent to which applicants express their true preferences or needs when applying for housing. Waiting lists and transfer lists are frequently criticised as sources of information on housing need (see, for example, Shucksmith, 1984 and Martin, 1988b). An important question is whether households are expressing their real needs for

housing or what they believe to be realistic needs, that is, what they think is more likely to secure them a house. While researchers cannot deny the role of the applicant, they must try to understand the extent to which households can express their own desires and preferences.

Access to housing has an important link with residential relocation. However, residential relocation has largely remained of interest to migration studies rather than housing studies. The focus has, therefore, been on factors that influence migration, for example, life cycle requirements and employment. While laboratory-type models of decision-making can help the researcher understand the various elements of the decision-making process, one must question the extent to which they can be tested in reality (Munro, 1987). Furthermore, large-scale surveys undermine the role of the household in the relocation process. The combination of macro- and micro- level study of the decision-making process of households moving into the countryside by Harper (1991) is useful in that it helps our understanding of the complexity of housing moves. She produced a detailed model of the household relocation process (Fig 1.6) which identified three key elements: the catalyst, which prompts the household to change its dwelling; the arena, which is the area where the search for a new house is carried out; and the focus or ultimate reason for location (pp.27-28). The model is useful in that it indicates the enormous number of factors that influence relocation, many of which cannot be quantitatively measured. Factors such as personal perceptions and personal associations with an area are important along with life-cycle stage, employment and housing.

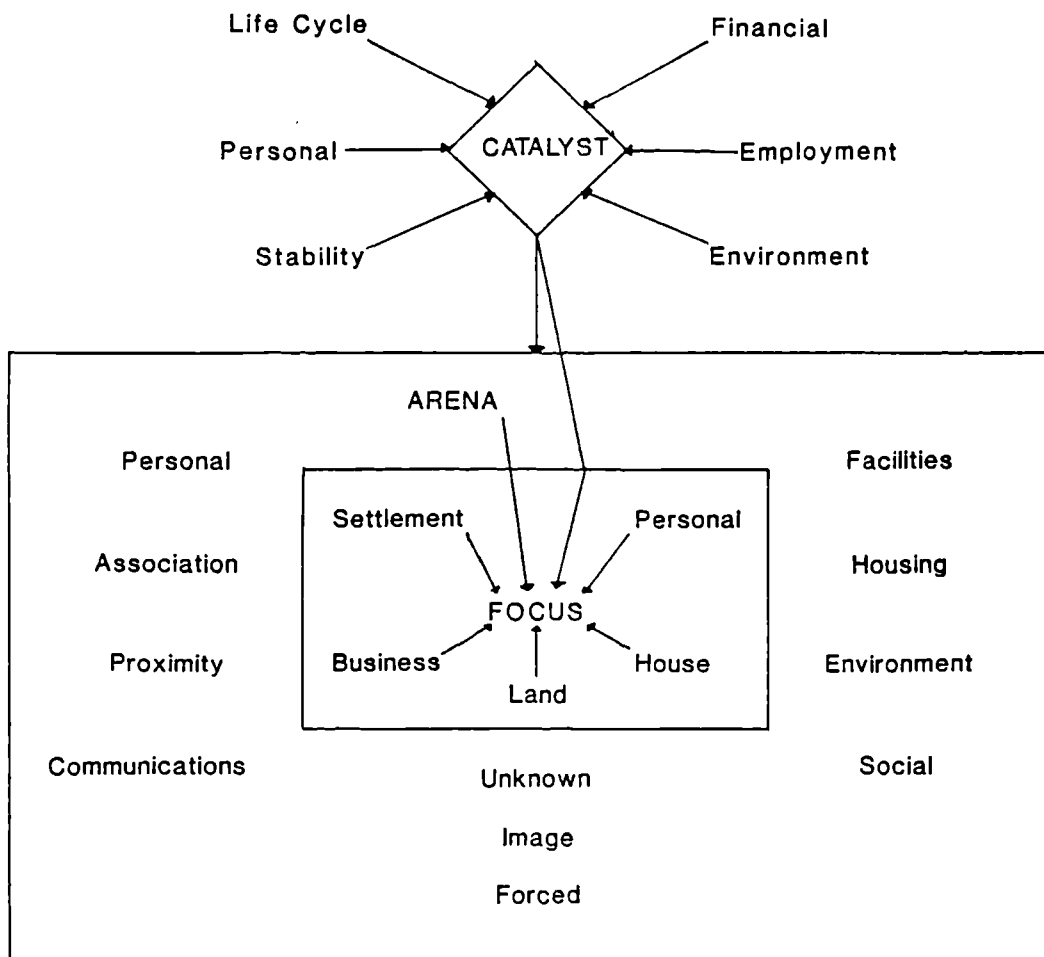


Figure 1.6 The Household Relocation Decision Process

(source: Harper, 1991, p.27)

The previous paragraphs have shown that while we may understand how the housing system operates there is still limited information about how this affects households or the household perspective of housing. Understanding the qualitative experience of housing is fundamental to understanding relocation and access to housing. While many migration studies have highlighted the factors that lead to relocation they have paid little attention to the housing experiences that lead to or result from relocation (Forrest and Murie, 1990). They are, therefore, of limited use to housing studies.

Housing has a dual role in society as a social "need" and a service (Franklin, 1990) and there is, therefore, a need to understand individuals in their homes and their experiences. Understanding housing experiences is fundamental to understanding access to housing since it allows the researchers to examine how people operate within the housing system and the extent to which external and internal influences shape relocation. The need to understand experience lends itself to detailed qualitative research. Within human geography qualitative methodologies are proving to be a valuable contribution to knowledge and understanding of a wide range of issues (see, for example, Eyles and Smith, 1988). Qualitative research can be equally valuable in housing studies. Forrest and Murie (1985; 1987a and b) reconstructed the housing histories of occupants of two contrasting areas in Bristol and obtained valuable information on residential relocation, for example, the significance of employee benefits in middle class housing histories and a lack of a common housing "ladder". The study also allowed the authors to analyze internal and external constraints operating on the

households. The value of the study is widely recognised but the authors can be criticised for their failure to provide a conceptual analysis of housing histories (Clapham et al, 1991). However, the high quality information obtained on housing outcomes and housing experiences suggests that the methodology may be useful when investigating the influences on housing outcomes in rural Scotland. The problems of conducting a large scale survey in areas of widely dispersed population make the methodology more appealing.

Housing is a complex issue which has attracted a multi-disciplinary interest. There are clearly a number of constraints which operate on households. The extent to which they can successfully negotiate the housing system is largely dependent upon these factors. In many respects access to housing can be treated as a geographical problem. The characteristics of the area in which a household is currently located, possible destinations, and perceptions and experiences of particular locations are important factors in the relocation process and housing experiences and outcomes. In rural areas the "rurality" adds a new dimension. Detailed qualitative analysis can provide valuable information with which to improve understanding of access to housing.

1.5 Scotland's Rural Housing Crisis

The preceding sections of this chapter identified some of the main points of rural housing research relevant to this study and highlighted that despite increasing interest in rural housing, it has remained under-researched in comparison to the

level of interest in urban housing. Rural housing is linked to issues of economic and social development in the countryside and necessarily involves consideration of such matters as the gentrification of the countryside, social and cultural diffusion, urban encroachment into rural areas and the need for conservation. Rural housing issues are, therefore, emotive because they involve a conflict of interests (see for example, Shucksmith 1990b). Despite increased awareness of the severity and complexity of rural housing issues, the Scottish dimension has remained relatively under-researched.

There is a housing crisis in rural Scotland. High house prices relative to local incomes, a lack of readily available private rented accommodation and increased pressures on local authority stock have made it increasingly difficult to obtain housing. The trend towards smaller households and the emergence of rural areas as potential destinations for commuters, holiday makers and retirement migrants have increased the pressure on rural housing.

There are several dimensions in the Scottish rural housing crisis including high levels of substandard accommodation (HIDB, 1974; Shucksmith, 1984; Alexander et al, 1988); a lack of accommodation for those on low-income (MacGregor et al, 1987) and unequal competition between local and migrant interests in rural areas (HIDB, 1974; MacGregor et al, 1987). Inflexible building regulations and high transport costs, restrictive planning legislation, high building specifications and the absence of economies of scale have resulted in a lack of speculative building within rural areas and a tendency for new housing to be directed

towards the luxury end of the market. Owner-occupied dwellings are, therefore, in limited supply. As a result of drastic cuts in public expenditure, council house sales without compensatory new-build, and low levels of turnover in the council stock, rural council housing has become increasingly difficult to obtain. Despite the shorter length of waiting lists in rural areas "a person who joins the council waiting list in an urban area is far more likely to be offered a tenancy in the foreseeable future than someone waiting for rural council housing" (Shucksmith, 1990a p.97).

Many parts of rural Europe have high levels of substandard accommodation (Rogers, 1983). A report from the SDD (1979) and subsequent work by Shucksmith (1984) identified substantial concentrations of poor quality housing in rural Scotland. Furthermore, these problems were most severe in the more rural and remote areas, and the worst housing tended to be occupied by elderly or crofting households (Alexander et al, 1988; Shucksmith, 1990a). In October 1987 there were an estimated 24,851 dwellings in remote and rural Scotland below the tolerable standard defined by the Housing (Scotland) Act (Alexander et al, 1988) and it was suggested that rural dwellers are three times more likely to occupy substandard housing than the average Scot. However, there is reason to believe that the problem of poor quality housing may have been seriously underestimated. Local authorities who have conducted house condition surveys found that they underestimated the amount of below tolerable standard housing within their areas. "The most revealing recent survey in rural Scotland, however, must be that conducted by the Environmental Health Officers at Nithsdale District

Council. By 1986 they had examined 90% of the pre-1964 private housing stock, and discovered that they had previously underestimated the BTS stock by at least 100%" (Alexander et al, 1988 p.14). In addition the dispersed housing in many rural areas means that Housing Action Areas, the principal mechanism of improving substandard accommodation in urban areas, are not always appropriate to rural areas (MacGregor and Robertson, 1987), although there have been some notable examples such as the Western Isles. The high cost of repairs, particularly in relation to local incomes and levels of grant (MacGregor and Robertson, 1987), compound this problem. However, while Alexander et al were critical of the amount of financial aid supplied to rural areas they suggested that rural authorities have been passive in trying to tackle house conditions. The high levels of substandard accommodation in rural Scotland are not only a significant problem in themselves but testimony to "the inability of certain social groups to gain access either to adequate housing or to adequate finance with which to improve their homes" (Alexander et al, 1988 p.14).

The problem of restricted access to housing is further highlighted by examination of local authority housing waiting lists. Table 1.1 indicates that waiting lists in remote and rural authorities increased substantially during the 1980s with rural and remote authorities experiencing increases of 40% and 35% respectively between 1981 and 1990. Scotland as a whole (including New Town and SSHA stock) experienced an increase of 20% in the waiting lists between 1981 and 1990. In addition to the increased size of the waiting lists, the ratio of council stock to applicants fell from 7:1 and 6:1 in 1981 in rural and remote areas respectively to

	Waiting List Applicants 1981	Waiting List Applicants 1990	% change (list)
Rural Authorities	19,174	26,900	40.29
Remote Authorities	8,005	10,787	34.75
Scotland (Districts)	137,054	171,660	25.25
Scotland (incl. New Towns and SSHA)	151,651	182,715	20.48

Table 1.1 Waiting List Figures, Scotland

(source: Shelter, 1990a)

4:1 for both rural and remote areas in 1989 (Shelter, 1990a).

Homelessness is the most severe manifestation of restricted access to housing. Both the remote and rural areas of Scotland have experienced significant rises in the level of recorded homelessness. Between 1983/84 and 1990/91 the increase in homelessness, as indicated by the number of households applying for housing under the terms of the Housing (Scotland) Act, 1987, in remote and rural areas was higher than that recorded for urban areas and Scotland as a whole. Rural and remote authorities experienced increases of 140% and 162% respectively while urban authorities experienced an increase of 103%. The corresponding increase for Scotland as a whole was 109% (Table 1.2). However, these figures underestimate the true severity of the extent of homelessness in Scotland since they refer to the number of households applying for housing and not the actual number of people within these households. In addition neither single people nor childless couples are recognised to be in "priority need" under the terms of the homeless persons legislation (Shelter, 1990). Furthermore, only a small percentage of applicants could realistically expect to be housed. "Of the 3,257 homeless applicants in rural districts in 1986/7, only 872 (25%) were adjudged to be in priority need. Remote authorities managed to accept 318 (42%) of their homeless applicants as priority cases" (Alexander et al, 1988 p.11).

Despite the problematic nature of the figures above (the difficulties of using these figures are discussed in detail in chapter two) they provide a clear indication that there are severe problems of access to housing in rural Scotland. This research

	1983-84	1987-88	1988-89	1989-90	1990-91	% Change 1983-84 to 1990-91
Rural Authorities	1,927	3,430	3,290	3,751	4,635	140.53
Remote Authorities	510	883	891	1,277	1,339	162.55
Urban Scotland	14,045	24,872	24,755	26,532	28,547	103.23
SCOTLAND	16,482	29,185	28,936	31,560	34,521	109.45

Table 1.2 Homelessness in Scotland

(source: Shelter, 1989, 1990, 1991)

project attempts to improve understanding of the experiences of individuals as they negotiate access to, and through, the housing system. The concluding sections of this chapter, therefore, provides an outline of the aims of the project and a guide to the thesis.

1.6 The Research Problem in Context

Given the evidence of an increasingly restricted supply of housing in rural areas the original aim of the research project was to investigate access to housing among low-income households in rural Scotland. However, as a result of a pilot study, the aims were modified slightly to reduce the emphasis on low-income households. Housing histories were used as an analytical tool to provide "real-life" experiences of the housing system in order to:

- a) identify the main problems faced by individuals trying to gain access to housing in rural areas;
- b) develop an understanding of how individuals in rural areas perceive their own housing situation;
- c) develop an understanding of how individuals in rural areas tackle obtaining accommodation;
- d) identify what inhabitants believe to be the main restrictions on access to housing in rural Scotland;
- e) develop a methodology which is suitable for rural areas and creates a conceptual understanding of housing histories.

The longitudinal dimension of housing histories was used to determine how housing experiences varied through time and space. Housing outcome was, therefore, interpreted as a product of the convergence of temporal and spatial factors. A number of assumptions were made in the application of the housing history methodology, in particular the ability of individuals to explain their previous experiences and perceptions. The implications of these assumptions are discussed in the following chapter. Given the lack of data and theoretical discussion on Scottish rural housing the research was investigative and aimed to identify the important issues in access to housing as perceived by individuals rather than testing a set of preconceived ideas.

1.7 Guide to Thesis

This chapter has outlined a number of issues which are relevant to the national housing situation as well as those specifically related to rural Scotland. Throughout Britain important changes in housing are affecting all types of tenures. Home ownership is expanding at the expense of the rented sectors, and the nature and function of the rented sectors is changing. It is against this background that individual households negotiate the housing system. This study is an attempt to understand the factors that shape housing outcomes within this system.

Chapter two provides a detailed outline of the methodology employed, together with an explanation of why a qualitative approach is most appropriate in the rural

context. The theoretical issues and problems surrounding the use of a qualitative methodology are also examined. Chapters three to six (inclusive) present the results of the research. Chapter three outlines the housing background of each of the three study areas while chapter four deals with the participants in the study. Chapters five and six examine the findings from the interviews and discuss their implications in terms of understanding access to housing. The final chapter provides the general conclusions and discussion pertaining to the study. The final section of chapter seven presents recommendations for further research and argues that the potential value of qualitative studies in rural geography and housing studies is considerable.

CHAPTER 2: METHODOLOGY

2.1 Researching Access to Housing

In chapter one it was suggested that despite increasing interest in Scottish rural housing problems, most of the recent research has consisted of short-term projects geared towards the provision of information for Scottish Homes and that there is a lack of long-term academic investigation of Scottish rural housing. Nevertheless, it is evident that there are severe housing problems in rural Scotland. There are, for example, substantial concentrations of substandard accommodation, lengthening waiting lists and rising levels of homelessness. Despite this, knowledge and understanding of access to housing in rural Scotland remains limited.

The shortage of Scottish rural housing research has resulted in a lack of guidelines for researchers on how to investigate access to housing. The information which is available tends to criticise the more "traditional" housing research methods such as analysis of local authority waiting lists (NACRT, 1987; Martin, 1988a). This can be explained by considering the size and dispersion of rural settlements and the urban bias inherent in statistical indicators of socio-economic stress such as the General Needs Index. "Rural" problems are less likely to occur in sufficient densities to show up in socio-economic indicators of need but this does not necessarily mean that the problems do not exist. The NACRT (1987, p.12) have recognised that "a serious problem is being obscured

by applying urban criteria to the villages. At the very least, it must be accepted that a small scale problem is a very large problem to those affected and that, if it escapes official measurement it does not escape observation and demonstration in very clear terms by other means."

Furthermore, it is questionable whether information sources such as local authority waiting lists provide adequate information on the true extent of housing need. Local authorities vary in their criteria for admission to the waiting list and in their methods of allocating housing and as a result waiting list figures provide the researcher with little more than an indication of the number of applicants to the local authority for housing. It is naive to assume that everyone in need of housing will apply to the local authority. Perception of the local authority's definition of housing need together with long waiting lists may discourage individuals from applying. In rural and remote areas the council stock is often small or non-existent and turnover in stock is relatively slow. This may further discourage applications or even affect where applicants request to be housed. As Eildon Housing Association (1990, pp.28-29) has recognised:

"Waiting list information almost certainly underestimates the amount of housing need as local people often only place their name on the list if rented houses are available. This means that waiting lists tend to reinforce the existing rented housing stock pattern and small villages in the landward areas will only generate a waiting list when there is a scheme being built in the area."

Eildon Housing Association also identified that the completion of new houses will not necessarily result in shorter waiting lists. Alternatively, the availability of new housing may unleash latent demand for accommodation:

"By completing schemes, particularly in rural areas, waiting lists are created as local people perceive the possibility of a decent house at an affordable price without having to leave the community they relate to." (Eildon Housing Association, 1991, p.5)

A further complication with waiting list data is that applicants for council housing do not necessarily express their "true" needs or preferences on application forms but submit what they consider to be "realistic" applications (Twine and Williams, 1983; Clapham and Kintrea, 1986; English, 1987) that is, what they think is realistic or more likely to get them a house. This could apply to the area preferences expressed by applicants (see, for example Phillips and Williams' (1982) work in South Hams, Devon which found centralisation among applications to the local authority) and need not be restricted to local authority housing nor to the British context. In a survey of residential choice and constraint in New Zealand, where owner occupation is the more popular tenure, Thorns (1980) found that respondents displayed equal preferences for suburbs and rural areas near the city but when asked to express realistic choices, the city suburbs came first followed by rural areas. One should also consider that applicants may have applied to more than one local authority and, a degree of over-representation is, therefore, possible.

Local authorities are aware that their waiting lists are unreliable estimates of the true extent of housing need within their districts. Skye and Lochalsh District Council (1989, p.5), for example, has recognised that "the Waiting List will tend to underestimate demand in areas where the District Council has little or no housing stock as applicants will tend to select areas where they perceive their

chances of being provided with acceptable housing as being stronger." In these circumstances, waiting lists reflect existing patterns of perceived opportunity rather than housing need.

One must also consider the extent to which application forms are created to fit bureaucratic ideals, that is, to facilitate easier data management. In North West Sutherland, for example, applicants are placed on one area waiting list only (MacKay Consultants, 1990). Application forms might not allow the applicant to express their true reasons for applying for a house and often represent a household containing more than one person, thereby, masking the true numbers. One must, therefore, consider the size and composition of households on the waiting list.

Shucksmith (1990a, pp.62-64) provided a particularly strong argument why council house waiting lists underestimate housing need and identified four reasons for this. First, some categories of need are not admitted by councils, for example, the restrictions previously applied to owner occupiers, and the way in which applicants are organised into lists, for example, by being placed in a list other than the priority category, applicants can, effectively, be denied access to council housing. The increasing length of the waiting lists identified in chapter one combined with slowing turnover of council housing are likely to exacerbate this problem. Second, perceptions of chances of being housed, a lack of council houses and an absence of lists may discourage people from applying. This will, to a large extent, depend on the policy of the relevant local or housing authority. It was previously indicated

that in North West Sutherland applicants are allowed onto only one list. This research project identified areas such as Skye and Lochalsh that had waiting lists for areas with no houses. Lochalsh and Skye Housing Association holds list for areas where there are no houses because they encourage applicants to express their true preferences. This provides the Association with a make-shift indicator of housing demand. Nevertheless, they still experience an upsurge in applications when building is in process. Third, Shucksmith suggested that as a result of the low level of provision of council housing in villages and the slow turnover of stock, people know that there will be few vacancies in the foreseeable future. In other words, there is a potentially high latent demand for housing which is not expressed through the waiting lists. Fourth, expression of need may be diverted, for example, by joining waiting lists other than those of the desired village because the chance of a vacancy may be higher in a larger town. As a result, Shucksmith (1990a, p.64) claimed that:

"any study of inequitable access to housing which rests on an analysis of council waiting lists (expressed need) can only be partial. The analysis of council waiting lists is a valuable part, but only a part, of the study of rural housing advantage and disadvantage. "

It is questionable, then, if waiting lists reflect the true dimensions of the housing situations of the applicants. Realistically, waiting lists, compiled by local authorities provide little more than a snapshot of demand for council housing at a fixed point in time. As such, they mask the underlying complexity of the local housing situation. This, to a certain extent, can be overcome by comparing waiting lists over a range of time periods in conjunction with, for

example, allocation records. Waiting lists do provide valuable information on housing circumstances, particularly when it is difficult to obtain information on households in the private sector. Twine, Sewel and Williams (1986) identified a number of potential uses for waiting lists. They can be used to examine the following: the points total required to obtain housing in different areas and the percentage of applicants with that number of points housed in each area per year; the geographical distribution of flows into and out of the stock; the changing proportion of applicants requiring houses of different sizes; the absolute numbers and the characteristics of applicants for the transfer list, where they go and the sorts of houses they vacate. However, one is left wondering how they compare to reality, whether the household circumstances of applicants altered since they initially applied to the council, or how they are coping with housing difficulties. In other words "while it is usual to look at the waiting lists when housing problems are being discussed, they do not show the true extent of human misery being caused by the failure to provide adequate homes" (Oban Housing Association, 1983). Furthermore, relying on analysis of waiting lists focuses research on one sector of the housing market. One must also consider individuals who may be looking for accommodation (and possibly be in need of housing) but are not considering the local authority as an option or, alternatively, are not eligible to apply to the local authority for housing.

Records of homelessness are equally problematic. Chapter one highlighted alarming increases in homelessness in rural and remote Scotland. These figures, however, reveal only the number of applications made to the local authority

under the Homeless Persons Legislation (Part II Housing (Scotland) Act). In many rural areas homelessness can be hidden as, for example, when young couples live with their in-laws and when families occupy caravans.

Finally, bearing in mind that the focus of the research is on experience of housing, it is questionable whether relying on these information sources would provide the type and quality of information required for analysis of household experiences. A study of this kind needs detailed accounts of how individuals found accommodation and the difficulties they experienced. In addition while waiting list and homelessness statistics can be valuable, one must consider the experiences of individuals in a variety of tenures and housing circumstances.

This research project aims to develop an understanding of the nature of the difficulties individuals face when trying to gain access to housing in rural areas and of the underlying complexity of household decision-making. Given the reservations about the use of "traditional" statistical methods, this study attempts to understand the situation from the point of view of rural inhabitants to provide a "realistic" analysis of access to housing in rural Scotland. A qualitative rather than a quantitative approach, based on reconstruction and analysis of housing histories of individuals from rural Scotland was, therefore, adopted.

The housing experiences of individuals were reconstructed during in-depth interviews in which the interviewee was questioned about his or her housing

experiences. The concept of residence histories or careers is not new. Thorns' (1980) work in New Zealand led him to suggest that residential histories were an important constraint on housing because whether or not a household had been in owner-occupation was an important factor in determining their ability to build up equity on property. The idea of housing careers and histories has been variously applied in housing studies but the main application in the United Kingdom is Forrest and Murie's (1985a and b, 1987b, 1991) work on housing histories in two contrasting areas of owner occupied housing in Bristol. This study identified different levels of community integration and mobility and the importance of employee benefits in middle class housing histories. An important assertion in their work was that they questioned the idea of a common housing ladder where everyone proceeds up the rungs to progressively better quality and more expensive accommodation "rather there are different ladders; some housing experience does not involve more than one rung; and some involve leaping to a higher rung without using those below." (Forrest and Murie, 1985a, pp.27-28). Forrest and Murie preferred to use the term housing history rather than career as it was less judgemental than the notion of a career (personal communication, 1990).

As mentioned previously, the study of access to housing has strong links with residential relocation and it was suggested that the position of residential relocation within migration studies resulted in neglect of the critical role of housing in the relocation process. The concept of life-cycle has been important in studies of residential relocation but it can over-generalize the complexity of family life. For example, Thorns (1980, p.66) warned against over-concentration on the

demographic aspects of housing demand to the "neglect of the social aspirations of the household which may be independent of their stage in the life-cycle". The idea of "careers", however, takes account of the complexity of household structure, relates structure to tenure and may also be class specific" (Forrest and Kemeny, 1982, pp.210-211). Housing histories (or "careers") are useful in that they provide information across the tenure categories which can be placed within the wider operation of the housing market and socio-economic systems. For example, Ineichen (1981) proposed that when investigating the housing decisions of young households: "examination by means of the career approach will illustrate the ways motivation is restricted and shaped by housing choice available, in other words, one of the processes by which structure is formed. It will demonstrate how the involvement of young people in the housing market serves to expand rather than reduce existing social inequalities" (p.257). While the concept of a housing career has been applied in earlier studies, the researcher decided to adopt the less judgemental term "housing history."

The housing histories analyzed in this study were constructed during semi-structured open-ended interviews. The use of structured questionnaires can result in a loss of flexibility in qualitative interviewing (Patton, 1980/90) because the interviewer is largely confined in terms of the questions or topics that can be addressed within the interview. However, in this case it was the most appropriate technique to apply. The research focused on a very specific set of experiences in the participants' lives and it was essential to obtain as much information as possible about these experiences. The use of a semi-structured

interview format allowed the researcher to control the "conversation" to a certain extent and to question participants specifically about a number of aspects relating to their housing histories. This proved useful with "vociferous" participants because it provided a degree of control over the interview and helped discourage digression. On the other hand, if a participant was somewhat reserved the questions provided them with a set of issues to focus upon and consider rather than relying on the participant to reconstruct their experiences unprompted. Forrest and Murie (1985a) also decided to use semi-structured interviews because "there is little point in producing rich accounts which are unusable. It was preferable to sacrifice some of the richness for a basic framework around which other information could be moulded" (p.7).

Another advantage of the semi-structured format was that because participants were asked to remember details over a considerable time-period, the questions could be designed to aid recall. The use of a "questionnaire" allowed consistent use of prompts throughout the interview process. McCracken (1988) (pp.24-25) argued that a predetermined questionnaire does not pre-empt the open-endedness of the qualitative interview and identified it as indispensable because the investigator covers all the "terrain" in the same order while "preserving in a rough way the conversational context of each interview". It allows the correct use of prompts which can be difficult to recall and reformulate. It "establishes channels for the direction and scope of discourse", and it "allows the investigator to give all his or her attention to the informant's testimony".

On a more practical level, it proved to be difficult to tape-record the interviews. Often, participants would have young children or pets present, or rooms were designed in such a way that the quality of recording was poor. The predetermined interview schedule facilitated easier note-taking. Notes were, as far as possible, taken verbatim to prevent loss of detail. A further advantage of a structured format was that it reduced the lengthy sorting process involved in the initial stages of qualitative data analysis because the information was already "ordered", that is, the responses were recorded directly with the questions. Furthermore, the interviews were often concluded by an informal discussion. In some cases this provided valuable and useful information which was noted once the researcher left the participant's home.

The use of open-ended questions and qualitative analysis provided detailed information on access to housing and the problems that can affect rural inhabitants, together with an indication of the complexity of housing issues. In some ways, questions in closed questionnaires are easier for respondents to answer because they are designed to allow respondents to fit their responses readily and unambiguously into the preconceived categories developed by the researcher. Open-ended questions, however, require the respondents to retrieve the relevant information entirely on their own from their own "resources" and express their opinions in their own words (McCracken, 1988). The complexity of the derived data reflects the complexity of human experience and decision-making. Closed questionnaire formats often produce data in a form that is readily analyzed but they can also suppress the true complexity of the respondent's circumstances.

On a number of occasions it was found that participants' previous experiences were far more complex than their original responses indicated. A number of demographic questions, for example, were asked during the preliminary stages of the interview to allow classification of responses at a later date and to enhance the participant's own anonymity (which was guaranteed). It was found that when asked about marital status, some female participants replied that they were single. On closer questioning, however, it was discovered that participants had previously been married and subsequently divorced, or were living with partners.

Despite the plethora of practical reasons for the adoption of the housing history methodology, it is necessary to question its theoretical validity. There are a number of important theoretical issues to consider in terms of analysis, interpretation and presentation of the data. The historical nature of the information raises the possibility of post-facto rationalisation of experiences and one must question the extent to which the participant's rationalisation and subsequent articulation of life-events have been altered by the passing of time and new life-experiences. Furthermore, questions must be raised about the ways in which participants articulate their experiences, thoughts and beliefs to the researcher. Despite the open-ended nature of the questions and the guarantees of anonymity, participants may alter their responses to those that they think they are expected to give. In addition there may be some information that although pertinent, they do not wish to reveal. This is an important consideration during the artificial conversation of the interview where participants are asked to reveal intimate details to a stranger. It is also possible that the interviewer will fail to understand the true

significance of a participant's response without detailed knowledge of the underlying life-experiences. The extent to which the interviewer or researcher can achieve this level of understanding is limited (Denzin, 1989). The interviewer's interpretation of the personal accounts as revealed during the interviews and the subsequent articulation of the results and the data can also be questioned. Presentation will vary according to the audience to whom it is presented and the audience will vary in its interpretation of the data (Denzin, 1989). These considerations may become even more significant when questioning Gaelic-speaking participants. The theoretical questions surrounding the method are discussed in more detail in section 2.4.

2.2 The Pilot Study

A pilot study of the method was centred on the town of Callander, in Stirling District, Central Region (Fig 2.2, Appendix 1). Callander lies in close proximity to the main urban and industrial areas of Central Scotland and is, therefore, subject to commuter pressure. The pilot study focused upon the experiences of individuals from the point of formation of an independent household, that is, on leaving the parental home. This differed from Forrest and Murie's study in Bristol which considered housing histories over the entire life span of the individuals interviewed. In an attempt to trace individuals who had lived and grown up in rural areas, former pupils from the local secondary school, McLaren High School, who completed their education in 1975 were identified from the register of withdrawals. Using 1975 as a cut-off date provided a "sample" of young

households who were likely to have left their parental home and had some experience of trying to obtain accommodation. In addition, 1975 coincides with the date of local government reorganisation in Scotland. Local authority boundaries have remained relatively intact since then and they are the level at which council house data is supplied.

Using a combination of telephone directories and electoral registers it was possible to identify the addresses which were still occupied by households of the same name. By tracing individuals in this way it was also possible to avoid what Rowland (1979, p.24) called the problem of "reverse cohorts" in residence histories which are defined by a "common characteristics at the terminal point in time". Introductory letters requesting participation in the study were issued on the assumption that if a potential participant no longer lived locally the letter would be forwarded to their current address.

Introductory letters were issued to 61 households. Out of the 47 replies 15 agreed to participate in the study (Fig 2.1). The interviews lasted from half an hour to three hours in length depending on housing experiences. The majority of the questions were open-ended to allow the participants to express their own opinions and experiences. Participants were questioned about a wide range of issues associated with their housing experiences, for example, the dates on which they moved; the size and composition of the household at the time of the move; their reasons for moving and choice of tenure and house-type; their employment and income; their levels of satisfaction with their accommodation and

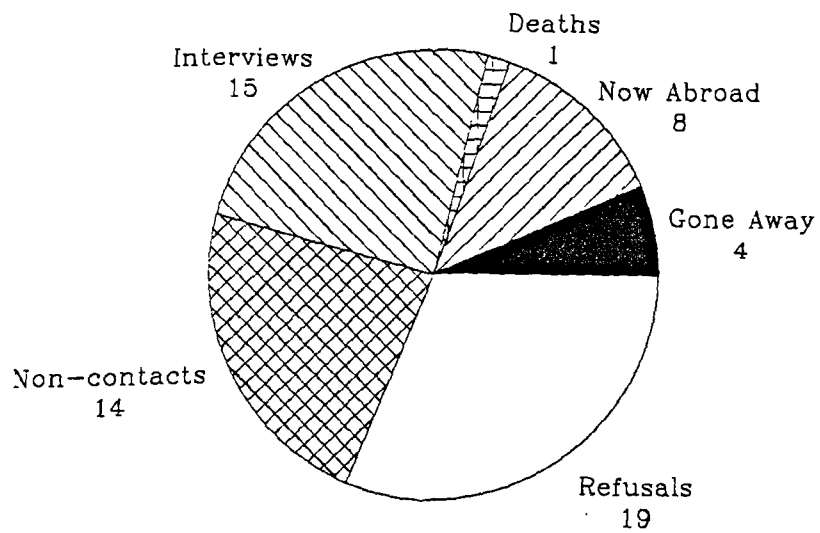


Figure 2.1 Pilot Study Response Rate

any difficulties they experienced in obtaining accommodation.

The interviews provided information on a wide variety of housing circumstances but six main issues emerged. First, there were low levels of housing satisfaction both in terms of the participants' housing situation and the plight of others. Second, it was not only low income households who had experienced difficulties in gaining access to housing. Third, there were two dimensions to "access" to housing: 1) *availability* - there were few houses available either to rent or buy and 2) *obtainability* - when houses became available there was intense competition for them, in other words, the houses that became available were not always obtainable. Fourth, there seemed to be intense competition among locals for housing which was exacerbated by competition from outsiders and "great white settlers", that is, incomers to a rural community, often from England or one of the large cities in Scotland but with no previous local connection with the community. Fifth, a common complaint regarding the owner-occupied sector was the lack of a "middle-market". Houses were commonly referred to as being cheap but uninhabitable or too expensive. Finally, it quickly became apparent that personal contacts and local information were an important method used to gain access to accommodation.

With regard to the competition for housing it was found that in terms of the local authority stock, a common complaint was that any houses that became available were used to house "outsiders". In addition, once the "outsiders" (or incomers) were housed they did not stay long. Participants suggested that the local authority

should allocate these houses to locals and house the incomers elsewhere. Stirling District Council try to house people locally where possible and must, of course, fulfil their statutory obligation to allocate houses to the homeless and priority need cases before dealing with the rest of the waiting list. In terms of the owner-occupied sector, the intense competition between villagers seemed to be exacerbated by outsiders and "great white settlers" who could outbid locals for housing. This appeared to have a dual effect. Locals were often priced out of the market and they sometimes had to pay prices they could not afford in order to secure accommodation. One woman felt she had been forced to move into an overcrowded flat due to a lack of alternatives and that she and her husband "had" to "pay over the odds" to ensure that they obtained accommodation.

It was suggested above that personal contacts were important in facilitating access to housing. These contacts were built up over a considerable period of time: over the fourteen years since leaving school. This raised the question of how recent school leavers obtain access to housing in rural areas. The exercise was repeated for individuals who left McLaren High School in 1985. The majority of the participants were still living in their parental home. Of those who had left home, most were staying in private rented accommodation in an urban area, and had left to pursue higher or further education. However, it proved substantially more difficult to conduct the study of this group and they were excluded from the main body of the research. There was also a huge amount of data generated from the former pupils who left school in 1975 and it would have been impossible to

analyze the information from another group of individuals.

The pilot study provided a wealth of information but several issues had to be addressed before extending the study. The first related to the value of housing histories. While they provided interesting accounts one must ensure that they are more than a collection of interesting stories. This can be achieved by relating the common themes identified to the wider socio-economic context. Forrest and Murie (1985b, p.7) identified the need to relate housing histories to the wider context in their study of Bristol suggesting that "the method of life histories or biographies focuses attention on individuals confronting and negotiating social structures. The individual histories are interesting in themselves. But in drawing conclusions from them it is important to relate individual experience to perspectives on class and social relations and or the nature and role of housing and housing decisions".

An additional concern was the slow and time consuming process of tracing participants especially when relatively few were eventually interviewed. However, the quality and volume of the information far outweighed the time and effort spent collecting it. Much of the information obtained could not have been obtained from any other source. Due to the fact that participants were encouraged to explain their housing experiences in their own words, they felt the interviewer was taking a real interest in their situation. Few participants had any difficulty in providing the information required.

As one of the original aims of the study was to focus upon the plight of low

income households in rural areas an important criticism of the pilot study was that few of the respondents were in low income households at the time of interviewing. The inability to persuade low income groups to participate in research is not a problem restricted to the housing history methodology but a problem endemic to all types of social survey. The housing histories alleviated this problem because their longitudinal dimension identified periods during which the respondents received low incomes. This provided a useful base for comparison together with information on whether the types of difficulties faced changed with changing household circumstances through time. Moreover, it was found that housing difficulties were not restricted to low-income groups. Nevertheless, the introductory letters were, however, revised slightly to try to persuade more individuals to take part.

A final criticism of housing histories, and this method in particular, was whether they were "ethnocentric", that is, was the study concentrating on the plight of locals at the expense of considering the problems that may be faced by other members of rural communities? In one sense the housing histories avoided the problem of ethnocentricity because they not only examined the problems of people who lived in rural areas all their lives (although not necessarily in the same area) but provided comparison with people who moved to the city and later moved (or planned to move) to a rural area. In addition, a number of participants spent most of their housing histories in urban areas. The omission of groups such as "incomers" and second home purchasers must be acknowledged. It was not possible to deal with these groups within the confines of the study.

After considering the above questions, the researcher decided to focus the main body of the research upon three local authority areas: Argyll & Bute (Strathclyde Region), Skye & Lochalsh (Highland Region) and Tweeddale (Borders Region) (Fig 2.2, Appendix 1). The three study areas were chosen to reflect varying degrees of rurality in Scotland with differing social patterns, economic and political control. Argyll and Bute is a remote area on the west coast of Scotland. Some parts of Argyll are easily accessible from Glasgow while others remain remote from the mainland of Scotland. Skye and Lochalsh is also a remote authority and lies north of Argyll and Bute on the west coast of Scotland and Tweeddale is a rural area within commuting distance of Edinburgh.

2.3 Research Procedure

Tracing participants

The initial point of contact to facilitate access to the Registers of Withdrawals at the secondary schools within the study areas was the Director of Education of the respective Regional Councils. In the case of Argyll and Bute the researcher corresponded with the Divisional Education Officer. Once permission had been granted for access to the registers, a mutually convenient date was organised for a visit to the secondary school for retrieval of the data. The names and addresses of former pupils were identified from the Registers of Withdrawals, and not the pupils' progress records. The Register of Withdrawals simply records the name, address and date of leaving of pupils (and sometimes the name of parent or

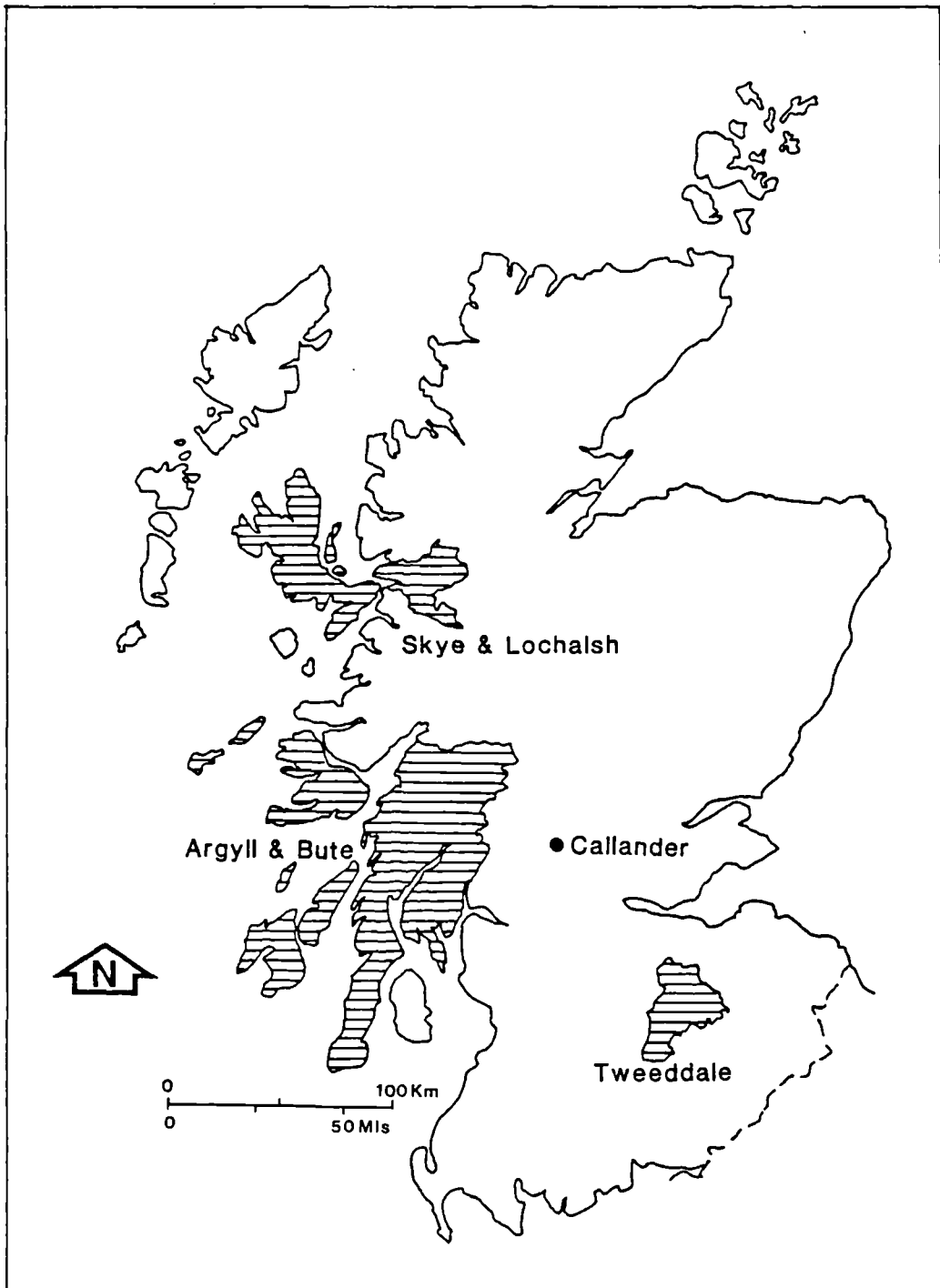


Figure 2.2 Location of Study Areas

guardian). The pupils' progress records are confidential documents to which no-one other than individuals directly concerned with a pupil's education can gain access. Initially it proved difficult to gain access to some of the schools in Argyll and Bute. This was because head teachers were reluctant to allow access to the documents without the formal approval of the Divisional Education Officer while the latter indicated that the decision to grant access to the registers would be left entirely to the discretion of individual head teachers. With the appointment of a new Divisional Education Officer in Argyll and Bute, permission to gain access to the registers at the remaining schools was granted. The information was stored in a number of ways in the school registers. Some schools, such as Peebles High School, had single leavers' registers in which they recorded the names and addresses of all leavers for a particular year. Others simply had a list of leavers and their corresponding admission numbers which then had to be cross-referenced with the admissions' register to obtain the relevant details. Some schools recorded the date of leaving in the admissions' register and it was necessary to scan the register and extract the relevant details. The names and addresses of all former pupils (who left secondary school as a result of completing their secondary education) were noted except where the register indicated that they had left the district or country as it would have been impossible to trace these people.

Names and Addresses of former pupils were obtained from eleven secondary schools, eight of which were in Argyll and Bute, two in Skye and Lochalsh, and one in Tweeddale. In some areas, for example Tiree, the school catchment area

did not necessarily coincide with the local authority boundaries. This can be explained in terms of ease of access to schools in the more remote areas. Both Tiree and Portree High Schools had pupils from the Western Isles in the 1975 Register of Withdrawals, while Tobermory High School on the Isle of Mull had pupils from the Morvern area of mainland Lochaber district. These pupils were included in the original "tracing" exercise but have been excluded from the final analysis.

There has been a substantial reorganisation of schools since 1975 resulting in changes to catchment areas, closures of schools and changes in school status. Since 1975 a number of secondary schools in Argyll and Bute have achieved the status of "High School" enabling them to continue teaching pupils to sixth year. Previously pupils wishing to continue their education past fourth year transferred to one of the larger secondary schools such as Oban High School or Dunoon Grammar School and were housed in school hostels during term-time. Currently all schools are senior secondary schools although some do still have school hostels for pupils from remote localities. In terms of tracing former pupils the change of status of schools had little or no effect because pupils who transferred to a senior secondary school to complete their education in 1975 would not have been included in the data and pupils who transferred in 1973 and 1974 and subsequently completed their education in 1975 would have been included in the registers at the appropriate school. However, in Skye and Lochalsh the schools at Staffin, Broadford and Dunvegan have closed. The school leavers' registers were neither transferred to Portree High School nor were copies held at

Highland Region's Department of Education. This resulted in a loss of data for "1975-leavers" for that area.

Once identified from the Register of Withdrawals, it was possible to locate households of the same surname which were still located at the same address. Sometimes the forename of one of the parents was available which helped trace households. Introductory letters were issued to those addresses on the assumption that parents/householders would subsequently forward the letters to the relevant individuals. The use of reference numbers on the original reply forms (Appendix 2) made it possible to identify the responses against the original data and also provide some preliminary information on the dispersion of respondents.

In total five hundred and fifty-five introductory letters were issued to households: three hundred and thirty-seven reply forms were returned while two hundred and twenty letters failed to make contact with former pupils. Failure to make contact resulted from a number of reasons. In some cases the individual had died. Other letters were returned, marked "gone away", or no response was received (Table 2.1). After the pilot study it was decided to issue only one reminder because issuing a second reminder did not significantly increase the response rate. Due to the large number of letters issued and the need to enclose stamped addressed envelope it also proved too costly to issue a second reminder. Of the three hundred and thirty-seven (60.5% of the letters issued) letters that "made contact" one hundred and fifty-two individuals agreed to participate in the

	Argyll and Bute	Skye and Lochalsh	Tweeddale	Total
Total letters Issued	353	84	120	557
Interviews	88	22	22	132
Excluded from Analysis	2	3	-	5
Postal Responses	6	10	4	20
Did not Proceed	18	2	8	28
Refusals	97	16	44	157
Non-contacts	20	5	7	32
Deceased	5	1	1	7
Non-returns	119	28	34	181

"Refusals excludes non-contacts and deaths

"Non-contacts" indicate where a letter failed to contact potential participants but a reply form was returned.

Table 2.1 Participation in the Study

study (45.1% of contacts, 28.3% of the original 557). One hundred and thirty-two participants were interviewed personally. Most of the participants (88) interviewed originated from Argyll and Bute as this was the largest area with the most secondary schools. Twenty-two participants interviewed originated from Tweeddale and twenty-two originated from Skye and Lochalsh. Twenty individuals provided information via postal questionnaire (Fig 2.3). It was not originally intended to obtain this information but some participants, were either inaccessible or it proved impossible to arrange suitable dates and times for interviews. However, due to the large number of interviews eventually conducted it was decided not to include these in the final analysis. This also ensured consistency of data. One hundred and fifty-seven individuals refused to participate in the study (46.6% of 377 contacts, 28.2% of the original 557). Some respondents supplied reasons why they could not participate.

The complexity of the process of identifying, tracing and locating individuals resulted in numerous permutations of responses (Fig 2.4). Due to the fact that it was possible to respond to the introductory letter without participating in the study, individuals who took part in the study are referred to as participants. The use of the term "respondents" refers to individuals who replied to the introductory letter but did not participate in the study. Figure 2.4 illustrates the various pathways of response that were possible among participants and respondents. Several categories of respondents and participants were identified based upon current and past residential locations. These categories were subsequently used to organize the interview data during analysis. Initially participants were identified

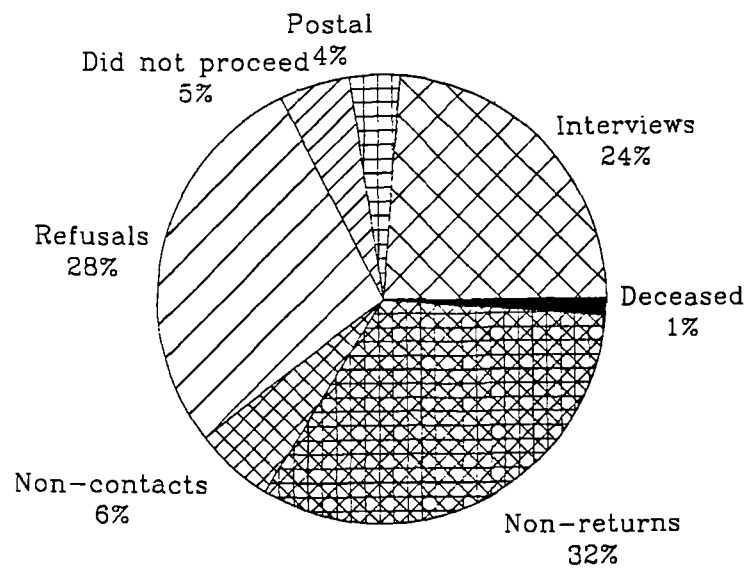


Figure 2.3 Response Rate

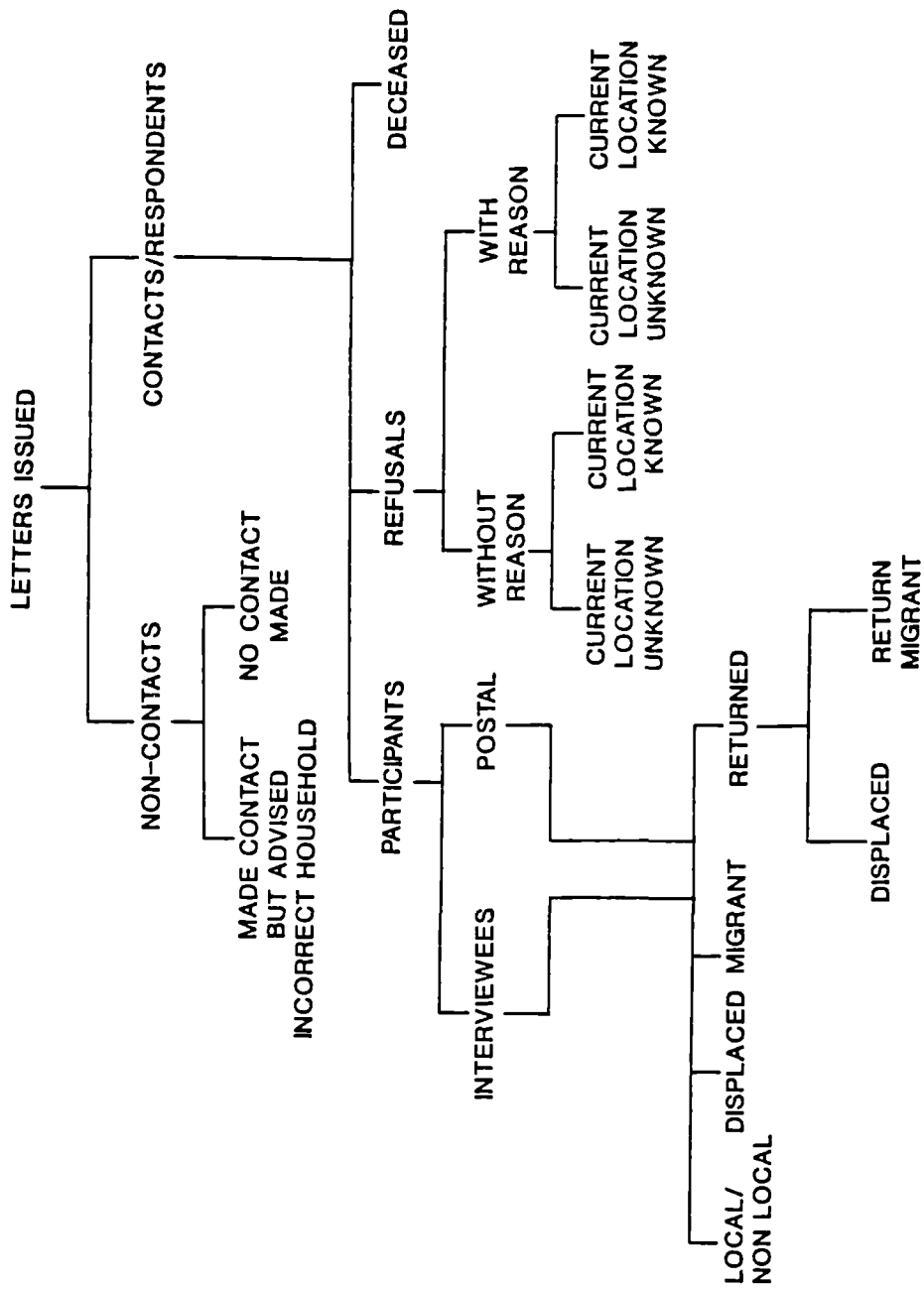


Figure 2.4 Pathways of Response

as "locals" or "non-locals". "Locals" were people whose entire housing histories were within the village or town in which they were born. "Non-Locals" were identified as individuals who were located in the village or town due to a parental move prior to leaving school but whose entire housing history was in that village or town. Locals and non-locals could then be allocated to one of the following five groups. Displaced, these are people who currently live elsewhere in the district but their entire housing histories were within the district boundaries. Returned, that is, individuals who currently live within their village or town of birth but have previously lived elsewhere in the district. Migrant, that is, people now living outside the district boundaries. Returned Migrant, these are individuals currently living elsewhere in the district and have part of their housing histories outside the district boundaries. Finally, Displaced Migrant, people living elsewhere in the district and who had part of their housing history outside the district. The terms village and town were used loosely and may refer to a specific town or village or an area, for example, a farm location.

Interviewing

Once an individual was located and agreed to participate in the study he or she was interviewed (in their homes where possible) about their housing experiences. Many of the interviews took place during the evenings or weekends. Interviews conducted during the day tended to be with women who were looking after a family. The interviews lasted from between half-an-hour to three hours in length and questioned the participants on a wide range of issues associated with their

housing experiences (a copy of the interview schedule is indicated as Appendix

3). However, there were seven distinct sections to the interview:

a) General questions to determine the participant's current housing circumstances. These questions acted as a "warm-up" for later questions and helped to ensure the anonymity of participants should their circumstances be used for illustration in the thesis.

b) Questions to determine the net income of the household and expenditure on housing.

c) Reconstruction of the participant's housing history. A number of questions were asked about each change of housing circumstances since leaving the parental home, including any difficulties experienced in obtaining accommodation and the information sources used when looking for housing.

d) Questions to establish whether households were in the process of moving or likely to move within the next year, and what types of problem they had encountered or anticipated.

e) General question to establish what they believe to be the main difficulties encountered when trying to find housing in rural areas.

f) A question on whether they thought the presence of second homes or holiday homes would affect someone's ability to obtain accommodation in rural areas. This question was included due to the strong feelings displayed in the pilot study.

g) Participants were also questioned about their future housing aspirations such as the type of house and area they hoped to live in.

Most of the questions were open-ended to allow the participants to express their own opinions. Responses to direct questions (requiring a yes/no answer) were used only to direct the following questions. Although the questions were constructed in advance the order of the questions was sometimes altered to suit the participant.

In general few participants had any problems remembering historical details. This may be because, as Forrest & Murie (1987a, p.27) have argued moving house is a sufficiently important event in individuals' lives "for the key facts to be deeply entrenched in their memories." This would facilitate recall of the event in detail. Participants were advised about the types of questions they would be asked in the introductory letter and some prepared for the interview. Forrest and Murie found a similar situation in their study in Bristol.

The questions were constructed deliberately to aid the recall process. Only two participants asked that they be excused from providing income details. In another instance the participant supplied details of his take-home pay but did not reveal details of additional income due to a dispute with his spouse (who was present) as to whether the information was relevant to the study. He did, however, indicate the source of this additional income. In general, there were few difficulties in obtaining income details although some participants found it difficult to remember exact amounts of income or housing expenditure in the past. Others referred to past bank statements to verify details. Some of the participants, such as those who were self-employed, received variable incomes, or simply withdrew

money to cover living expenses and could not (or did not wish to) reveal exact amounts of income. In all cases the participants' right to privacy was respected.

A vast quantity of information was acquired during the interviews. As previously mentioned, interviews were concluded with an informal discussion with the participant to allow them to ask questions about the research and the researcher. On some occasions it was found that participants would reveal information pertinent to the interview or inadvertently answer questions that they previously left unanswered (or provided little information). In these cases notes were taken as quickly as possible after leaving the house as it would have been inappropriate to note down these during the informal discussion. Participants may have revealed the additional information for a number of reasons: they may have felt less "stressed" because they were no longer being questioned directly and taking greater control of the discussion, for example, by asking questions about the research, or they may simply have become more relaxed and trusting of the researcher. There are, however, a number of issues about the interview situation that deserve further consideration. These issues are addressed in the following section.

2.4 Reflections upon the Practical and Theoretical Problems of the Housing History Methodology

The housing history methodology proved to be a successful means of obtaining detailed information on housing experiences and perceptions. The growing

popularity of qualitative methodologies in social research has resulted in increased discussion of the practical and theoretical issues pertaining to qualitative research (see, for example, Burgess, 1989 and 1990). This section discusses the practical and theoretical issues relating to the methodology in the light of personal experience and a growing body of literature on qualitative research.

The primary problem encountered in the study was the need to interview numerous individuals dispersed in areas that were sometimes very difficult to reach. The time consuming process of tracing, contacting and interviewing individuals meant that the interviewing had to be very carefully timetabled. The use of a semi-structured questionnaire helped improve efficiency in the field particularly in the early stages of the research when the researcher had minimal experience of this type of interviewing. The practical reasons for adopting a semi-structured open-ended qualitative interview format were presented in detail earlier in this chapter. In view of the fact that it proved impossible to tape record interviews, the semi-structured format enhanced the efficiency of note-taking and helped to ensure consistency in the type of information collected. This did not detract from the variety of responses. A further advantage of using pre-determined questions was that it helped "sort" the data for analysis because the relevant responses were directly recorded with questions. Despite the fact there were clear advantages to using an open-ended semi-structured format, it does have important implications for the analysis, interpretation and presentation of results. The theoretical validity of using this type of interview in qualitative research, therefore, deserves consideration.

Interviews are settings of social interaction (Coleman, 1991; Brenner, 1981) and the relationship established between the researcher and the "researched" is of critical importance to the quality of the information obtained. Participants were asked numerous questions relating to their personal lives and generally there were no problems obtaining information during the interviews. Only two participants declined to answer income questions. Both informed the researcher of this prior to the interview. The quality of information obtained during an interview depends on the researcher's ability to establish a rapport with participants and numerous factors can affect relationships with participants. It was found that as the researcher became more familiar with an area, with local issues and news it was easier to establish this rapport. Furthermore, this local knowledge increased sensitivity to participants' explanations of their likes and dislikes about particular areas, villages or even housing schemes. In some cases participants asked why the researcher chose to study a particular area or group of individuals. Answering such questions often proved useful in establishing a rapport with participants. In Cowal revealing that interest in the area partly stemmed from contact with the area via a relative who had previously lived there also proved to be useful in establishing a rapport. No participant, with the exception of the chairperson of Dunoon and Cowal Housing Association, knew of this relative. He was, however, unaware of this prior to agreeing to be interviewed. Familiarity with the local area and issues was important in another respects. On one occasion while interviewing in Cowal, a participant appeared to be slightly hesitant about answering questions, particularly those on income. Another participant explained that there had been a "shoppers' survey" in the town and that burglaries had ensued. Any participant aware of this

would naturally be hesitant about answering questions.

Within the social setting of the interview the information obtained from participants is a product of the questions asked. Again the relationship between the interviewer and participant is vital. Coleman (1991) highlighted this when he distinguished between forced recall, (stimulated by a particular issues or events) and voluntary recall in interviews. However, he believed that individuals are capable of introspecting and distinguishing between these for themselves. Nevertheless, within this social setting the researcher can still have an effect, albeit unintentional, on the information obtained. In addition there is an interplay between the "story-teller" and the individual who stimulated the story. The participant may be telling the version of the story he or she believes is of interest to the audience. Their wish to tell an interesting story, or what they think the researcher will find important, is, therefore, an important concern (Coleman, 1991). The participant and the researcher may, therefore, have differing perceptions about the purpose of the interview. Furthermore, different people have different propensities to tell their story (Coleman, 1991). Some may need coaxing while others may be quite vociferous.

When discussing his own research on homelessness in American cities, Henslin (1990) argued that personal characteristics are an important influence on field studies and relationships established within the field. He argued that the three traits of race, gender and age influence the research, the relationships established in the field and the conclusions we derive from our observations. This, he suggested, is

because shared characteristics and cultural experiences may make us more sensitive to the experiences of, for example, individuals of the same sex. In terms of gender he suggested that there is a common bond between individuals of like sexes or a form of Weberian *Verstehen* (p.67) which changes with the gender of the researcher. It follows that a woman in the field may be more sensitive to the experiences of homeless women than a male researcher. He further intimated that gender can preclude access to certain aspects of research understanding (in his own work this was "access to many aspects of the female experience of homelessness" (p.67). Mason (1990) agreed that gender results in exclusion from certain social activities. However, she pointed out that these difficulties are, in themselves, a source of knowledge. Mason was researching women's education in a rural setting and found that gender also provided some important advantages. Being a woman and mother was important in establishing contacts in the field because it facilitated access to other mothers with children enrolled in the local playgroup.

Both Henslin and Mason were involved in participant observation and it is difficult to determine whether traits such as gender, race and age had an effect on the information obtained in this study since the method involved pre-arranged interviews with individuals who had agreed to participate in the study. While there was not a huge difference between the ages of the researcher and the participants it is possible that slightly different responses would have been obtained if the researcher had children, thereby providing a common link. As mentioned earlier, it was much easier to establish a rapport once some common ground between the researcher and the participant had been established. Concern for the social and

educational well-being of children was an important concern in the later stages of the housing histories. There were slight cultural and social differences between the interviewer and some of the participants, for example, coming from different parts of Scotland such as the Gaelic speaking areas. While it is difficult to identify the effects of these "traits" on the interview data they would have undoubtedly been important in the analysis and interpretation of the data. Gender and household relationships were identified as an important influence in housing histories. This was linked to opportunities for women in rural areas. The fact that the research was conducted by a woman could mean that the researcher may have been more sensitive to how these issues affect women. It would be interesting to discover whether a male conducting the same interviews would have emphasized the same issues. Some men appeared slightly embarrassed when talking about personal relationships. These men may have been more at ease answering a male interviewer.

An important gender-related issue significant to this research project is personal safety in the field. Finch and Mason (1990) conducted research on family obligations and negotiations in which they theoretically sampled people for interviewing on the basis of a previous questionnaire. However, they believed it would be unwise to visit the homes of unknown men on their own and, therefore, two researchers were present at such interviews. Henslin (1990) also identified personal safety as a particular concern for women believing that they may be more vulnerable to assault while in the field. Several precautions were taken in this study to improve personal safety. Details of the dates, locations and approximate

times of interviewing were left with a contact who was telephoned at the end of a day's interviewing. When interviews were conducted in very remote localities and at night there was often a second driver. The second person did not enter the homes of the people being interviewed and in the majority of cases the participants were unaware of his or her presence. The availability of a second driver also improved efficiency in the field since reaching locations often involved several hours driving. Having a second driver meant that the time between interviews could be used more effectively, for example, allowing preparation for following interviews and organisation of field data.

With regard to the interview setting, another issue which deserves consideration is the interpretation of meaning. It has been identified that there are various factors that influence the quality and type of information obtained during the course of an interview. Furthermore, the researcher and participants may have varying ideas on the purpose of the interview. Although researchers pay considerable attention to the wording of each question, they may never fully comprehend the significance of the responses. It is only possible to understand the true significance of experiences in people's lives by reliving those experiences in the same context, in other words, reliving their lives. The researcher must, therefore, be extremely sensitive to both the nature of the relationship established within the interview and to the responses made by participants. It was previously suggested that people do not simply answer questions but select the relevant information and its presentation in relation to the audience. They may also provide the information they believe the researcher or audience wants to hear. This is particularly important in open-ended questions

where the researcher asks participants to formulate their own ideas about an issue. There may be issues that the participant wishes to conceal or experiences which are relevant to their response but are not revealed to the interviewer. Without detailed knowledge of the participant and their personal lives these issues might always remain hidden. An additional factor that must be considered is the use of taken-for-granted understandings within the interview context. Taken-for-granted understandings can improve the quality of the interview because common cultural or social associations allow the interview to follow a conversational pattern since some issues do not need to be explained. However, there is a danger that either party in the interview wrongly assumes what meanings can remain unexplained.

The retrospective longitudinal nature of the study meant that the researcher was faced with the possibility of post-facto rationalisation of events. In other words, participants perceptions of experiences may have been altered by the passage of time and subsequent life events. In an attempt to overcome this possibility questions were carefully worded and participants were asked to think of their circumstances at that time. The problem of post-facto rationalisation is common to all longitudinal studies. The only means to completely avoid it would be to conduct a long-term longitudinal study in which individuals are interviewed periodically. Even then there may be a difference between how participants articulate their feelings about recent events and how they felt as the events occurred.

A further theoretical question relates to the researcher's own interpretation of the

events that are presented during the interviews. As previously mentioned, presentation of information varies according to the audience. Equally there are numerous audiences who vary in their interpretation of the events that are communicated to them (Denzin, 1989). In other words, the researcher does not necessarily interpret the information in the way the informant anticipated:

"A story that is told is never the same story that is heard. Each teller speaks from a biographical position that is unique, and, in a sense, unshareable. Each hearer of a story hears from a similarly unshareable position." (Denzin, 1989, p.72)

This is further complicated by the fact that the researcher must then articulate these stories (or in this case responses) to another audience who are again equally variable. One must also question whether individuals are able to articulate their experiences in exactly the way they experienced them. There may be feelings, thoughts or expressions which people cannot, or indeed do not wish to, express. There are, therefore, numerous possibilities for changes in meaning within the research context and these problems are, perhaps, compounded by research which relies on notes rather than interview transcripts. A further dimension of this problem relates to the requirement to quote information from participants. People do not speak in clearly punctuated, grammatically correct language. In addition the researcher does not know how they would punctuate their speech if asked to write it down. On the other hand, if quotes from participants were included entirely without punctuation they would be difficult to understand. Careful attention was, therefore, paid to intonation and pauses when the participants were speaking and the notes were punctuated accordingly. While punctuating quotes from participants may improve the readers understanding, one must be aware that this process results

in paraphrasing rather than direct presentation.

Qualitative analysis requires researchers to immerse themselves in the data. As a result, it can sometimes be difficult to distinguish between the researcher's thoughts on a subject as opposed to the participants. This is addressed in Wolcott's discussion on the problems of authorial voice in qualitative writing (Wolcott, 1990). This may in part be due to the process of rewriting. Rewriting is an essential part of the analytical procedure. The researcher not only becomes increasingly familiar with the material but the process of rewriting allows development of preliminary categories and ideas about the information. However, increasing familiarity with the data could also lead to a false sense of confidence and it can be difficult for the researcher to distinguish between her own ideas and those of the participants.

This problem can manifest itself in qualitative writing and readers can also have difficulty in distinguishing between the two. The recording of field notes throughout the fieldwork and analysis helped overcome this problem. Ethnomethodologists are familiar with this problem and use detailed research diaries (see, for example, Fox, 1990; Finch and Mason, 1990) to provide a record of changing thoughts and feelings throughout the period of the research. This would be a useful strategy to employ in future applications of the housing history methodology. Writing in the first person can help overcome this problem but researchers may be limited by the conventions of the discipline in which the research has been undertaken, particularly those disciplines that have only recently rediscovered qualitative methodologies.

Several other factors specifically related to the analysis and interpretation of data in this study deserve attention. These issues are largely related to the questions asked and the responses obtained. As previously mentioned, the most suitable interview format was based upon a semi-structured questionnaire. Despite careful attention to the wording of the questions, it proved difficult to reach the correct balance in the questions. Every attempt was made to ensure that they contained neither difficult nor technical terms but on one or two occasions participants asked the researcher to explain the questions in more detail, for example, on one occasion, a participant did not understand the meaning of the word "advantages". In most cases the questions themselves presented no problems. In view of the fact that it was possible to explain the meaning of "words" when requested, a more important problem was that, on a few occasions, participants did not answer the questions asked. There may have been several reasons for this: the participant did not understand the question and did not want to ask the interviewer to explain; alternatively, they may have simply misinterpreted questions. An alternative explanation is that participants had been advised that the researcher wanted to hear about their experiences from their point of view and that in some cases the questions were not entirely conducive to this aim. Whenever participants appeared to misinterpret questions the researcher questioned them on the same issue, but in a different manner, at a later stage in the interview or, where relevant, referred to one of their earlier responses.

It is difficult to reach a balance when constructing questions for an interview because on the one hand, the researcher did not wish to ask too many questions and

jeopardize the free flow of the interview and, on the other hand, the questions were essential to ensure that the relevant data was collected. Few problems were encountered during the interviews. In addition, the quality of the information obtained improved as the field work progressed. This was partly due to greater familiarity with the areas in question and the researchers increasing ability to establish a rapport with participants. The field research was, in itself, a learning process and the pilot study allowed the researcher to develop the skills and confidence to ask more detailed questions.

There were one or two obstacles encountered during the analysis of data. Chapter five differentiates between moving house and changing housing circumstances and it was suggested that, at best, the recorded frequency of these occurrences were estimates. It is possible that some moves or changes of housing circumstances were omitted, for example, periods of block release to college that the participants did not mention. Furthermore, participants varied in their perceptions of when they left home. Some felt that moving into university halls of residence was their first move while others believed that they had not "really" left home when they stayed in halls. The extent to which individuals felt that they had left home may have been influenced by their frequency of contact with their parental homes after leaving school. It was also difficult to determine exactly when, or if, some participants had moved as, for example, individuals spending week-days in lodgings and returning to another location at weekends or the end of the month. There had clearly been a change in their housing circumstances, but the individuals concerned did not necessarily feel that they had moved. Harper's (1987) humanistic approach to rural

geography can help explain this. Her work studied the relationship between rural settlements and their inhabitants using participant observation within a theoretical framework which drew upon symbolic interactionism. She identified a number of groups within rural communities and explained that the difference between truly rural people and others can be explained in terms of their relationships with a particular place. In Harper's terms, "truly rural people are those whose lived worlds are centred on that village" (p.37). In terms of the participants in the study this helps explain how someone who spends a considerable period of time away, for example, most of the week or month or even years can still regard themselves (and be regarded by others) as local. Despite the physical distance from the settlement, their social and family life may still be centred on the village or town. There was certainly evidence of individuals who had maintained both strong social and family links with their local area. On one occasion this type of network was used to relay a message from a participant to the researcher.

The main focus of the research was on individual housing histories of individuals after completing their secondary education. The research did not consider the influential period prior to leaving the parental home. Participants were questioned on the type of housing occupied by their parents when they initially left home but they were not questioned about their housing experiences prior to this. The exception to this was if an adult and living in their parental home - in some cases they had returned after living elsewhere. Individuals' early experiences in their parental homes could have influenced their later housing histories. This was partly indicated by participants who referred to the influence of parental experience or

advice in housing decisions and their previous experiences of tenures. An important issue that emerged from the study was the requirement of children in some of the more remote rural areas to live in hostels while at school. This experience may be similar to that of boarding school and could have influenced their feelings about home and their local area. While the study neglected the early experience of individuals, it emerged that there is a clear need to understand the role of family and household relationships in housing histories. This would have been impossible in this study and would require a much smaller sample with more intensive interviewing and the opportunity to interview households on more than one occasion.

The preceding paragraphs have identified that there were problems with this particular application of the housing history methodology. However, most of the issues discussed are not restricted to this particular technique but to the wider application of qualitative methodologies. As mentioned earlier, the main problem related to the size of the sample. Future applications of the housing history methodology would benefit from the experience of ethnographic and ethnomethodological studies. A smaller theoretically sampled group of individuals interviewed more intensively may have provided similar results (see, for example, Strauss and Corbin, 1990; Finch and Mason, 1990). In theoretical sampling the population is sampled on a theoretical rather than a statistical basis. Cases are selected either because they are illustrative or because they negate the ideas or themes that have emerged from the research. Small groups, for example five or six individuals, are interviewed and the information is analyzed. The results are

fed into theory which in turn guides future sampling. This type of sampling was not practical in the study because of the large number of interviews required and the researcher's own inexperience. Analysis was conducted while the field work was in progress but most of it had to be undertaken after completing the interviews. The strategy employed in the research resulted from the exploratory nature of the research project and the lack of prior information on the subject matter. Everyone who agreed to participate in the study was interviewed. The sample was, therefore, to some extent self-selecting. Finch and Mason (1990) theoretically selected individuals for interviewing on the basis on a previous questionnaire survey. The idea of using a preliminary questionnaire before interviewing was considered early in the design stages of the research but due to the complex and time-consuming procedure of tracing participants and the multifarious questions that would need to be included in the questionnaire, the researcher decided against this strategy.

The strategy employed in this case provided some distinct advantages and it would be misleading to imply that there was no theoretical basis behind the selection of individuals for interview. Former pupils who left rural secondary schools in 1975 were identified for specific reasons. This provided a group individuals within a narrow age range, and overcame the problem of trying to identify local households. Every individual interviewed had some prior connection with the respective study area. The use of multiple accounts together with information from alternative sources facilitated triangulation of the data. However, the housing histories were the main focus of analysis and not triangulation of data. The researcher did not use additional accounts and information to verify or validate the accounts from the

interviews but as a means of comparison. It was found that the alternative sources of information were largely in line with the accounts supplied by participants. Estate agents emerged as supplementary sources of information after the analysis was completed and writing up had commenced. However, it was found that some of the estate agents approached for details on the local property market supplied their opinions voluntarily. In these cases the information was incorporated into the analysis. One important drawback was that although information from estate agents was used in the analysis, estate agents were not themselves interviewed. Additional interviews were conducted with housing practitioners because analysis of the housing histories suggested that it would be useful, and some of the data in the housing plans required explanation. Every effort was made to avoid interviewing practitioners until after the interviewing commenced in case it influenced the nature of the interviews with participants. Only one practitioner (the director of Oban Housing Association) was informally interviewed prior to commencing the main body of interviews.

The primary problem encountered in the research was lack of experience with the method. This was overcome to some extent by conducting a pilot study and detailed reading. The problems highlighted have been realised with the benefit of hindsight. There was limited information available on this type of research, particularly the housing history methodology, while the project was in its preparatory stages. Most previous housing research tended to be either policy based or based on statistical analysis. These problems were compounded by the location of participants which meant a considerable time was spent travelling to participants'

homes. These experiences reinforce Fox's (1990) contention (in his case regarding ethnomethodology) that one has to learn to use the method effectively. The final section of chapter seven, therefore, includes recommendations for refining the methodology along with the recommendations for further research.

2.5 Analytical Procedure

The complexity of the data generated from the interviews required a detailed analytical procedure. The following section provides an outline of the analytical procedures involved in the research but main details of the analyses are provided in the relevant sections of text. The initial step of the analysis was familiarization with the data until point of saturation (that is, until no more new information emerged from the data). The data was refined by entering it into matrices prior to coding. The themes that emerged from the data were then triangulated with other information sources where possible. However, triangulation was not used to verify the information obtained but as a means of comparison. There was a considerable degree of similarity between the information derived from the interviews and alternative data. Initially all the interview schedules were reproduced as "fair copies". This served two purposes. It provided a working copy of the interview schedule and it allowed the researcher to re-familiarise herself with the data. The lengthy period of fieldwork and the wide dispersal of participants meant it was not possible to start the analysis until returning from the field. The process of producing a fair copy allowed the researcher to start developing codes for the interview data, together with a large number of

observations, notes and new research questions pertaining to the data and the analytical procedure. In other words, rewriting was a fundamental part of the analytical procedure:

"The retrospective rewriting of field notes, however, does far more than serve as a mere pretext for stimulating one's memory. Such acts of rewriting are an important form of data analysis and theoretical discovery in themselves. The rewriting of one's fieldnotes provides an opportunity, for instance, to fill in the culturally provided, contextual knowledge that may be missing from the actual statements that informants make in field research encounters." (Pfaffenberger, 1988, p.26)

While each fair copy was produced a summary sheet was completed which recorded the main details of the participant (e.g. current location) and their housing history (Appendix 4). In addition the data was transformed to a large summary matrix in which all the data for all the interviews was entered (Fig 2.5a). The production of a summary matrix allows researchers to establish what data are available and compare the main details between participants and study areas. The summary matrix was used to identify the preliminary patterns in the data. When used in combination with the summary sheets it provided quick access to the interview information (Miles and Huberman, 1984). Individual housing histories were then mapped to identify their main components. Subsequent analyses were conducted on colour-coded, time-ordered matrices, for example, examining how perceptions of areas changed through time (Fig 2.5b). The use of different colours to represent different tenures, likes and dislikes etc made it possible to visualise changing patterns. The relevant data for each research question was broken down to the categories identified in Figure 2.4, entered into the matrices

	Brief details of housing difficulties experienced	Perceptions of own housing situation	Condensed housing history	Perception of main difficulties of trying to find housing in rural areas
PARTICIPANT CATEGORY CURRENT LOCATION				
PARTICIPANT CATEGORY CURRENT LOCATION				
PARTICIPANT CATEGORY CURRENT LOCATION				

Figure 2.5a Format of Summary Matrix

<p>Question e.g. Males' experience of rural housing difficulties</p> <p>Difficulties experienced</p> <p>Direct answers: blue</p> <p>Indirect Answers: black</p> <p>Time →</p>	
	<p>PARTICIPANT CATEGORY CURRENT LOCATION</p>
	<p>PARTICIPANT CATEGORY CURRENT LOCATION</p>
	<p>PARTICIPANT CATEGORY CURRENT LOCATION</p>

Figure 2.5b Format of Time-ordered Matrix

(always in the same order) and then coded. Summary histories recording the main elements of the housing histories that are addressed in the thesis were also completed. The summary histories included the main points of the housing history of each individual and were used by the researcher to relocate herself in the data. The categories identified in Figure 2.4 were used as primary categories and coded. The results of the analyses from each of the categories were then compared to identify common themes and differences between the primary analytical categories. As mentioned earlier the researcher then compared these with alternative data sources.

2.6 Conclusion

The problematic nature of traditional housing research methods and the difficulties in conducting large scale social surveys in rural areas, suggest that a qualitative methodology is more appropriate when investigating rural housing. The results from Forrest and Murie's work on housing histories in Bristol, previous work which incorporated the idea of housing careers (for example, Ineichen, 1981), and residence histories and the high quality of information obtained in the pilot study suggest that analysis of housing histories is an appropriate method for investigating access to, and experience of housing. Housing histories can be used to obtain data on how individuals in all tenures negotiate the housing system and in a format that can be related to wider socio-economic issues and processes. The possibility of relating housing histories to the wider context is an important consideration because "residence histories cannot be interpreted adequately

without a knowledge of the times, places and cultures in which the histories are set" (Rowland, 1979, p.27). This suggests that housing or residence histories have a geographical element. The following chapter, therefore, considers the housing geography of each of the study areas and provides the context for subsequent chapters which discuss the housing histories of the participants in the study.

CHAPTER 3: A GUIDE TO THE STUDY AREAS

3.1 Introduction

Chapter 2 outlined the reasons for choosing the three study areas and their varying response rates. This chapter describes the main characteristics of the "human" and "housing" geographies of each area. The data for this section have been obtained from local authority housing plans, housing association business plans, and meetings with housing officials.

There is a considerable difference in the quality of data from each area. This variation stems from the fact that the principal source of housing information is local authority housing plans. While the Scottish Development Department (SDD) produces guidelines about what should be included in plans, the amount and quality of information varies between authorities. Furthermore, the dates for submission of housing plans to the Department vary. Housing data, therefore, is not always available over the same time periods. The Scottish Development Department housing statistics are compiled from housing plans and are provided at district level. They are useful in helping to understand the general trends in housing but do not provide the detailed information required for the purposes of this study. Apart from their statutory obligations in housing, local authorities are largely autonomous with regards to allocation of housing. Allocation policies can, therefore, vary between different districts. Authorities also differ in their methods of data storage. Due to the differences in methods of collecting, storing and

assessing applicants and the variation in dates for which data is available, the data cannot be made directly comparable. The information in this chapter is, therefore, presented thematically. Section 3.2 provides some background information on the areas while section 3.3 analyses housing need and provision.

3.2 The study areas

The three study areas vary considerably in terms of size, location and housing characteristics (Table 3.1). Argyll and Bute is the largest of the three study areas covering an area of 6,613 Km², of which 63Km² is "urban". "Urban" areas are defined by the Scottish Office as "continuously built up areas separated by a gap of more than 1Km that had 500 or more resident population at the time of the 1981 census" (Scottish Office, 1990). The main urban centres are Oban, Lochgilphead Dunoon and Campbeltown. Argyll and Bute stretches westwards from the Firth of Clyde to encompass the Inner Hebrides, south to include the Isle of Bute and Kintyre, and north to meet the boundaries of Highland, Central and Tayside Regions (Fig 3.1, Appendix 1). Although a remote local authority, the regional centre for Argyll and Bute is in the city of Glasgow. The Registrar General's mid-year estimate at for the population of Argyll and Bute at 30/6/90 was 66,150 (Registrar General, 1991). Investigation into the age structure of the population (Fig 3.2) indicates that there were concentrations of population in the 20-29 and 30-39 age groups. These two groups together accounted for 29.23% of the total population with the 20-29 and 30-39 accounting for 15.1% and 14.2% of total population respectively. The 1989-94 Housing Plan for Argyll and Bute estimates 24,586 households

	SIZE			POPULATION (estimated at 30/6/90)			
	Total Area (Km ²)	Land (Km ²)	Inland Water (Km ²)	Urban (Km ²)	TOTAL	MALES	FEMALES
Argyll & Bute	6,613	6,497	116	63	66,150	32,188	33,962
Skye & Lochalsh	2,730	2,691	39	15	11,820	5,753	6,067
Tweeddale	904	899	5	8	15,170	7,179	7,991

Table 3.1 Summary Characteristics of Study Areas

(source: Scottish Office, 1990; Registrar General, 1991)

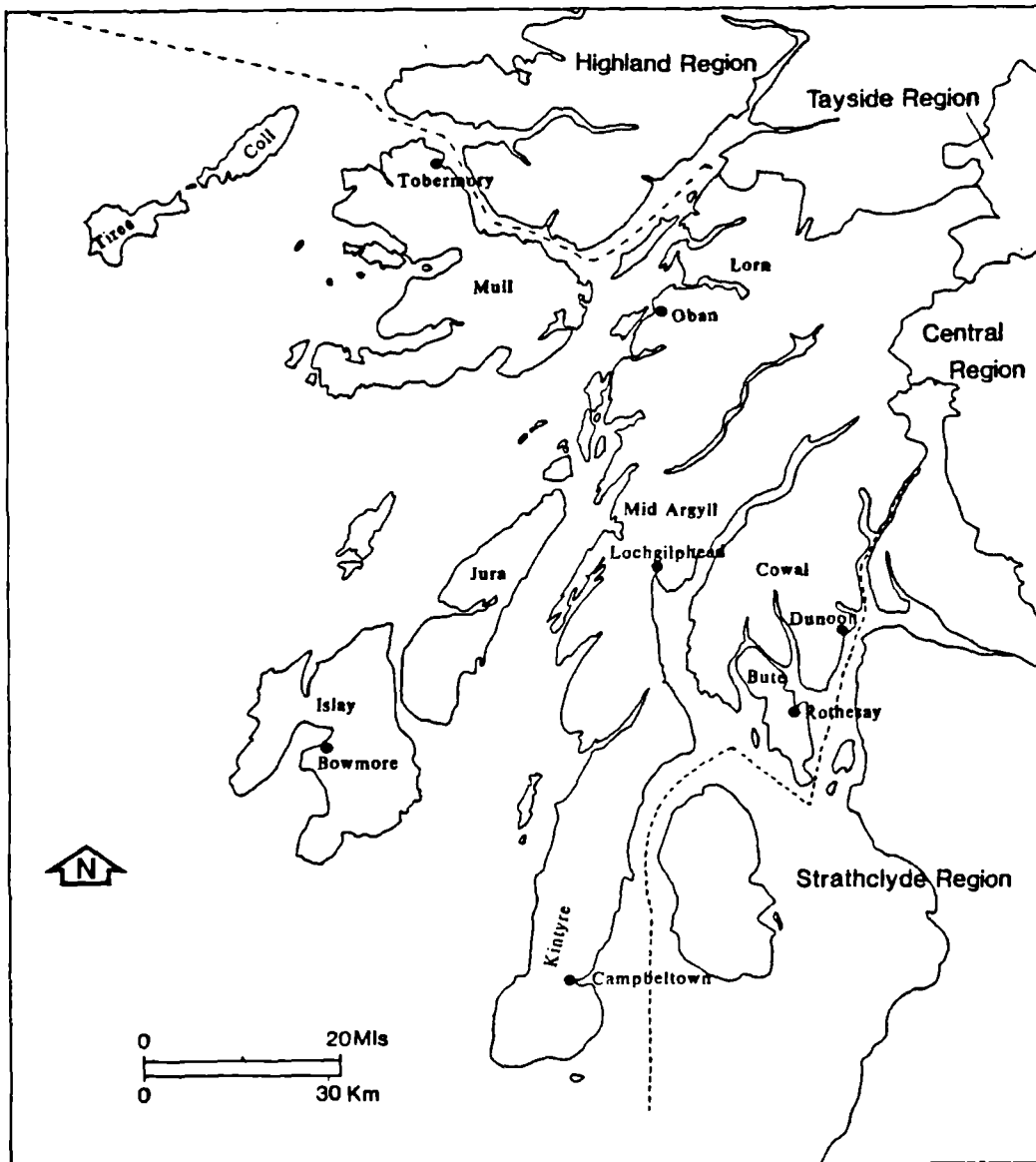


Figure 3.1 Argyll and Bute

ARGYLL & BUTE

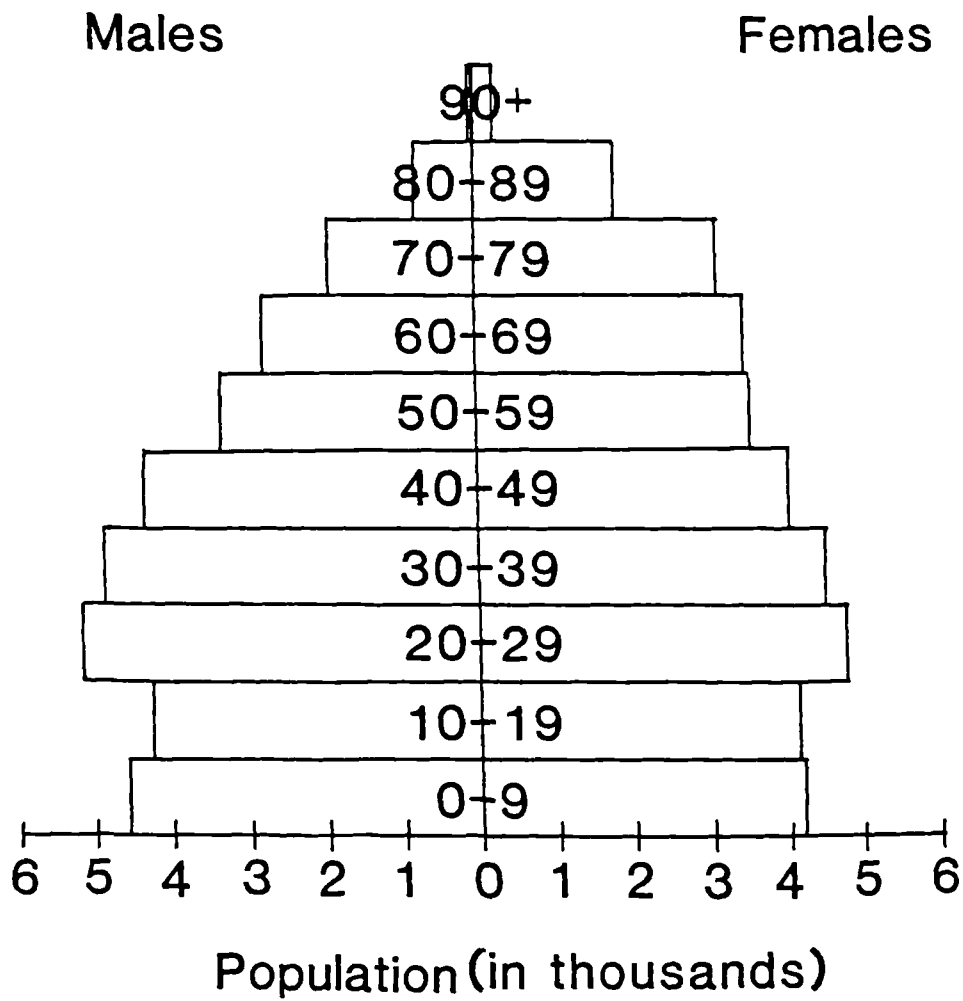


Figure 3.2 Population-Age Structure, Argyll and Bute

(source: Registrar General, 1991)

(equivalent to a population of 65,964) in 1988 rising to 25,148 (66,245 individuals) in 1988. The Scottish Development Department (1992a) estimated that there were 25,090 households in Argyll and Bute in 1990.

The total housing stock in March 1988 was estimated at 30,702 units, including 452 caravans (Argyll & Bute District Council, 1988a). Most of the housing stock is owner occupied (52%) while local authority and private rented accommodation, which includes housing associations, make up 27% and 15% of the stock respectively. The local authority estimated that 6,140 dwellings (20% of the total housing stock) are non-effective, that is, vacant or holiday homes. They estimated that 1,610 houses were vacant while 4,530 were believed to be second homes or holiday homes (14.75% of the total stock). The corresponding estimates by the SDD and Strathclyde Regional Council are 2,300/2,400 vacant houses, and 3,700 holiday homes.

Skye and Lochalsh is a remote district situated on the north-west coast of Scotland in Highland Region and covers an area of 2,730Km². Fifteen Km² of the district is "urban" with the main centres in Portree, Kyleakin and Kyle. Like Argyll, the district is a considerable distance from its regional centre Inverness. To the west it encompasses the Hebridean islands of Skye, Raasay, Rona, Scalpay and Soay while on the mainland it is bounded by Loch Carron in the north and by the districts of Lochaber and Inverness to the south and east respectively (Fig 3.3, Appendix 1).

In 1988 the population was estimated at 11,435 and this was expected to have risen by 6.45% to 12,171 in 1992, and to 12,905 by 1998 (Skye and Lochalsh District Council, 1989). This figure approximates to 4,295 households in 1988 rising to 4,740 in 1993 and 5,120 in 1998 (SDD figures quoted in Skye and Lochalsh District Council, 1989). The district council indicated (1989) that the main concentration of population was in Portree which had a population of 2,410 (21% of the total population). Scottish Office (1992a) figures estimate that there were 4,410 households in Skye and Lochalsh in 1990. The Registrar General's (1991) mid-year estimate indicates a population of 11,820 at 30/6/90 and investigation into the age structure of the population (Fig 3.4) reveals a concentration of population in the 20-29 age group. Portree is the principal settlement in Skye and Lochalsh and the centre for financial, administration and professional services in the district. Growth in the retail sector has also centred on Portree (Skye and Lochalsh District Council, 1989).

There is a marked seasonal variation in employment in Skye and Lochalsh. Crofting, based on small units is the principal form of agricultural activity in the area. There are 1,754 registered crofts in Skye and Lochalsh (Skye and Lochalsh District Council, 1989) and many crofters rely on additional income sources to augment that generated from the croft. Fish farming has become an increasingly important local industry but manufacturing has a relatively minor role. Forestry is both important to the local economy and widely distributed. Tourism has become increasingly important in recent years and there has been growth in the service industries since 1975. This growth is partly related to tourism.

SKYE & LOCHALSH

Males

Females

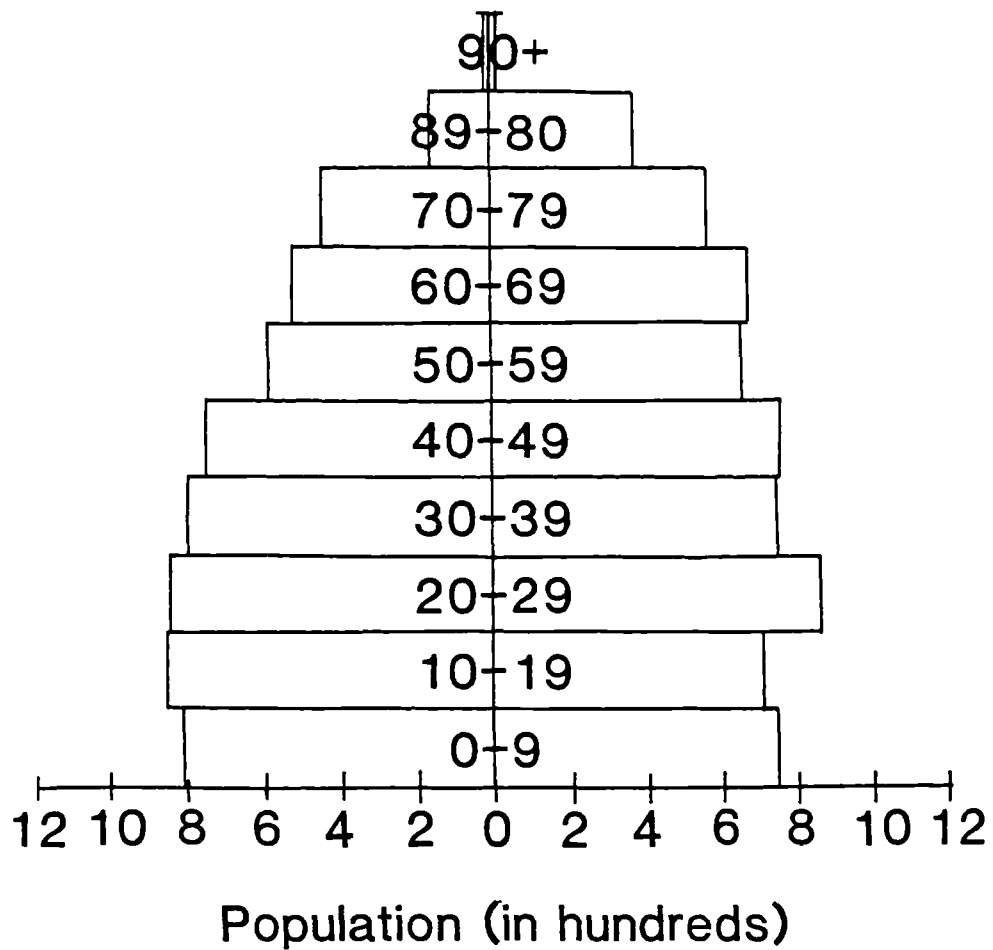


Figure 3.4 Population Age-Structure, Skye and Lochalsh

(source: Registrar General, 1991)

Tweeddale District is situated towards South East Scotland in Borders Region (Fig 3.5, Appendix 1) and is the smallest of the three study areas with an area of 904Km² of which 8Km² is urban. Unlike the other two areas Tweeddale is land-locked. It lies relatively close to the Central Belt of Scotland and is bounded in the north by West Lothian, Edinburgh and Midlothian Districts (Lothian Region). In the east it borders with Ettrick and Lauderdale (Borders Region) and with Annandale and Eskdale in the South (Dumfries and Galloway Region), (Figure 3.5). In the west Tweeddale is bounded by Clydesdale District in Strathclyde Region. Figures in the Eildon Housing Association Business Plan (1990) indicate a population of 14,980 people in Tweeddale (7,087 females and 7,893 males) with more than two-fifths (6,404 individuals) are located within the town of Peebles. This is equivalent to 2,496 households (Table 3.2). The Registrar General's (1991) estimate of the population in Tweeddale at 30/6/90 was 15,170 persons. Like Skye and Lochalsh, the main concentration was in the 20-29 age group (Figure 3.6). This group accounted for approximately 15% of the population. Eildon Housing Association have indicated that single person households are an increasingly significant element of the population in Borders Region and predicted that by 1996 27% of all households (11,000 households) will be single person households. Assuming that at least fifty per cent are elderly people or people on low paid jobs "with a possible shortfall of 1,000 units it could take 25 years to satisfy the market" (Eildon Housing Association, 1990, p.36). There were an estimated 6,100 households in Tweeddale in 1990 (Scottish Office, 1992a).

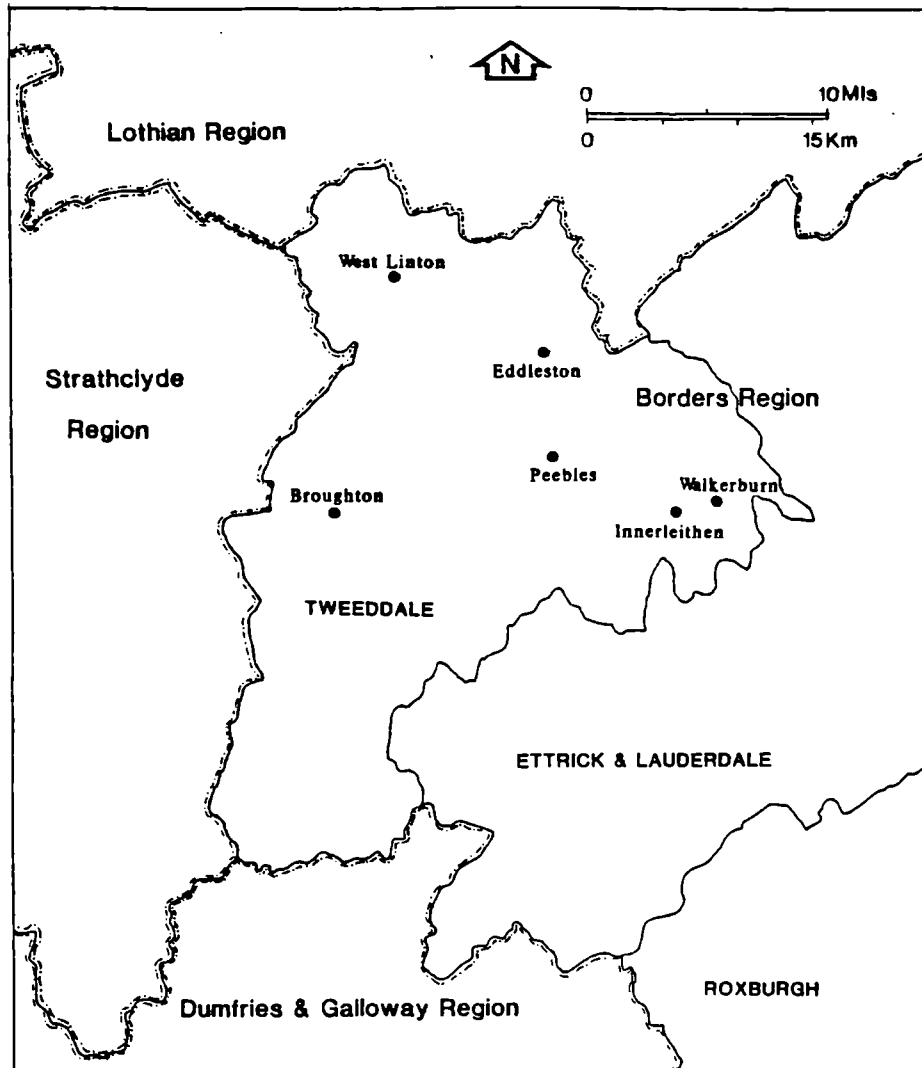


Figure 3.5 Tweeddale

Settlement with more than 50 households	Number of Households	Persons
Broughton	76	214
Eddleston	64	162
Innerleithen	952	2,463
Peebles	2,496	6,404
Walkerburn	306	697
West Linton	300	848

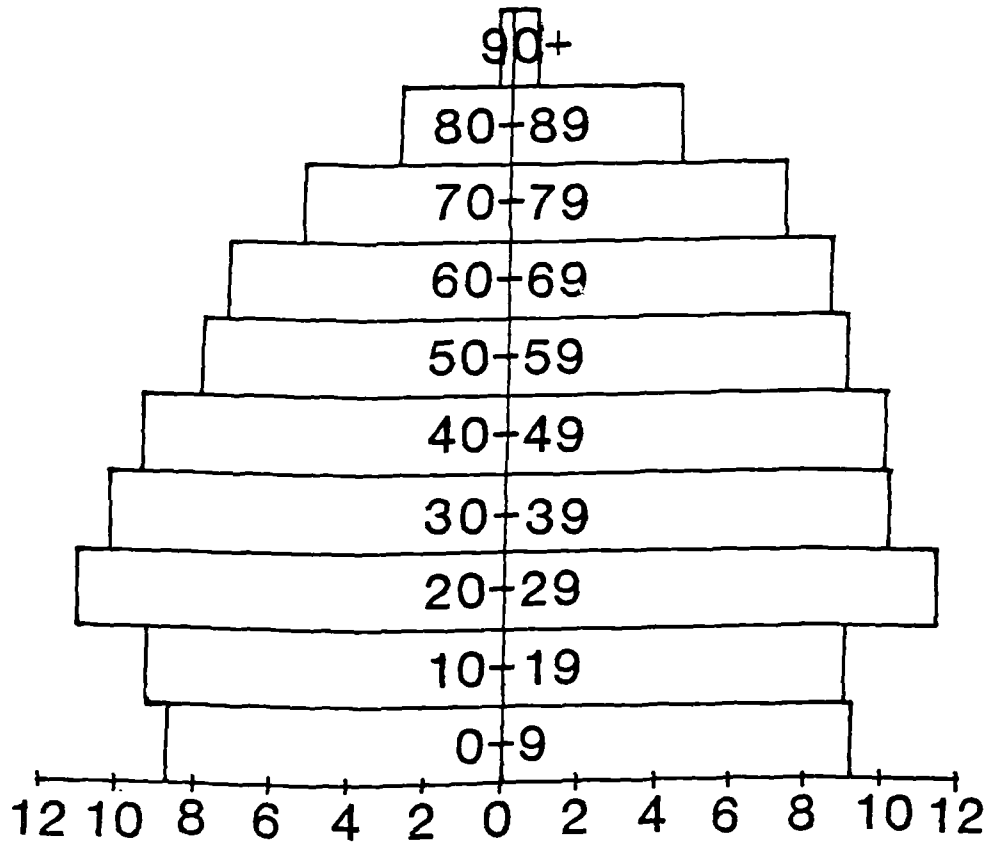
Table 3.2 Main Concentrations of Population, Tweeddale

(source: Eildon Housing Association, 1990)

TWEEDDALE

Males

Females



Population (in hundreds)

Figure 3.6 Population-Age Structure, Tweeddale

(source: Registrar General, 1991)

3.3 Council Housing

The three study areas vary markedly in the size of their council house stock and their methods of storing housing waiting list information. There are three main subdivisions in the Argyll and Bute Waiting List: priority, transfer and miscellaneous, with the priority section accounting for two-thirds of the waiting list. The priority list is further broken down into key-workers, chronic sick, special needs, non-tolerable standard housing, homeless and overcrowded applicants. Tweeddale divide their waiting list into medical, sub-standard, homeless, tied elderly, incoming worker, owner occupier, armed services, overcrowded, others and transfer applicants. Skye and Lochalsh District Council, however, do not hold separate waiting lists for ordinary and transfer applicants. All three areas have experienced increases in their housing waiting lists, particularly in relation to the size of their stock, and slowing of council house turnover. It is, however, impossible to compare directly the housing situations in these areas because of the variation in the time periods for which housing figures are available. In Argyll and Bute figures were available for the years March 1984 to December 1990, in Skye and Lochalsh figures were available for the period 1977 to 1991 and in Tweeddale for 1979 to 1991.

Argyll & Bute District Council own and manage 7,389 housing units (Argyll and Bute District Council, 1991). Although dispersed throughout the area, the largest proportion of the housing stock (22%) is in the Lorn area (1,647 houses) followed by Kintyre (20% of the total stock). Table 3.3 illustrates that council housing tends to be concentrated in the larger settlements, for example, 74% (1,087 houses

Area	Council Stock	Main Concentrations (% of area stock)
Kintyre & Gigha	1,475	Campbeltown - 1087 (73.7%)
Islay & Jura	600	Port Ellen - 236 (39.3%)
Cowal	1,397	Dunoon - 889 (63.6%)
Lorn & The Isles	1,647	Oban - 1072 (65.1%)
Mid-Argyll	1,172	Lochgilphead - 352 (30.0%)
Mull & Iona	199	Tobermory - 58 (29.2%) Salen - 57 (28.6%)
Bute	899	Rothesay - 807 (89.8%)
Argyll	7,389	Campbeltown - 1087 (14.8%) Oban - 1072 (14.5%)

Table 3.3 Argyll and Bute Council Stock by Allocation Area

(source: Argyll and Bute District Council, 1991)

of the council housing in Kintyre is located in Campbeltown and 64% (889 houses) of the Cowal stock is in Dunoon. Approximately 17% of the council stock has been sold since the introduction of the Right to Buy legislation (estimated figures at 18/2/91, Argyll and Bute District Council, 1991). The highest proportion of the stock has been sold in Lorn and the Isles where 26% of the stock (571 houses) has been sold followed by Mull where an estimated 21% (52 houses) has been sold (Table 3.4). Scottish Office figures (1992a) estimate that 21.8% of the local authority stock in Argyll and Bute has been sold to sitting tenants. One should note, however, that in remote and rural areas percentages do not always reflect absolute numbers. High percentages may be due to low base numbers. In remote areas, in particular, the sale of one or two houses can result in the loss of a substantial proportion of the council stock. Likewise, in urban areas the sale of a small percentage of the council stock may actually represent the sale of many houses.

Council house waiting lists in Argyll and Bute increased substantially between March 1984 and December 1990. There does, however, appear to have been a slight change in the method of recording transfer figures. In addition, a discrepancy was found in the "miscellaneous" figures for March 1984. Overall, the waiting lists have increased by 47.9% and the average rise over the sub-districts of Argyll and Bute for the same period was 37.3%. However, there were considerable sub-district variations in the changing nature of the council waiting lists. Islay and Mull experienced a 6.3% and 2.4% reduction in the size of their waiting lists respectively while Cowal experienced an increase of 84.7%. The percentages at sub-district level have not been weighted. Although the waiting list in Mull reduced between 1984

Area	Total Houses sold by 18/2/91	Total Stock	Total Stock assuming no sales	% sold
Cowal	217	1,397	1,614	13.4
Islay	77	600	677	11.4
Kintyre	207	1,475	1,682	12.3
Lorn & The Isles	571	1,647	2,218	25.7
Mid Argyll	287	1,172	1,459	19.7
Mull	52	119	251	20.7
Bute	71	899	970	7.3
Argyll	1,482	7,389	8,871	16.7

Calculation of the council stock sold under Right to Buy legislation is based on the method used in the Argyll and Bute Housing Plan, 1989-94

Table 3.4 Council House Sales, Argyll and Bute

(source: Argyll and Bute District Council, 1991)

and 1988, it is the area with most restricted access to housing (Figure 3.7). This decrease in the length waiting list figure does not mean that it will be easier to obtain council housing. Although Mull had the shortest waiting list and experienced a reduction in the size of its waiting list, it also had the smallest proportion of the total stock and the lowest level of turnover, that is, the percentage of vacancies out of the total stock. It is not necessarily easier to obtain a council house in areas with short waiting lists because the rate of turnover and the size of the stock available will determine where and when houses become available. The largest increases in the waiting list were recorded in Cowal (84.7%) and Kintyre (60%). Cowal, however, experienced a high turnover in stock in 1990 in comparison to the other areas. Waiting lists should not, therefore, be accepted at face value.

Despite the addition of 1,097 new houses to the council stock between 1st April 1976 and 31st March 1988, the priority list reduced by only 49. Furthermore, while 182 new houses were added to the stock between 1st April 1984 and 1st April 1988, the priority list increased by 119 (Argyll and Bute District Council, 1988a). Figure 3.8 illustrates that although the priority waiting list accounts for a smaller proportion of the total lists (57%) for Argyll and Bute than it has previously the number of applicants on the priority waiting list has increased. Between March 1984 and December 1990 the number of applicants on the priority list increased by 21%. However, like the waiting list figures, there are considerable sub-district variations. The priority list in Bute dropped by 37% but an increase of 78% was recorded in Cowal. One should note that the "Special Needs" category is a relatively new sector in the Argyll and Bute priority list.

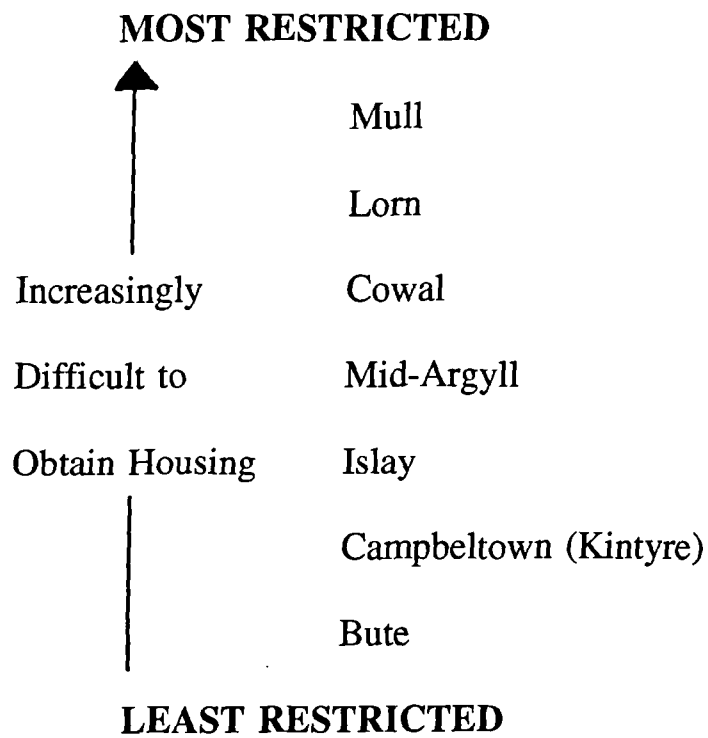


Figure 3.7 Accessibility of Council Housing in Argyll and Bute, 1991

(source: Argyll and Bute District Council, 1991)

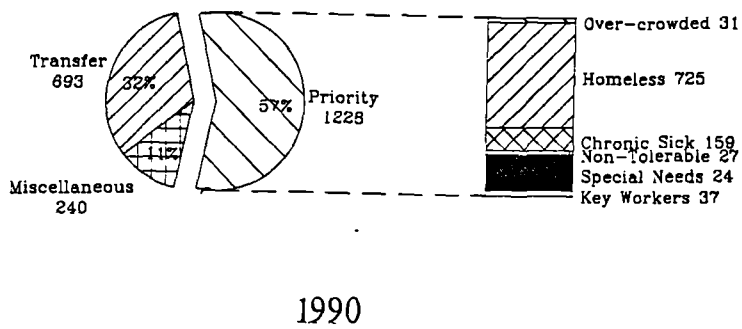
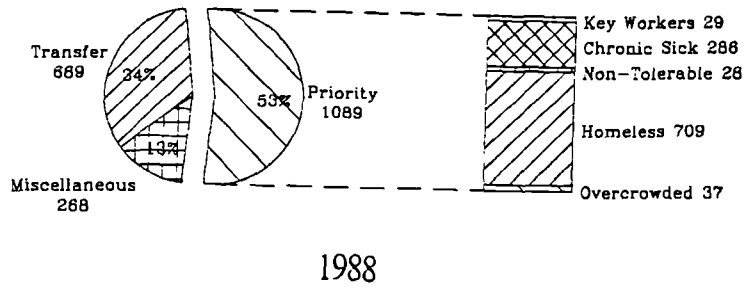
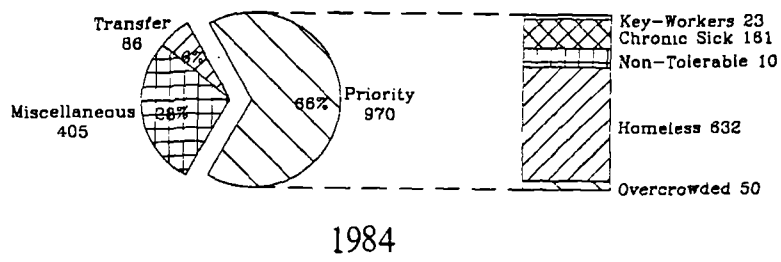


Figure 3.8 Changing Nature of Local Authority Waiting Lists, Argyll and Bute

(source: Argyll and Bute District Council, 1984; 1988a; 1991)

Homeless applicants accounted for 65.2% of the priority waiting lists in 1984 (632 applicants) and 65% (709 applicants) in 1984. Although the proportion of homeless applicants on the priority waiting list dropped to 59% in December 1990 the actual number of homeless applicants had increased to 725. Between 1989 and 1990, 300 of the 425 housing allocations made by the local authority were to homeless applicants and of the 230 allocations made to homeless applicants between 1/4/89 and 31/12/90, 89 (39%) were homeless because their parents and or friends were no longer willing to accommodate them; 46 (20%) had been given notice to quit their accommodation by their landlord; and 8% were homeless as a result of mortgage default (Argyll and Bute District Council, 1991). Mortgage default is an increasingly important reason for homelessness in Argyll (personal communication, Argyll and Bute District Council, 1991). Homelessness accounts for a substantial proportion of the priority waiting list in parts of Argyll and Bute. Bute had the lowest recorded percentage of homeless applicants at 26.5% of the priority waiting list. Shelter estimate that homelessness in Argyll increased by 78% between 1983/84 and 1990/91. Although substantial, this figure is below the increase recorded for rural and remote Scotland for the same period.

Transfer applicants have become an increasingly important part of the waiting list in terms of absolute numbers and their proportionate share of the waiting list. Argyll and Bute District Council have attributed this increase to the reduced turnover of council housing. It is believed that sales have had a significant part to play in this (personal communication, January, 1991). The total transfer list increased by 701% between March 1984 and December 1990. Like the priority list there was

considerable sub-district variation with Mull experiencing a decline in the transfer list between March 1988 and December 1990 and Kintyre experiencing an increase of nearly 22%. The total increase in the transfer list between 1984 and 1990 was 705.8%. A substantial part of the rise in the transfer list between 1984 and 1990 took place prior to 1988. The transfer list increased from an estimated 86 applicants in March 1984 to 689 in March 1988. By December 1990 there were 693 applicants on the transfer list. The latter period shows a decrease in the transfer list in many areas. Several points should be considered when comparing the transfer lists in this way. First, discrepancies can result from variations in how transfer list figures are recorded. There appears to have been a slight change in the method of recording transfer figures. In addition, a discrepancy was found in the miscellaneous waiting list figures at March 1984. Secondly, a tenant can apply for a transfer at any time but will have to wait five years before admission to the transfer list if considered to be in satisfactory housing. There is, therefore, potentially high latent demand for housing. Thirdly, as a result of the slowing turnover of council housing, applicants on the transfer list will be less likely to receive an offer of suitable accommodation.

The miscellaneous list (which includes tied tenants and engaged couples) decreased both in terms of absolute numbers and the proportionate share of the of waiting list in all areas of Argyll and Bute between March 1984 to December 1990 (note the discrepancy in the 1984 figures). There are a number of important points to consider regarding the apparent decline in the miscellaneous list. First, tied accommodation is now less important in Argyll with fewer large estates employing tied workers and, more recently, the automation of lighthouses. Previously light-house keepers were

housed by the light-house service. As a result there are fewer applicants on the tied list. The "tied" list contains applicants who are currently tied tenants, that is, in housing supplied by their employer which must be relinquished upon termination of employment. These applicants will be eligible for council housing upon retiring from employment or when made redundant. Second, the miscellaneous list is used by the local authority to allow applicants to build up their points total and includes applicants who may not necessarily fit into the definitions of priority need. Since the council attempt to allocate houses to the most appropriate applicant, an applicant is not less likely to receive an offer of accommodation if placed on the miscellaneous list rather than the priority list. However, the district council advised that applicants believe that they have a better chance of receiving an offer of accommodation if they are placed on the priority list (personal communication, 1991).

The 1989 housing plan for Skye and Lochalsh estimated a total housing stock of 5,349 houses in Skye and Lochalsh of which 775 (14.5%) were council houses. Ninety (1.7%) houses were under the control of housing associations and 4,484 (83.8%) were in the private sector. The local authority has the smallest council house stock in Scotland (Lochalsh and Skye Housing Association Ltd, 1989). The current local authority stock is estimated at 819 houses including amenity housing (personal communication, 1991). The small size of the local authority stock is largely the result of low levels of investment in the area prior to 1975 and to "the major contribution made by crofter housing to the overall stock" (Skye and Lochalsh District Council, 1989). Caravans are a significant feature in Skye and Lochalsh. Fifteen per cent of the council house waiting list (101 applicants) currently occupy

caravans (Fig 3.9).

Skye and Lochalsh District Council owns and manages 819 units of housing: an increase of approximately 4% on the figure recorded in the previous housing plan (790 houses). North Skye has the largest share of the council house stock with 411 council houses. There are 177 and 231 council houses on South Skye and the Mainland respectively. Like Argyll and Bute, council housing is concentrated in the main centres of population (Table 3.5). There are 304 council houses in Portree accounting for 74% of the council house stock in North Skye and fifty per cent of the total council house stock in the district. The overall provision of council housing in Skye and Lochalsh has increased by 27% from 644 houses in 1977 to 819 (including amenity provision) in 1991 (Skye and Lochalsh District Council, 1991). Unfortunately, the increased provision in council housing has failed to offset rises in the waiting list.

The waiting lists increased by 79% from 380 applicants in May 1977 to 680 in August 1991. Like Argyll and Bute there was considerable sub-district variation in the figures. The largest numerical increase in waiting lists was recorded in Portree while some areas experienced a decline, for example, the waiting list for Plockton decreased by 10 applicants representing a 45% reduction in the number of applicants. Skye and Lochalsh District Council do not hold a separate transfer list nor do they record applicants in the same way as Argyll and Bute District Council. After fulfilling their statutory obligations, all applicants are considered to be priority applicants (personal communication, 1991). However, the length of the waiting lists

Housing Groups

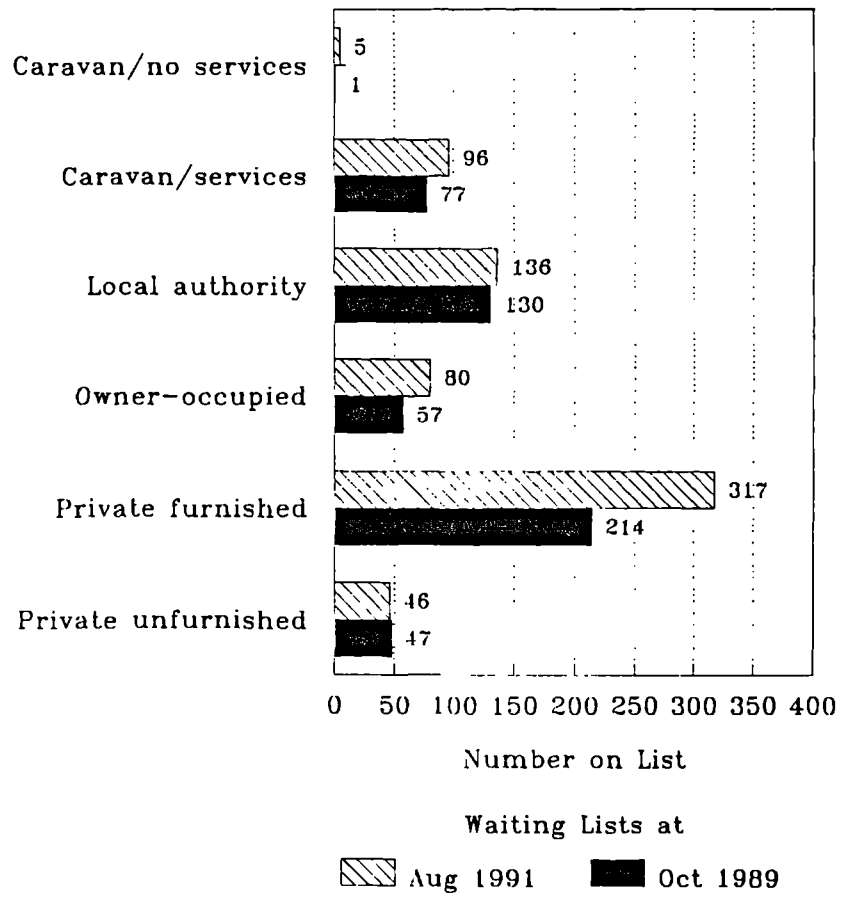


Figure 3.9 Tenures occupied by Applicants for Council Housing in Skye and Lochalsh

(source: Skye and Lochalsh District Council, 1989; 1991)

Area	Size of Stock		Main Concentration
	No.	% of total stock	No. (% area stock)
North Skye	411	50.2%	Portree 304 (74.0%)
South Skye	177	21.6%	Broadford* 100 (56.5%)
Mainland	231	28.2%	Kyle 138 (59.7%)
Skye & Lochalsh	819	100%	Portree 304 (50.2%)

* includes amenity housing

Table 3.5 Distribution of Council Houses in Skye and Lochalsh

(source: Skye and Lochalsh District Council, 1989)

suggest that the authority are experiencing difficulty in providing sufficient housing. In 1989 there were 526 applicants on the council house waiting list (Skye and Lochalsh District Council, 1989). At 31/3/89, 351 applicants were judged to be in priority need of housing and in the year prior to 31/3/89, 110 houses were allocated to "priority" applicants. Applicants for council housing are distributed throughout the area but waiting lists are longest for the main centres of population within each housing sub-committee area (Table 3.6). There are a number of areas where the length of the waiting list exceeds the total stock available such as the island of Raasay where there are nine applicants on the waiting list but only two council houses and in Struan where there are six applicants on the waiting list but no council houses. It was suggested in chapter two that waiting lists reinforce the existing pattern of need. Applicants for council housing in Skye and Lochalsh are allowed to express their ideal preference for housing, even where there are no houses. The council have a rural acquisition budget and since 1975 have had a policy of purchasing houses in the open market to add to the letting stock. However, "houses are only considered for purchase in areas with limited council housing stock and where market conditions are such that acquisition by the council does not involve competition with potential local based owner occupiers" (Skye and Lochalsh District Council, 1989, p.12).

Figure 3.10 indicates that small households account for a growing proportion of the waiting lists in Skye and Lochalsh. Most of the waiting list comprises of one and two person households. In August 1991 more than two-thirds (487 applicants) of the waiting list of 680 applicants were one or two households. In 1977 half of the

	Waiting List		Main Concentration
	No.	% of Total List	No. (% area stock)
North Skye	342	50.3%	Portree 252 (73.7%)
South Skye	156	22.9%	Broadford* 91 (71.2%)
Mainland	182	26.8%	Kyle 120 (65.9%)
Skye & Lochalsh	680	100%	Portree 252 (37.1%)

* including amenity housing

Table 3.6 Council House Waiting List, Skye and Lochalsh

(source: Skye and Lochalsh District Council, 1989)

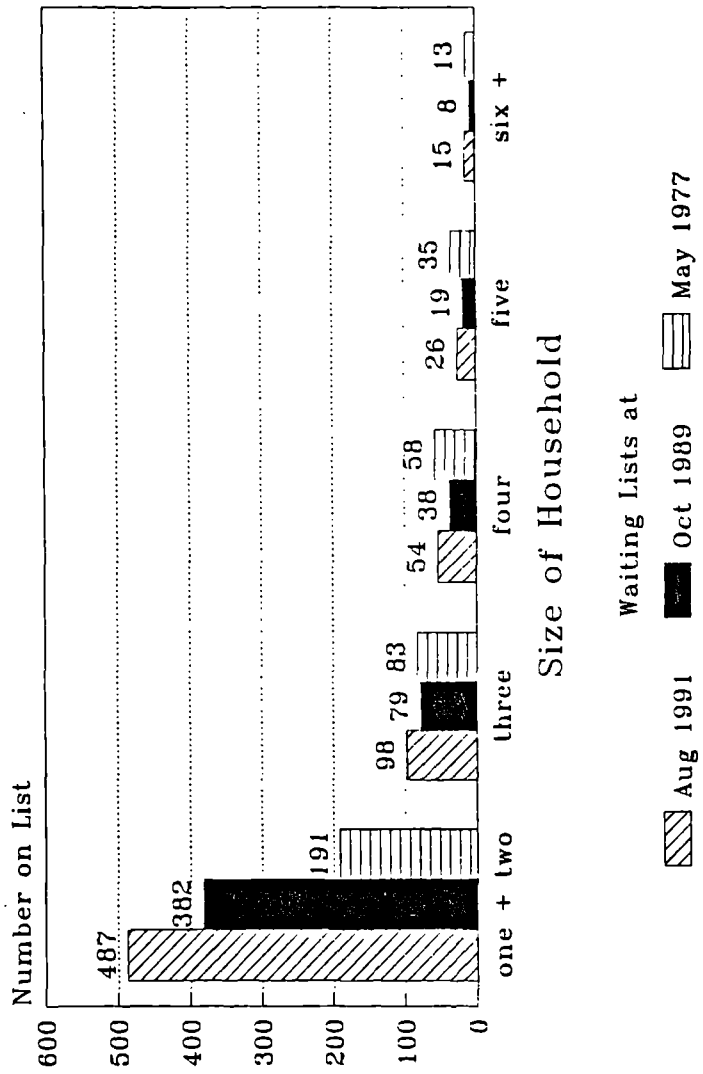


Figure 3.10 Changing Household Size, Skye and Lochalsh Waiting List

(source: Skye and Lochalsh District Council, 1977; 1989; 1991)

waiting list (191 applicants) were in one or two person households. Applicants also tend to be young with approximately 42% of the 1989 waiting list thirty years of age or less. There are no figures available for 1991.

There has been an increasing tendency for applicants for council housing to be in the private rented sector. In 1977 caravans accounted for the largest share of the waiting list (23.5%). While caravans accounted for a substantial share of the waiting list in 1991 (14.8%), (Fig 3.9) more than half of the waiting list applicants lived in private rented accommodation. One should note, however, that winter lets are an important component of the private rented sector in Skye and Lochalsh. Scottish Office figures (1992a) indicate that 21.1% of the council house stock had been sold to sitting tenants since 1979.

In the year prior to September 1989 Skye and Lochalsh District Council received 24 applications for council housing under the Homeless Persons Act. Nineteen of these were judged to be in priority need but only four were awarded council housing. Fifteen applicants were housed in temporary accommodation. The district council figures for the period 1978 to 1989 indicate a peak in applications from homeless persons in 1986. In 1986 they received 43 applications for housing under the Homeless Persons Act, 27 of whom were assessed as priority applicants. Of these, 20 were awarded district council tenancies while 8 were housed in temporary accommodation. Although there were fewer homeless applicants in 1989, there were also fewer applicants allocated permanent accommodation. The increase in homelessness of 263.64% between 1983/84 and 1990/91 in Skye and Lochalsh was

substantially higher than that recorded in Argyll and Bute and higher than the figures calculated for remote (162.55%) and rural (140.53%) authorities for the same period.

Tweeddale District Council has a total housing stock of approximately 6,671 houses of which 77.7% is in the private sector, 65.6% is owner-occupied and 9.8% is in the private-rented sector. Council housing accounts for 20.7% of the total housing stock. Tweeddale has one of the lowest levels of council housing in Scotland with a stock of 1,352 houses (Tweeddale District Council, 1991). Most of the council houses are located in Peebles (Table 3.7). Only 18.7% of the council stock (255 houses) is in the landward areas of Tweeddale. The local authority have experienced a significant decline in their stock from 1,627 houses in 1979 to 1,352 houses in 1991 representing an overall decline of 16.9%. The most recent housing plan indicated that by 31/1/91 408 council houses (approximately 23% of the stock) had been sold under Right to Buy legislation (Table 3.8). The Argyll and Bute method of calculating the level of council house sales was used in this instance because the housing plan itself provided no scheme for the calculation of the level of council house sales. Using this method also provided some degree of standardisation in the data for council house sales. Scottish Office (1992a) figures indicate that 25.6% of the stock have been sold to sitting tenants since April 1979. The average price paid for council houses in the year to 31/1/91 was £12,833. The council have indicated that due to the history of low wages in the textile and agricultural industries, tenants many be attracted to Rent to Mortgage schemes (Tweeddale District Council, 1991). The Rent to Mortgage scheme is designed to extend home ownership to tenants who would like to purchase their council house but cannot afford the payments required

Area	31/8/79	30/6/86	30/6/89	1991
Peebles	877	802	801	773
Innerleithen	428	386	350	324
Landward	322	284	265	255
Tweeddale	1,627	1,472	1,416	1,352

Table 3.7 Distribution of Council Houses, Tweeddale

(source: Tweeddale District Council, 1979; 1986; 1989; 1991)

Year	1981/82	1982/83	1983/84	1984/85	1985/86
Houses Sold	55	44	53	30	23
Year	1986/87	1987/88	1988/89	1989/90	1990-31/1/91
Houses Sold	27	36	45	74	21

Estimated % of stock sold (based on Argyll calculation)

Total Sales	Total Stock	Stock assuming no sales	% sold
408	1,352	1,760	23.2%

Table 3.8 Sale of Council Houses, Tweeddale

(source: Tweeddale District Council, 1991)

under the Right to Buy scheme. In the case of the Rent to Mortgage scheme, loan repayments are closely related to the buyer's existing rent level (Scottish Office, 1992b).

There were 414 applicants on the ordinary waiting list at 30/6/90. The council waiting lists increased by 75.4% from 236 in 1979 to 414 in 1990 representing an increase of 75.4%. Peebles experienced the largest numerical increase in its waiting list of 130 applicants (95.6%) but there were others with a higher percentage increase but lower absolute numbers. Both Broughton and Skirling experienced a decline in their waiting lists.

The District Council have suggested that despite increased provision by the council and the housing associations "there is always a latent demand which only surfaces when new housing is proposed" (Tweeddale District Council, 1991). For example, there was a slight reduction in the waiting list in 1989 following the completion of two major developments in Peebles but there was a 15% increase in the waiting list during the eleven month period between 26/7/88 (328 applicants) and 30/6/89 (328 applicants). "The increases occur for Peebles, Innerleithen, West Linton and Walkerburn and for both family sized and elderly/single persons accommodation. In human terms, the present situation means that a young couple coming on to the Waiting List for a house in Peebles, where pressure is greatest, is likely to wait 2 to 2½ years on average before being offered a house" (Tweeddale District Council, 1989, p.4).

Peebles has the longest waiting list at 266 applicants accounting for 64.25% of the council waiting lists (Table 3.9). The size of settlement is an important factor in the size of the waiting lists in Tweeddale (personal communication, 1991) but medical priority can also influence the pattern. Some of the smaller villages have no facilities and individuals such as the elderly tend to, and are encouraged to, apply to be housed in the larger towns. Furthermore, it was shown that in Argyll and Bute, due to varying turnover in stock, short waiting lists did not necessarily mean a shorter wait for housing. In Tweeddale there is no average waiting time to get to the top of the housing list (personal communication, 1991).

Tweeddale, Skye and Lochalsh and Argyll and Bute District Councils differ in their methods of storing waiting list data. In Argyll and Bute several priority categories were immediately identifiable from the housing plans. In Tweeddale homeless applicants receive priority attention followed by medical cases. The 1991 draft housing plan for Tweeddale indicated that although the level of homelessness recorded in Tweeddale had levelled off it was still high. This can be illustrated by examining the proportion of the waiting list occupied by homeless applicants (Fig 3.11). In 1979 30.2% of the waiting list were homeless applicants and by 1990 this had risen to 51.0%. Although the proportionate share for 1990 is smaller than that for 1989, there was an increase in absolute numbers. In all four housing plans Peebles accounted for the bulk of the homeless applicants.

Medical applicants account for a small proportion of the waiting list. "Medical" applicants declined in terms of their proportionate share of the lists but there was a

LOCATION	WAITING LIST
Peebles	266
Innerleithen	78
Eddleston	9
West Linton	34
Blyth Bridge	1
Broughton	12
Horsburgh Ford	4
Romanno Bridge	1
Skirling	1
Walkerburn	8
TOTAL	409

Table 3.9 Council House Waiting List, Tweeddale, 1991

(source: Tweeddale District Council, 1991)

Housing Groups

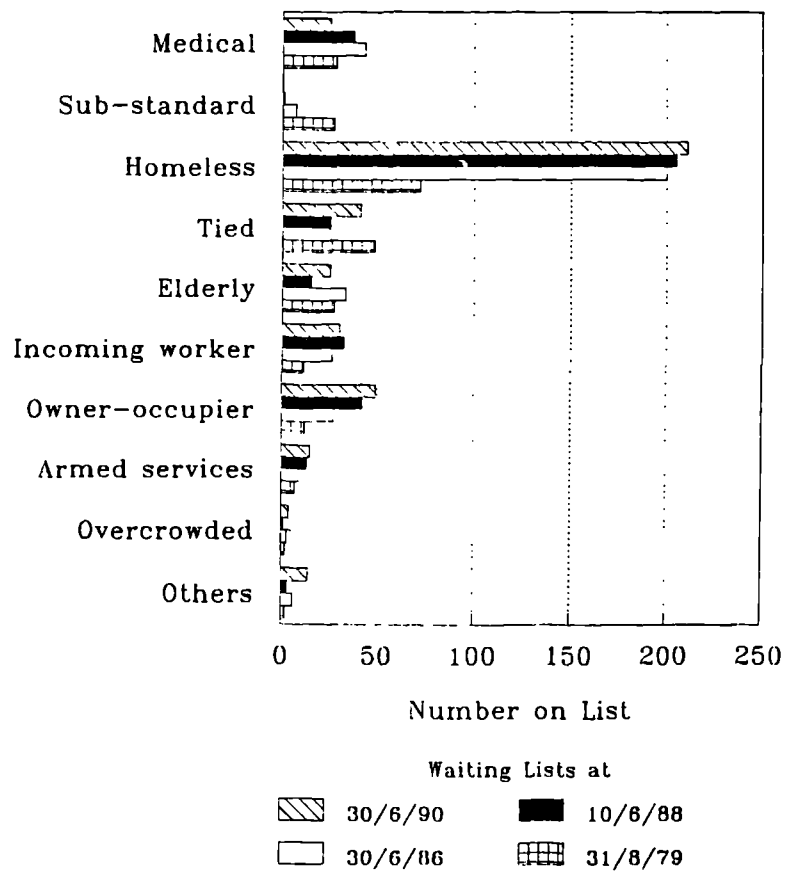


Figure 3.11 Council House Waiting List, Tweeddale

(source: Tweeddale District Council, 1977; 1986; 1989; 1991)

smaller decline in absolute numbers from 11.9% (28 applicants) to 6.0% of the list in 1990 (25 applicants). Again the majority of applicants were on the Peebles list. The housing department indicated that in Medical cases the size of the settlement has an impact on the length of the waiting list because many of the smaller villages have no facilities and unless an applicant has close friends or relatives in the village they have to, or are persuaded to, move into town.

When a council house becomes available the district the council try to initiate a transfer in an attempt to release additional stock. The transfer list in Tweeddale increased by 26% from 145 applicants in 1979 to 183 in 1990. Figure 3.12 indicates that in all four years the "other" category account for the largest proportion of the transfer list (54.1% in 1990; 47.8% in 1988; 44.8% in 1986 and 47.6% in 1979) but this group comes last in terms of priority of allocation. A large proportion of the transfer list will, therefore, have a very long wait for housing. First priority in allocation is given to medical transfer cases, followed by overcrowding, underoccupation and then others. The "others" group includes applications for different types or sizes of housing or transfers to new areas. The medical transfer category has been fairly consistent throughout the period 1979-1990 accounting for 21.3% of the transfer lists in 1990; and 20.1%, 21.9% and 20% in 1988, 1986 and 1979 respectively.

Housing Groups

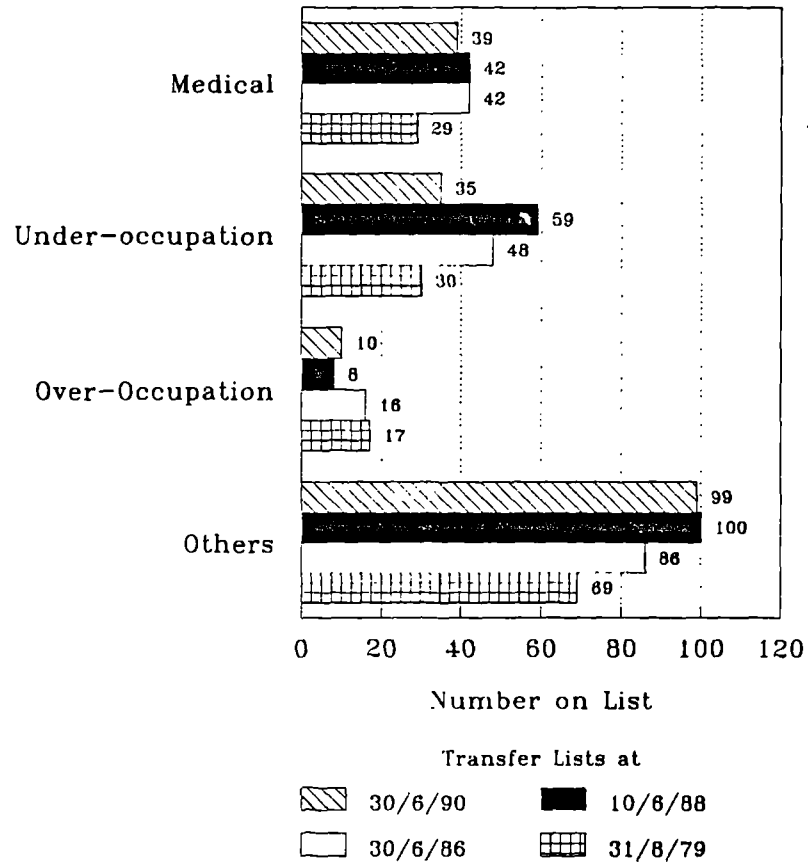


Figure 3.12 Transfer Waiting List Categories, Tweeddale 1979-90

(source: Tweeddale District Council, 1979; 1986; 1989; 1991)

3.4 Housing Associations

Scottish Homes houses have been included in this section on housing associations because previous Scottish Homes stock in Tweeddale is managed by Eildon Tweed Valley Housing Association and there is no Scottish Homes stock in Skye and Lochalsh. Scottish Homes own 381 houses within Argyll and Bute, (Scottish Homes, 1990) on which the District Council have one hundred per cent nomination rights, that is, they can nominate their applicants to be housed by the housing association. The majority (168) of the houses are three and four apartment semi-detached houses, while seventy-two are two, three, or four apartment mid-terraced houses. Scottish Homes originally owned 485 houses in Argyll and Bute but a substantial number have been sold. Tenants purchasing their houses from Scottish Homes have, on average, received substantial discounts. Figures supplied by Scottish Homes in 1990 indicate that the average market value for their cottage-type houses was £23,000 (1990 prices) while the average purchase price was £13,876 (a discount of 39.7%). The average market value of flats was £18,000 (1990 prices) while the purchase price was £10,888 (a discount of 39.5%).

There are a number of housing associations operating within Argyll and Bute, several of which cater for special needs (Appendix 5). Bield Housing Association, for example, provides sheltered housing for the elderly. There are also a number of locally based housing associations which cater for general needs: the Isle of Bute Housing Association, Dunoon and Cowal Housing Association (with Dunan Housing Cooperative), Lorn and Mull Housing Association, and Oban Housing

Association.

The Isle of Bute Housing Association is a community based housing association operating from Rothesay, Isle of Bute. It was established in 1979 with the aim of dealing with housing and environmental problems in Rothesay (via declaration of Housing Action Areas). Housing is regarded as integral to the socio-economic environment of the area and the Association hope that rehabilitation will help to stabilise population loss. Since its establishment the Association has moved from concentrating specifically on rehabilitation to stimulating the housing market via new build for sale and rent. "It sees that it has a key role to play in the economic strategy for the Island, in particular the Bute Initiative by providing the housing for the key workers needed to rejuvenate the local economy" (Isle of Bute Housing Association, 1990, p.45). By 1991 the Isle of Bute Housing Association owned and managed a 491 houses, 10 of which had been adapted for special needs. The majority of the stock are two and three apartment houses (259 and 174 houses respectively).

The Isle of Bute was not included in the interviewing procedure. There is, therefore, no information available at participant level. However, there are a number of important points to consider regarding the housing situation in the Isle of Bute. At the 1981 census there were 4,210 houses on the island: 33% of which were owner-occupied; 23% were public rented; 15% were private-rented; 20% were holiday or second homes and 9% of the stock was vacant. Since the census the Isle of Bute Housing Association and the William Woodhouse Strain Housing Association

have acquired 11.6% of the housing stock. The Association now own 56% of the private-rented stock and had a waiting list of 191 applicants in 1991 (43 applicants were homeless and 21 medical priority). The William Woodhouse Strain Housing Association is part of the Isle of Bute Housing association except for ten houses which are held under the William Woodhouse Trust but managed by the Association.

Although Rothesay is located within a remote district, the housing problem has a distinct "urban" character. Rothesay was previously a popular holiday destination, and buildings such as the large number of tenements reflect the urban character of the holiday-makers. The Isle of Bute Housing Association have identified a number of factors which contribute to the housing situation in the area including unacceptably high levels of sub-standard accommodation (36%), high unemployment, seasonal availability of employment and low pay, continuing depopulation, a top heavy population structure with over 35% of the population of pensionable age and a tendency towards age-selective migration with the economically active groups leaving the island.

Oban Housing Association is a charitable non-profitmaking organisation. It was established in 1971 largely as a result of concern of local supporters of Shelter about the severe shortage of accommodation in Oban. It is currently run by a voluntary committee with no paid staff. Anyone can apply to the Association for housing and applications must be renewed every twelve months. The Association concentrates on allocating houses to applicants who do not have any other realistic chance of a home. The principal aim of the Association is to offer

accommodation to recently married couples and preference in allocation is usually given to those who have been married longest and have previously applied to the Association but been unsuccessful in obtaining housing. Applicants with families will not normally be chosen unless it is apparent that the local authority will be unable to do anything immediate for them. In addition, the Association try not to overlook the needs of elderly and single people "whose needs are far too often not provided for" (Oban Housing Association, 1989). Oban Housing Association own 73 flats (53 one-bedroomed flats, 20 two-bedroomed flats) and eight bedsits with shared facilities. Priority allocation of bedsits is given to individuals with some connection with the Highlands and Islands and who appear to get along best with other young people sharing common facilities. There are normally between 129 to 300 applicants on the waiting list and the lists may be closed for a short time if they become too long (personal communication, 1990). On average eight to twelve flats become available in any one year. The committee decide which applicant appears to be most in need of housing.

Dunoon and Cowal Housing Association is a community based housing association with a track record of tackling difficult rehabilitation within Housing Action Areas. It is both a registered housing association and a registered charity and was established in 1983 to meet housing need in the Cowal area. By 1990 the Association had rehabilitated 120 houses and 4 commercial properties (Dunoon and Cowal Housing Association Report, 1990). Twelve houses were owner-occupied and rehabilitated by the Association on an agency basis. When Housing Associations operate on an agency basis, they provide services such as rehabilitation and training

to other organisations and individuals. The Association currently owns and manages 158 dwellings: 112 two-apartment dwellings, 31 three-apartment and 5 four-apartment dwellings and have a number of development plans in progress. The Association plans to move its activities out of Dunoon and into the more landward area of Millhouse and Tighnabruaich. New developments will encompass both elderly and general needs accommodation. The aims of the Association include identification of housing need within the area and improvement in terms of housing and its associated amenities. They have identified a "need to target provision of housing towards single people and couples of all ages since this need predominated on the District Council's waiting list, yet the local authority's own stock is predominantly general family housing" (Dunoon and Cowal Housing Association, 1990). In financial year 1988/89 the Association made 38 offers of accommodation, received 5 refusals and rehoused 36 tenants. Twenty-six of the new tenants had been nominated by the local authority and one was a referral. Nine of the new tenants had directly applied to the Association. Nine flats (9% of stock) were void at some point during financial year 1988/1989 and there was a total of 23 void weeks (0.5% of the lettable property weeks). "The average length of void was, therefore, 18 days i.e. this was the average length of time taken by the Association to turn around properties" (Dunoon and Cowal Housing Association (1990), para 6.10). There 130 applicants on the waiting list at March 1991, the majority of whom (77) were waiting for two-apartment dwellings.

Lorn and Mull Housing Association was established in 1985 with an aim to "rehabilitate existing sub-tolerable houses within the Lorn and Mull area of

Argyll and to build new housing sympathetic with the existing stock" (Lorn and Mull Housing, 1990a). The waiting list is open to anyone 16 years of age or older who is resident or employed within Lorn and Mull or who have special reasons for requiring to be housed in the area. Houses are allocated using a points system. Applicants are interviewed in their homes near the time of allocation to confirm the details of their application. There were 135 applicants on the waiting list at 31/3/90 with more than 60% of the applicants requesting housing in Oban and its immediate area. Lorn and Mull Housing Association are involved in shared-ownership programmes and provide space on their application forms for applicants to indicate whether they are interested (personal communication, 1990).

There are three housing associations operating within Skye and Lochalsh: Kirk Care Housing Association which provides amenity and sheltered accommodation; Link Housing Association which provides twelve single persons housing units at Dun Aluin in Kyle of Lochalsh; and the Lochalsh and Skye Housing Association Ltd (Buidheann Tigheadas Loch Aillse agus an Eilein Sgitheanaich Ltd) which provides a combination of amenity, general needs and single persons' housing.

Link Housing Association's scheme at Kyle was built in 1985. Link were asked to develop the complex because there was no indigenous housing association in the area at the time. "People apply to Link and applications are assessed on the basis of need...There is a waiting list of 8 which seems low but the turnover is also very low. The list tends to expand when a vacancy does occur because of word of mouth" (personal communication, 1991). The waiting list for Link Housing

Association is permanently open and anyone over the age of 16 can apply for housing. Allocation of housing is on the basis of a "group plus points" allocation policy. There are five categories of need: substandard accommodation; overcrowding; sharing amenities, insecurity of tenure; and medical condition (Link Housing Association, 1988).

Lochalsh and Skye Housing Association is the only locally based housing association in the district. It was set up in 1983 as a result of concern over the lack of good quality rented accommodation for special needs groups (particularly the elderly) in the area. The problem was most acute in the remote and rural areas of Skye. The association owns and manages 46 units of housing which are distributed throughout the Isle of Skye. There are no houses on the mainland at present but the Association plan a development of 20 houses in Kyle. Lochalsh and Skye Housing Association have a number of aims including: the provision of housing for those in housing need particularly the elderly, disabled and single people; improvement of house conditions; stabilisation of population movement resulting from lack of accommodation in remote rural areas; and widening of tenure choice.

Applicants for housing must be 18 years of age (or over) and must be: resident or employed within the district; or over sixty and wish to move to the district to be nearer a younger relative; or have special social or medical reasons for wishing to be housed in the district. Applicants who are younger than 18 will be admitted to the waiting list at the discretion of the Management Committee or the appropriate sub-committee. Houses are allocated by reference to a points scheme. There are 223

applicants on the waiting list (Lochalsh and Skye Housing Association, 1991). In 1989 there were 163 applicants on the waiting list and it was estimated that half of these were also on the council waiting list (Lochalsh and Skye Housing Association, 1989). The most popular areas of first choice are Kyle (85 applicants) and Portree (33 applicants). The association currently has no stock in either of these areas but developments are planned. Like the local authority the housing association encourage applicants to express their true preferences even where there is no stock is available. This provides the association with an indicator of demand but they still experience an upsurge of applications when a new development is started (personal communication, 1991).

There are currently general needs housing associations operating from within Tweeddale. There are representatives of national housing associations such as the Margaret Blackwood Housing Association which cater for special needs (Appendix 5). Eildon Housing Association operates throughout Borders Region and provides both general needs and special needs housing within Tweeddale. This association was formed in 1973 by staff from Dingleton Hospital who wanted to provide accommodation for people ready to leave institutional care. It was initially run on a voluntary basis "providing houses for single parent families, the mentally handicapped, the physically disabled, single people and the elderly" (Eildon Housing Association Ltd, 1990, p.10).

The Association currently own and manage 122 units of housing in Tweeddale. They have 107 houses (87.7%) in Peebles (Table 3.10). Twenty-two per cent of the

LOCATION	STOCK AT 31.3.89
Broughton	1 unit (physically disabled)
Peebles	21 units (single persons) 3 units (2 persons) 27 units (general needs) 32 units (sheltered housing) 4 units (learning difficulties) 20 units (elderly amenity)
Innerleithen	6 units (single persons) 8 units (elderly amenity)
Tweeddale	122 units

Table 3.10 Eildon Housing Association Stock

(source: Eildon Housing Association, 1991)

Tweeddale stock (27 houses) are for single persons, 22% cater for general needs and 2.5% per cent (3 houses) are for two person households. The remaining stock provides accommodation for elderly households (including sheltered accommodation), the physically disabled and individuals with learning difficulties (Eildon Housing Association, 1991).

There are currently 425 applicants on the waiting list for Eildon Housing Association in Tweeddale (Eildon Housing Association, 1990 p.2). Houses are allocated on the basis of need. Waiting lists are held for each scheme and allocation is made on the basis of an assessment of the information obtained on the original application form together with a report from a home visit. A point system is used in assessment and priority allocation is given to applicants without permanent accommodation, applicants whose current accommodation is unsatisfactory, applicants with a medical condition which can be improved through better housing, and applicants with a social reason such as a local connection or employment. The Association is exempt from the Right to Buy legislation.

Eildon Tweed Valley Housing Association was formed in March 1989 to manage the former Scottish Special Housing Association (now Scottish Homes) stock in Tweeddale. Scottish Homes figures indicate that at 3/4/90 they managed 160 units of housing. By 3/4/90, 48.2% of the original stock of 309 houses had been sold. The average purchase price for cottages was £12,903 for a cottage with a market value of £24,000 (1990 prices) representing a discount of £11,097 (46.2%). The average purchase price for flats was £8,876 for flats with a market value of

£19,000 equivalent of a discount of £10,124 (53.3%). Eildon Tweed Valley Housing Association Ltd is not a registered housing association but has Approved Landlord status which has allowed the Eildon Housing Association to diversify its activities. Despite the high level of sales there "has been a reduction in the original estimate of a 10% reduction each year in the stock. This has been caused by high interest rates and it is assumed that the stock remaining at 1 April 1991 will be 158" (Eildon Housing Association, 1990, pp.45-46).

3.5 Private-Rented Accommodation

Housing Associations are included in private rented accommodation in local authority department returns to the Scottish Office. Housing Association stock in the thesis is differentiated from the rest of the private rented stock where possible. It is difficult to obtain information on the private-rented sector in Argyll and Bute and analysis relies largely on data derived from the interviews. The number of private rented properties in Argyll fell from 5,554 to 4,413 between 31/3/79 and 31/3/88 (a drop of 18.7%) (Argyll and Bute District Council, 1988a). Comparison of housing plans for 1984 and 1988 indicates a slight increase of 4,473 to 4,513 (an increase of 0.9%) in the overall provision of private rented accommodation in Argyll between March 1984 and March 1988. Despite the increase in the number of dwellings, private rented accommodation accounted for a smaller proportion of the total housing stock and there was considerable variation at the sub-district level. The average change in the number of private rented dwellings over the sub-districts of

Argyll and Bute during the same period was a drop of 0.7%. All areas except Bute, Cowal and Mull recorded a decline in the provision of private-rented accommodation but it should be noted that estimates of private rented stock in Housing Plans and in Scottish Office Publications include housing association stock. In some areas, for example, Bute, the increasing activity of the housing associations may, to a limited extent, offset the decline in "other" private-rented accommodation. However, the local authority also indicated that the large number of estates owned by the Duke of Argyll on Mull (personal communication, January, 1991) may partly account for the amount of private rented accommodation recorded rather than activity by an Association. Despite the decline in provision, the local authority suggest that due to the fact that "house purchase prices continue to be high and generally beyond the reach of many potential first time purchasers" (Argyll and Bute District Council (1988a), para B22 p.6), there is still a market for private-rented accommodation in the area.

Like Argyll and Bute, the amount of information available on the private-rented sector in Skye and Lochalsh is limited. The 1989 housing plan for Skye and Lochalsh indicated that most of the private rented housing was directed towards the holiday letting market "but demand factors have resulted in the extensive use of such housing for longer term occupation" (p.7). There were 133 private sector tenants receiving rent allowance at October 1989 (Skye and Lochalsh District Council, 1989).

The private rented sector accounts for 9.6% of the total housing stock in Tweeddale. The district council have identified a "lack of genuinely rented accommodation in

Tweeddale" (Draft plan, 1991 p.9) and suggested that despite efforts of Scottish Homes to extend the provision of private rented accommodation at market rents and assured tenancies this type of accommodation is not likely to cater for people who are employed in Tweeddale. "Depressed wage levels of local workers are unlikely to make realistic rent levels of around £50 per week an attractive proposition. However, local people working outwith the district and enjoying higher incomes may see this type of accommodation as an attractive proposition" (Draft Plan, 1991, p.9). The council also identified significant levels of sub-standard accommodation in the private rented sector.

3.6 Owner-Occupied Accommodation

All parts of Argyll and Bute have experienced an increase in owner-occupied accommodation with the exception of Bute which experienced a drop of 3.0%. Overall, the owner-occupied stock in Argyll increased by 6.7% between March 1984 and March 1988 with an average increase of 9.7% over the sub-district housing areas. Despite an increase in the owner-occupied stock, much of the private sector (including private-rented accommodation) remains outwith the reach of local people because: (a) "the availability of private stock is continuing to decline"; (b) a "substantial part of the private rented sector is used for tied or service property"; (c) "available stock is often in the wrong location for persons seeking housing"; (d) "considerable interest from intending purchasers of holiday homes, second homes and retirement homes inflates house prices to the disadvantage of local residents who are unable to compete in that market"; (e) "there is a

considerable lack of low cost housing in most locations in the district"; and (f) "rents for certain private sector lettings are set at such a high level that, even allowing for grant of housing benefit, tenants on low income cannot afford the going rent" (Argyll and Bute District Council, 1988a para D.11).

The private sector accounts for a substantial proportion of the housing stock in Skye and Lochalsh. Despite a lack of information on house conditions in the area, the local authority estimate that 13.9% of the private sector stock (inclusive of private-rented accommodation) is below the tolerable standard and indicated in the 1989 housing plan that a survey of house conditions would commence in 1990 (Skye and Lochalsh District Council, 1989). House prices within the district tend to be high in relation to local incomes. A survey conducted by an estate agency in September 1989 "indicated 16 properties for sale, five of which required extensive improvement works. The overall average price of the houses was just under £50,000. The average price of properties requiring renovation was £22,800 with the average price of houses in habitable condition standing at £55,000" (Skye and Lochalsh District Council, 1989, p.7). Like Argyll and Bute, mortgage arrears are an increasingly important reason for homelessness in the district. The Lochalsh and Skye Housing Association Business Plan indicated a boom in the private market with prices rising by 50-60% between 1988-1989 in the main centres of population. There has also been increasing demand for Below Tolerable Standard Properties. However, much of the demand came from outside the district and were cash rather than mortgage transactions. "This has meant that the recent high levels of interest rates has had a limited effect on dampening the market and sales have

remained buoyant" (Lochalsh and Skye Housing Association, 1989). The Association advised that it is difficult to estimate the long-term results of this phenomenon, but in the short-term it results in a shortage of accommodation, particularly in Portree. Young people and married couples experience severe difficulty in gaining entry to the property market (Lochalsh and Skye Housing Association, 1989). More recently house prices in the district seem to be levelling off.

In their 1989 housing plan Tweeddale District Council indicated that the bulk of the new private sector housing in Tweeddale was the higher price range. Furthermore, house-prices were inflated as a result of external pressure on the housing stock. "The proximity of the District to Edinburgh and the Lothians; the lower rating (and community charge?) levels; the scenic attractions and the general quality of life are the well-known factors which attract house purchasers to the area and force house prices beyond the reach on many local residents wishing to set up their home" (Tweeddale District Council, 1989, pp.4-5). The 1991 (p.9) draft housing plan indicated that the supply of private housing to meet local needs was still a severe problem:

"There can be a danger of "crying wolf too often" but every time housing in Tweeddale is discussed the first topic is always the preponderance of new housing throughout the district being high quality expensive housing to meet a market generated outwith the district and not solving the indigenous housing needs. A few developers are responding to the criticism and are genuinely trying to provide less expensive housing but even these properties cost circa £50,000".

The council has identified a need for starter homes and low-cost or

shared-ownership schemes and suggested that the high market price of housing land and planning densities militated against provision of housing at the lower end of the private sector. The principal means of buying low cost housing in the Borders is via Right to Buy (Eildon Housing Association, 1990). Tenants, on average, receive fifty per cent discount on houses with a market value of approximately £20,000 which "enables tenants to purchase their homes with a £10,000 mortgage which requires monthly repayments within 20% above the rent for the same property" (Eildon Housing Association, 1990, p.38).

3.7 Summary and Conclusion

It is difficult to draw comparisons between the three areas but there are some similarities. The seasonal availability of private rented accommodation and competitive (sometimes external) pressure on local housing markets in some parts of the study areas has resulted in stress on the housing market. The pressure on private sector housing has been compounded by an increasingly restricted supply of social rented housing. Ratios of housing stock to waiting lists indicate that there is substantial and increasing pressure on council housing (Table 3.11). This has interacted with increasing levels of homelessness and slowing turnover of council housing. It is, therefore, becoming increasingly difficult to obtain a council house in each of the three study areas.

However, the changing nature of housing in the study areas reflects more than changes to the housing "system". It was identified earlier that housing is an integral

	STOCK		WAITING LIST		RATIO	
	Earliest Available Estimate	Most Recent Estimate	Earliest Available Estimate	Most Recent Estimate	Stock : Waiting List EARLY	RECENT
Argyll & Bute	8,618	7,389	1,461	2,161	5.9	3.4
Skye & Lochalsh	644	819	380	680	1.7	1.2
Tweeddale	1,627	1,352	236	414	6.9	3.3

Note: calculations are based on figures supplied by local authority housing departments

Table 3.11 Waiting List to Stock Ratios

part of the socio-economic environment of rural Scotland. While the provision of employment is undoubtedly an important concern in the Scottish countryside, supply of adequate and affordable housing in rural areas is vital for the maintenance of rural economies. "Economic and social changes in more remote communities and the inability to compete with more populous settlements is placing island and remote communities at risk and in need of major investment to arrest depopulation and attract economic initiatives for support of residents in these locations" (Argyll and Bute District Council, 1988a). It is against this complex picture that individuals negotiate the housing system. Chapter four provides some background information on the individuals who participated in the study and the subsequent chapters investigate which factors that have been important in shaping housing pathways and attempt to relate the individual housing histories to their wider context.

CHAPTER FOUR: THE PARTICIPANTS

The aim of this chapter is to provide some background information on the people who participated in the research project. A total of 132 interviews were conducted but for a variety of reasons the analysis concentrated on 127 housing histories. The reasons for excluding certain accounts from the analytical procedure are provided in this chapter. Interviews were conducted throughout Scotland but most of the participants were located within their original districts. Participants had a wide range of housing experiences with nearly half of them experiencing difficulty at some point during their housing history.

4.1 Argyll and Bute

Potential participants from Argyll and Bute were identified from eight of the nine secondary schools in the area: Oban High School, Tiree High School, Tobermory High School, Dunoon Grammar School, Islay High School, Tarbert Academy, Lochgilphead High School, and Campbeltown Grammar School (Fig 4.1). The Register of Withdrawals for Rothesay Academy has been destroyed and it was, therefore, impossible to obtain the names and addresses of former pupils. Due to the presence of the American Naval Base at Sandbank a substantial number of pupils at Dunoon Grammar School were American, that is, sons and daughters of naval personnel. It was possible to identify these individuals from the register and they were excluded from the study. There were also a number of children from childrens'

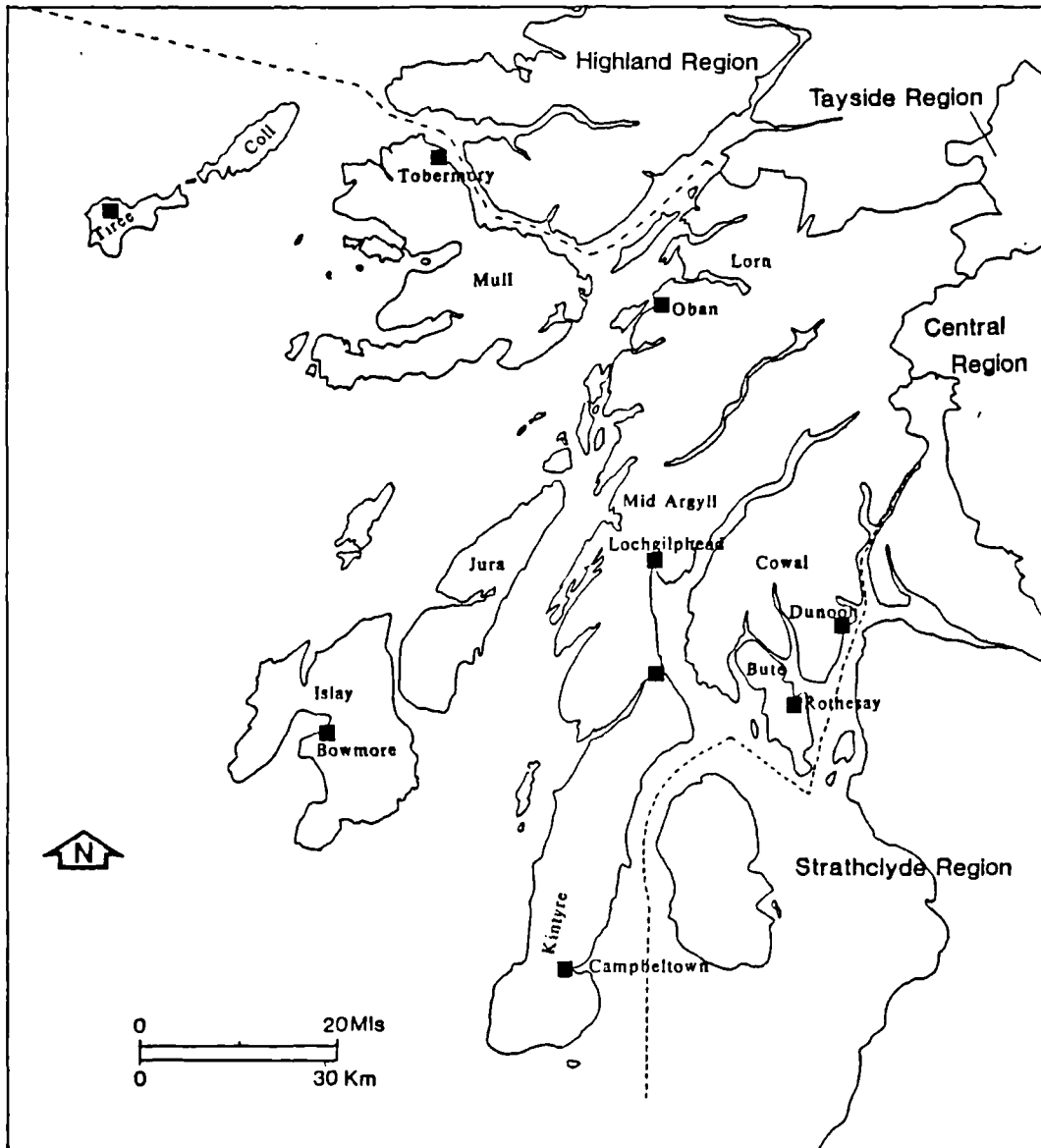


Figure 4.1 Location of Secondary Schools in Argyll and Bute

homes who proved to be difficult to trace.

Introductory letters were issued to 353 households. Two hundred and nine were eventually contacted, ninety-four of whom agreed to participate in the study. Eighty-eight individuals participated in interviews while six participated via a postal questionnaire. Two participants were excluded from the analysis: one of the participants attended school in Argyll but lived in Morvern (and has subsequently returned there) which lies just outside the boundary of Argyll and Bute in Lochaber District; another was found to have continued her secondary school education beyond 1975. The comments made with respect to Argyll and Bute participants in the thesis, therefore, refer to 86 interview schedules. In addition, some of the information from one of the tape-recorded interviews was lost and the analysis of the data from the interview relies on the limited information available.

Figures 4.2a and b illustrate the changing location of the participants in the study. Most of the participants (68.6%) were resident within Argyll and Bute when they were interviewed (Fig 4.2b). Twenty (23.3%) had never moved from their local village or town. Five participants (5.8%) although not originally local to the area, that is, located there due to a parental change of housing prior to school-leaving age, had lived in the same village or town as their parental home since leaving school. Twenty participants (23.3%) who were resident in Argyll and Bute had spent part of their housing history outside the district and subsequently returned.

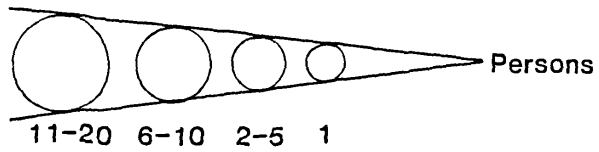
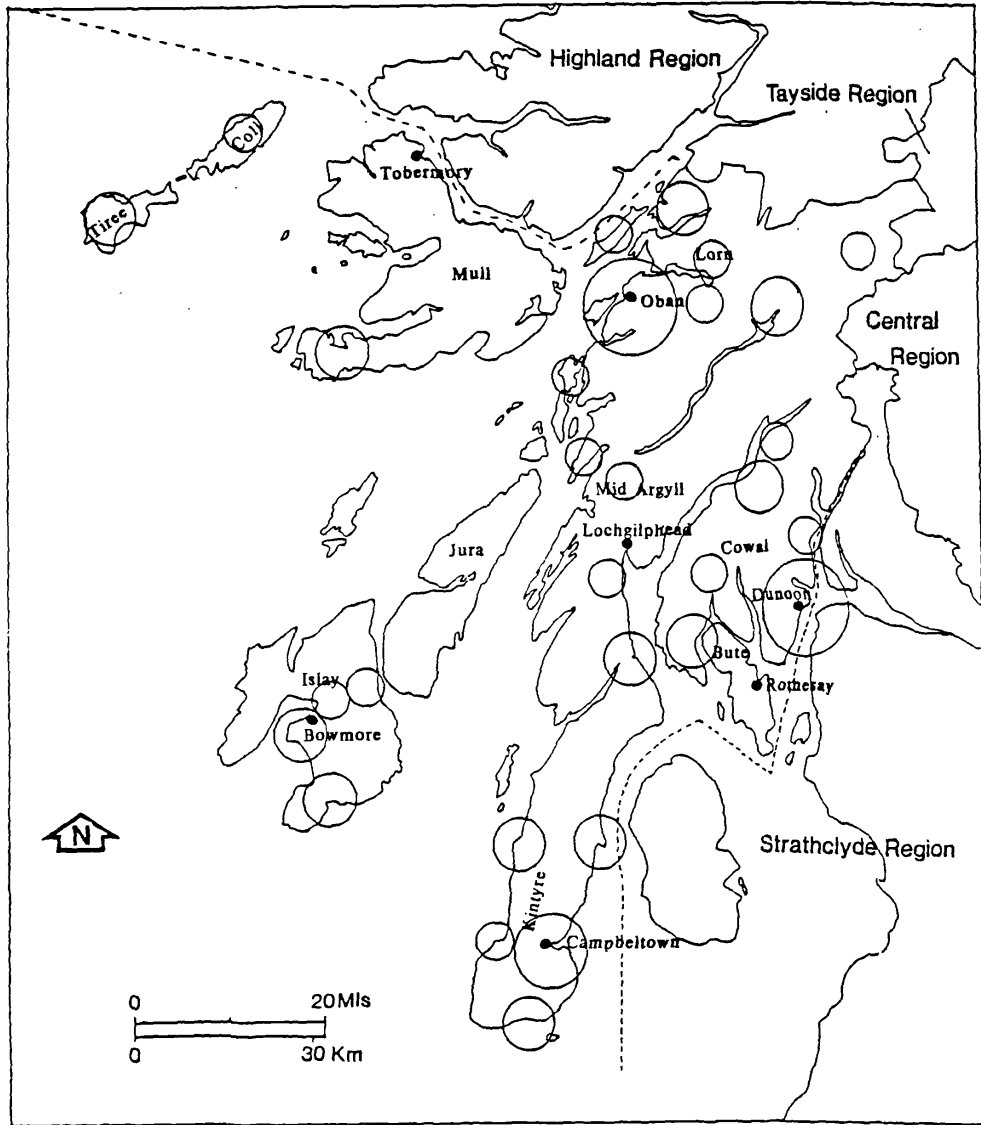


Figure 4.2a Location of Argyll Participants in 1975

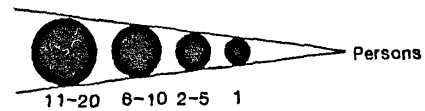
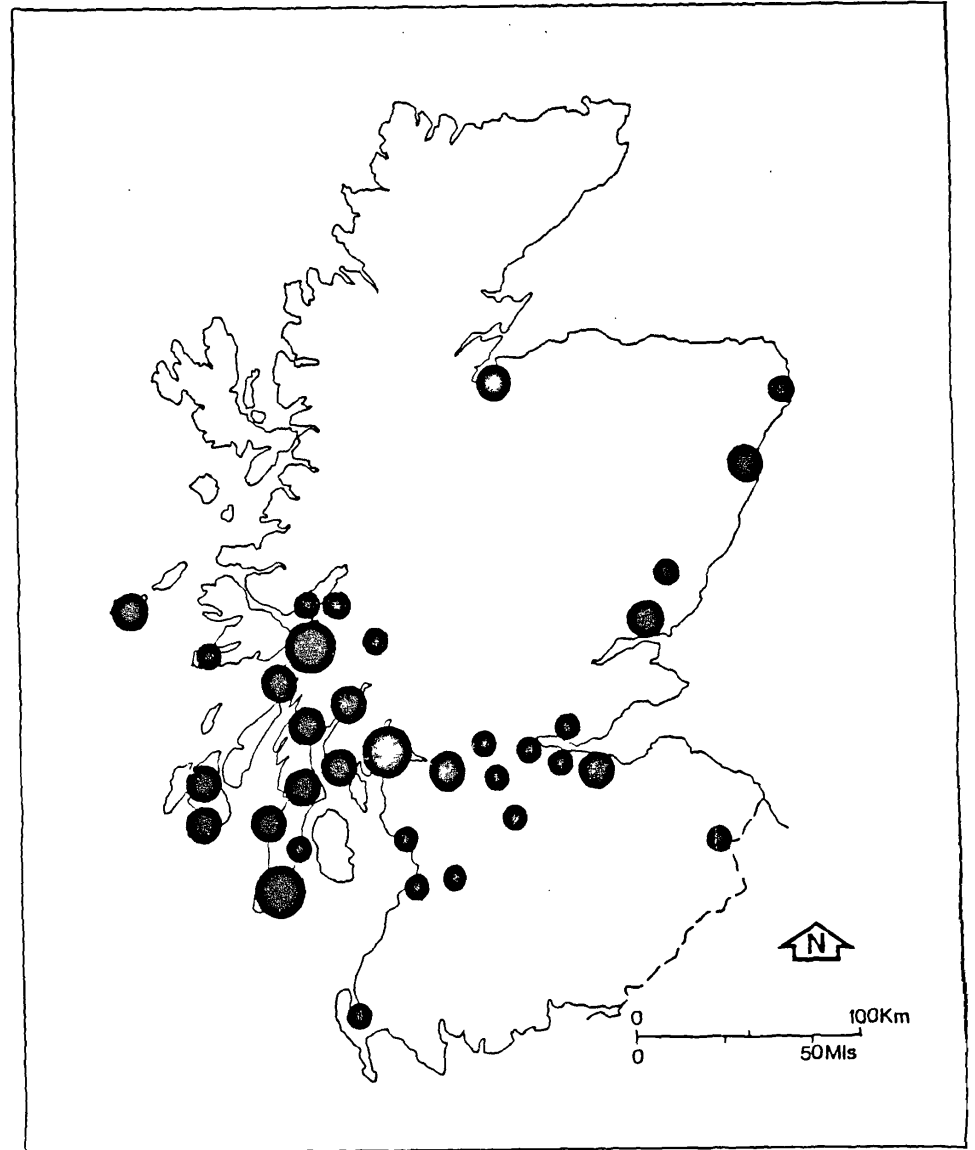


Figure 4.2b Location of Argyll Participants in 1990

The participants covered a wide range of household-types. Levels of take-home pay ranged from benefit level to more than £2,000 per month. Forty of the individuals questioned (46.5%) occupied two-adult households with one or two children. Eleven (12.8%) single adults with no children were questioned; four (4.6%) single adults with one or two children; sixteen (18.6%) two-adult households with no children; fourteen (16.3%) two-adult households with three or four children and one participant living in a two-adult household with five children. Seventy-six participants (88.4%) lived in households independent from their parents while ten (11.6%) occupied multi-adult households either in their parental home, that is, the address they lived at when they left home, or in a house their parents also stayed in. Fifty-six (65.1%) of the participants were living in owner-occupied accommodation while ten (11.6%) lived in council housing. Seven of the participants (8.1%) occupied private-rented accommodation. Four participants lived on owner-occupied farms while three participants were in "special" tenures. The special tenures include two owner-occupied households who run a bed and breakfast business from their house (one of these householders inherited their house) and another participant who lived in accommodation which is owned by her brother-in-law and paid no rent. The participant and her spouse are, however, responsible for the maintenance of the property. They also owned a house which they rented out. There were also a number of participants who lived in rented or tied accommodation but also owned a house. These figures include participants living in multi-adult households in their parental home.

Slightly less than half of the participants (thirty-nine, 45.4%) indicated that they

had experienced housing difficulties at some point during their housing history. Nineteen (22.1%) experienced difficulties exclusively in rural areas, fourteen (16.2%) had experienced difficulties exclusively within urban areas while six (7.0%) experienced difficulties in both urban and rural areas. These figures, however, relate to the direct responses given by the participants when they were asked if they had experienced any difficulties in obtaining accommodation. Some participants did not directly respond with "yes" or "no" but the nature of their response indicated that some degree of difficulty had been experienced. Fourteen (16.3%) participants provided no direct answer. These answers are not included in the above figures and will be considered at a later stage. One should note that the question dealt only with difficulties experienced in trying to obtain accommodation and not with problems encountered while occupying that accommodation. Thirty-two of the participants (37.2%) apparently experienced no difficulties in obtaining accommodation during their housing histories while for one participant it is unknown whether any difficulties were encountered.

4.2 Skye and Lochalsh

Potential participants were identified from the Registers of Withdrawals at two secondary schools in Skye and Lochalsh: Plockton High School and Portree High School (Fig 4.3). The head teacher from Portree High School supplied a list of all school-leavers in 1975. Unfortunately, this does not account for all the former pupils who left secondary school in Skye and Lochalsh in 1975. Three secondary schools in the area have been closed since 1975 at Dunvegan, Staffin and

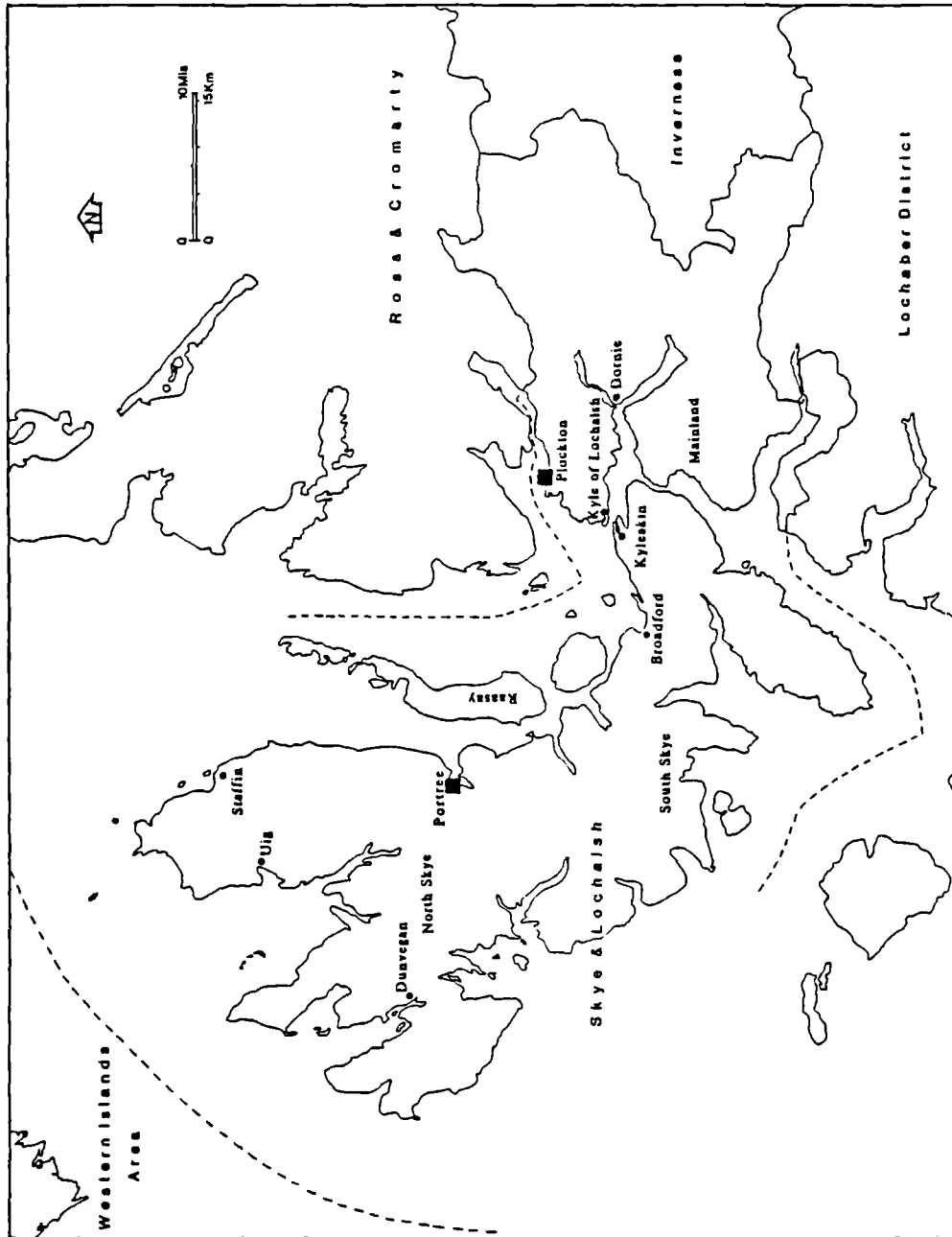


Figure 4.3 Location of Secondary Schools, Skye and Lochalsh

Broadford and the school records were not transferred to either Plockton or Portree High School nor to the Education Department at Highland Regional Council.

Introductory letters were issued to 84 potential participants. Of these, 32 agreed to participate in the study, 22 were interviewed and 10 participated via postal questionnaires. Sixteen individuals refused to take part in the study. Although twenty-two individuals were interviewed, three were excluded from the analysis: two of whom originate from Lochcarron which is located in Ross and Cromarty near the boundary of Skye and Lochalsh and the third participant appeared to have left secondary school in 1974 although he was recorded in the 1975 list of school-leavers. Eleven (57.9%) of the participants interviewed were resident within Skye and Lochalsh; one of whom lives in the village of their birth and had never lived elsewhere. Five (26.3%) participants spent part of their housing history outside Skye and Lochalsh and subsequently returned to the district (three of whom returned to the village or town in which they were born). Figures 4.4a and 4.4b illustrate the original locations of participants in 1975 and their distribution when interviewed.

Like Argyll and Bute, the participants covered a wide range of occupations and incomes with incomes ranging from benefit level to £21,500 for a single person household. Four participants (21.0%) occupied croft houses but they all worked the croft on a part-time basis and had additional full-time or part-time employment. Seven participants (36.8%) lived in owner-occupied accommodation while four participants (21.0%) lived in private-rented accommodation. Two participants lived in council houses while one lived in tied accommodation (a manse). One

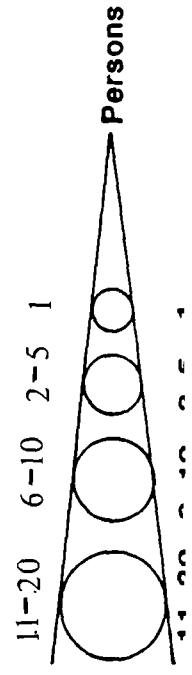
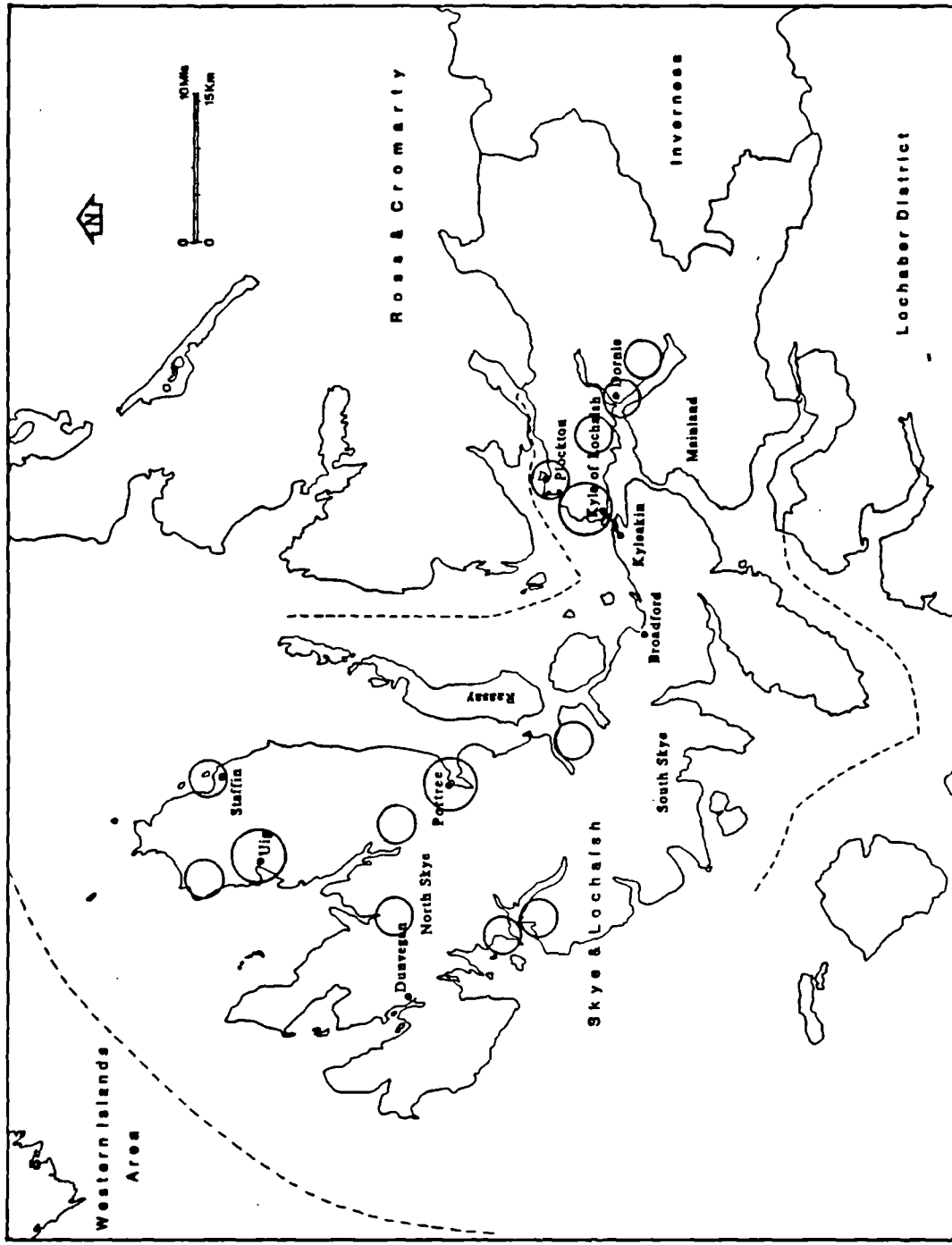


Figure 4.4a Location of Skye and Lochalsh Participants in 1975

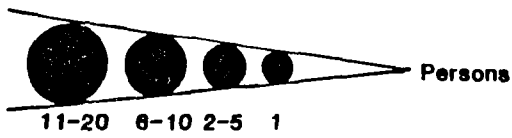
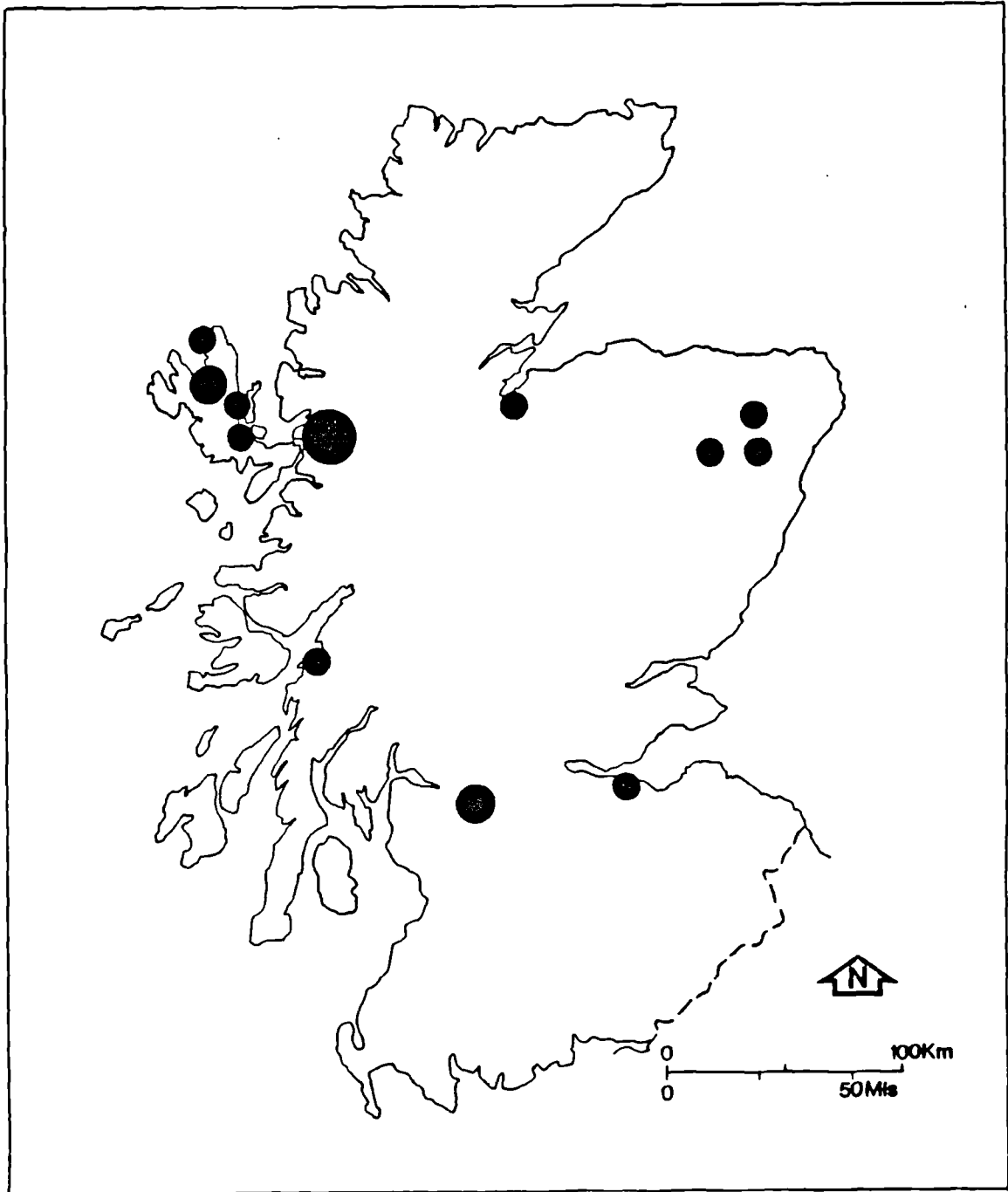


Figure 4.4b Location of Skye and Lochalsh Participants in 1990

participant was assigned to a "special" tenure because he lived in a caravan in the garden of his parents' house.

Eighteen participants (94.7%) lived in households independent from their parents (including the participant in the "special" tenure category). One participant lives with his wife and son in a house that was occupied by his brother and his family. Ten participants (52.6%) lived in two adult households with one or two children; three lived in two adult households with three or four children and one in a two-adult household with no children. Five participants (26.3%) were single adult households: four of whom had no children and one who had a child.

Nine participants (43.4%) indicated that they had experienced difficulty in obtaining accommodation at some point during their housing history. This figure includes a man who did not directly answer the question but was experiencing housing difficulty when he was interviewed and it was decided to include him in the figures. Due to the participant's peculiar housing experiences this interview was unstructured. It did, however, cover the principal issues addressed in the interview schedule. Five participants (26.3%) experienced difficulty exclusively within rural areas. Two participants (10.5%) experienced difficulty exclusively in urban areas while one participant (5.3%) experienced housing difficulty in both urban and rural areas. Nine participants apparently experienced no difficulty in obtaining housing during their housing histories.

4.3 Tweeddale

Peebles High School is the only secondary school in Tweeddale (Fig 4.5). Introductory letters were issued to 124 former pupils and, of these, 22 participated in interviews while four participated in the study via postal questionnaires. Eight individuals who initially agreed to participate in the study did not proceed with interviews. Forty-four individuals refused to participate in the study. Like Argyll and Bute and Skye and Lochalsh, participants from Tweeddale were involved in a wide range of occupations and covered a wide range of incomes ranging from £140 per week plus family allowance for a two adult household with two children to an estimated gross income of £35,600 per annum for a two adult household with no children.

Figures 4.6a and 4.6b illustrate the original locations and of participants from Tweeddale and their distribution at the time of interviewing. Fifteen households (68.2%) lived in Tweeddale. Six participants (27.3%) lived in the village or town of their birth and have never lived elsewhere; while three participants (13.6%) although no longer resident in the town or village of their birth lived elsewhere in Tweeddale and had never moved outside the district. One participant (4.5%) although not "local" had never moved from the town or village since leaving school. Three participants had returned to the village or town of birth after spending a period elsewhere. Seven participants (3.18%) were no longer resident in Tweeddale.

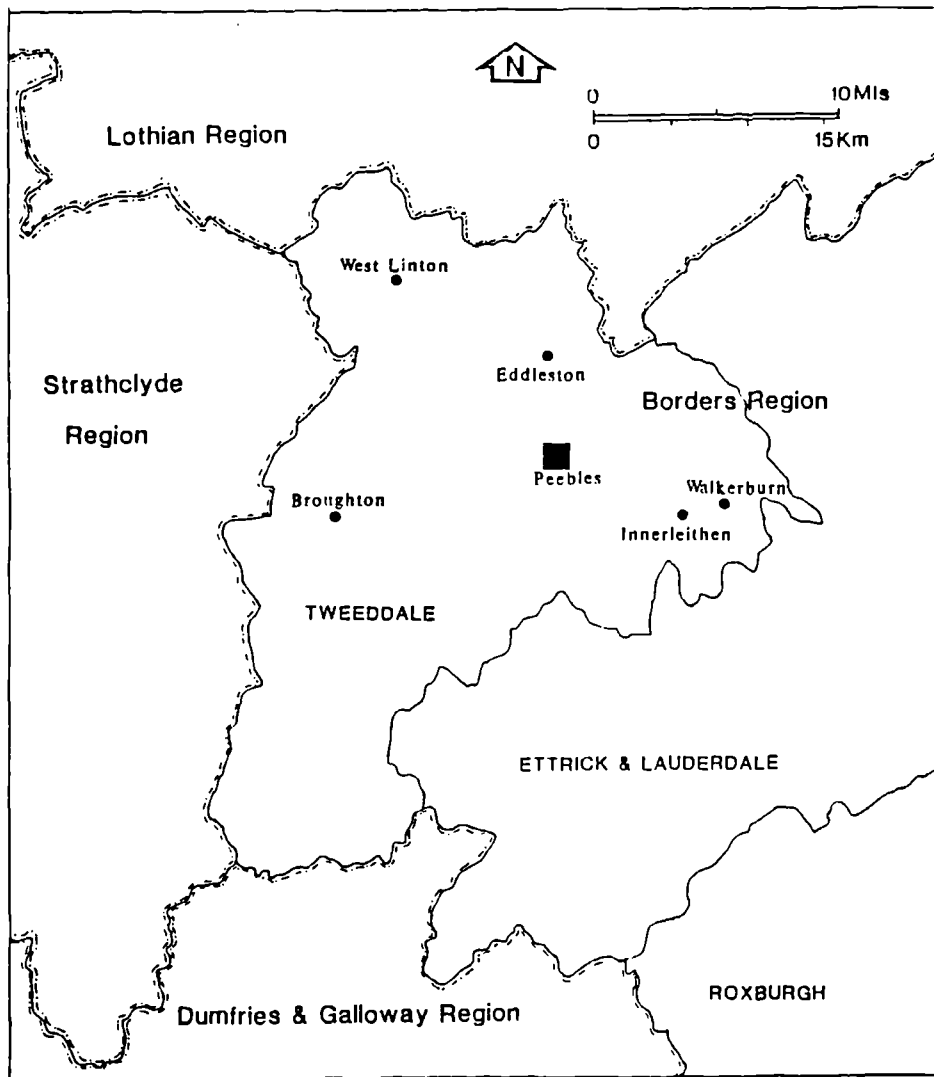


Figure 4.5 Location of Peebles High School

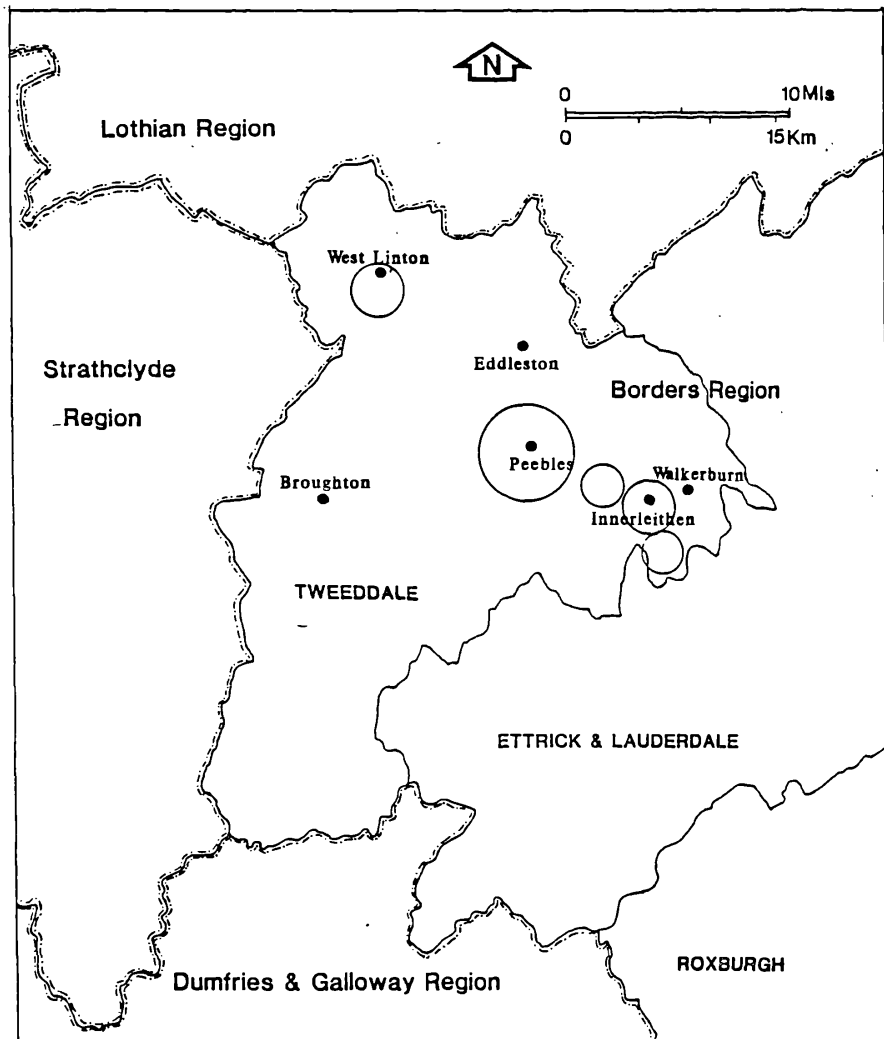


Figure 4.6a Location of Tweeddale Participants in 1975

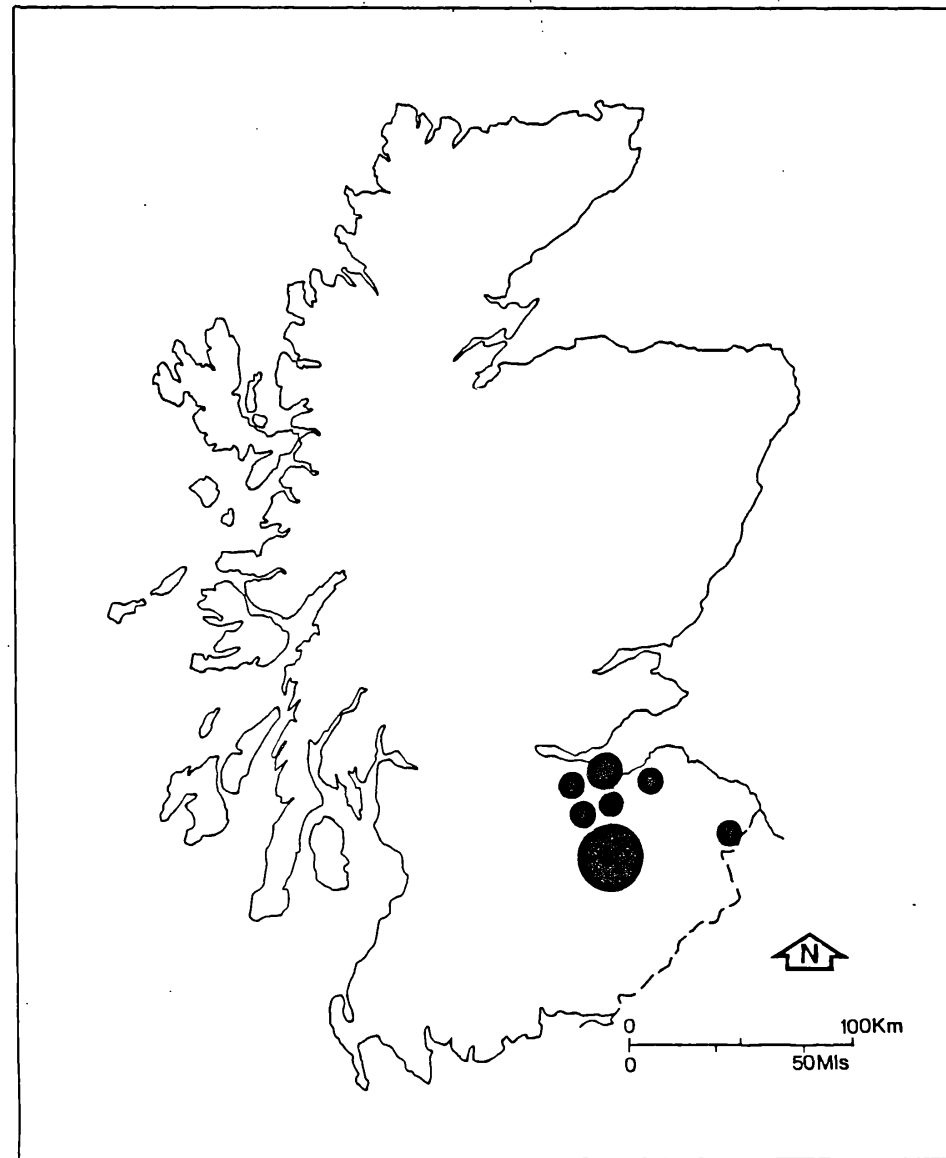


Figure 4.6b Location of Tweeddale Participants in 1990

Thirteen participants (59.1%) indicated that they had experienced difficulties in obtaining accommodation at some point of their housing history. Nine participants (40.9%) indicated that they had experienced difficulties exclusively in rural areas (although not necessarily in Tweeddale) while three participants advised that they had experienced difficulty in obtaining accommodation in urban areas. One participant (4.5%) had experienced difficulty in both urban and rural areas. Seven participants (31.8%) apparently had experienced no difficulties obtaining accommodation while two participants (9.1%) supplied no direct answer to indicate whether they had experienced difficulties.

Fifteen participants (68.2%) lived in owner-occupied accommodation. Four participants (18.2%) occupied council houses while one lives in tied accommodation (4.5%). None of participants lived in private rented accommodation. Two participants lived on farms, one of which was owner-occupied, and the other was a tenanted farm.

Twenty-one participants (95.4%) lived in households independent from their parents while one lived with her mother in an owner-occupied flat. Like the other study areas, the majority of participants live in two-adult households with children. Eleven participants (50%) occupied two-adult households with one or two children while three (13.6%) live in two adult households with no children. Two participants (9.1%) were in two adult households with no children and two lived in two-adult households with three or four children. Six participants (27.3%) lived in single adult households, four of whom were single parents.

4.4 Summary

The participants in the study came from a wide range of backgrounds and had diverse housing experiences. Due to the larger size and population of Argyll and Bute, the majority of participants (86) were originally from Argyll and Bute. It is possible, however, to pull together some of the characteristics to provide a general impression of the participants in the study.

Almost all (92%) of the people interviewed lived in independent households. Four-fifths (101 individuals) of the participants lived with a partner, the majority of whom had children. The remaining fifth occupied single adult households, with none having children in the household. The most common household composition was a two-adult household with one or two children, followed by two adult households with no children (Table 4.1). Overall, the majority of participants (61%) lived in owner-occupied accommodation. In both Tweeddale and Argyll and Bute owner-occupation was both the modal tenure and accounted for the majority of participants, while in Skye and Lochalsh owner-occupation was the modal tenure but accounted for only seven participants (31%). There were, however, four crofters included in this group of participants and no crofters in either of the other study areas (Table 4.2).

Approximately two-thirds of the people interviewed (85 individuals) lived within the boundaries of the district in which they attended secondary school. Of these, 33 people (26% of the total participants) had not left the village or town of their parental home (Table 4.3). In all three study areas the majority of participants were local

	Single Adult	Single Adult 1-2 children	Single Adult 3-4 children	Single Adult ≥ 5 children	Two Adults	Two Adults 1-2 children	Two Adults 3-4 children	Two Adults ≥ 5 children	TOTAL
ARGYLL & BUTE	11	4	0	0	16	40	14	1	86
SKYE & LOCHALSH	4	1	0	0	1	10	3	0	19
TWEEDDALE	2	4	0	0	3	11	2	0	22
TOTAL	17 (13.4%)	9 (7.1%)	0 (0%)	0 (0%)	20 (15.7%)	61 (48.0%)	19 (15.0%)	1 (0.8%)	127 (100%)

Table 4.1 Household Composition of Participants

	Council	Housing Association	Private Rented	Tied	Croft	Owner-Occupied	Farm	Special
Argyll and Bute	10	1	7	5	0	56	4	3
Skye and Lochalsh	2	0	4	1	4	7	0	1
Tweeddale	4	0	0	1	0	15	2	0
TOTAL	16 (12.6%)	1 (0.8%)	11 (8.7%)	7 (5.5%)	4 (3.1%)	78 (61.4%)	6 (4.8%)	4 (3.1%)

Table 4.2 Tenures Occupied by Participants

	ARGYLL & BUTE	SKYE & LOCHALSH	TWEEDDALE	TOTAL
Local	20	1	6	27 (21.2%)
Displaced Local	8	1	3	12 (9.4%)
Returned Local	3	1	1	5 (3.9%)
Migrant Local	19	7	6	32 (25.2%)
Returned Migrant Local	14	3	3	20 (15.7%)
Displaced Migrant Local	5	2	0	7 (5.5%)
Non-Local	5	0	1	6 (4.7%)
Displaced Non-Local	3	1	0	4 (3.1%)
Returned Non-Local	1	0	0	1 (0.8%)
Migrant Non-Local	8	1	1	10 (7.9%)
Displaced Migrant Non-Local	0	2	0	2 (1.6%)
Returned Migrant Non-Local	0	0	1	1 (0.8%)
TOTAL	86	19	22	127 (100%)

Table 4.3 Categorisation of Participants

Nearly half of the participants (47.2%) had experienced housing difficulty at some point during their housing history although not necessarily in their local area or another rural area (Table 4.4). Thirty-three participants (26.0%) had experienced housing difficulties exclusively within rural areas whereas another twenty-seven (21.3% of the total) had experienced housing difficulties either exclusively within urban areas or in both urban and rural areas. It should be noted, however, that the terms urban and rural are used to refer to towns or villages within rural authorities. Forty-eight participants (37.8%) had apparently experienced no housing difficulties while nineteen provided no direct answer to the questions on housing difficulties.

The variety of housing experiences among participants provided a useful background to the study. While no attempt is made in this study to produce generalisations about rural housing experiences and difficulties the research did aim to identify the common themes or issues that emerged from the housing histories. Identifying similar issues from the answers of people provided a useful means of triangulating responses and a method which helped determine whether the issues raised were exclusive to the rural histories. The following two chapters examine the issues that emerged from the analysis of the housing histories. Chapter five discusses residential relocation and housing movements while chapter six focuses upon the housing difficulties that people encountered and their perceptions of the main housing difficulties in rural areas. These issues are drawn together in chapter seven which not only provides a conceptual explanation of the housing histories but reflects upon the validity and potential of this methodology in rural geography and housing studies.

	Experienced Housing Difficulties in Rural Areas	Experienced Housing Difficulties in Urban Areas	Experienced Housing Difficulties in Urban & Rural Areas	No Direct Answer	No Difficulties Experienced	Currently Experiencing Difficulty	Don't Know
Argyll & Bute	19	14	6	14	32	0	1
Skye & Lochalsh	5	2	1	1	9	1	0
Tweeddale	9	3	1	2	7	0	0
Total	33 (26.0%)	19 (15.0%)	8 (6.3%)	17 (13.4%)	48 (37.8%)	1 (0.8%)	1 (0.8%)

Table 4.4 Housing Difficulties

CHAPTER FIVE: RESIDENTIAL RELOCATION AND HOUSING EXPERIENCE

5.1 Residential Relocation as Housing Experience

Chapter two established the validity of studying individual housing experiences in terms of their theoretical and methodological contribution to rural geography and housing studies. The study of housing histories also provides detailed information on the processes involved in access to housing. To date, residential relocation has generally been regarded as a topic of interest to migration studies. Researchers have concentrated on using life-cycle requirements, housing and employment as explanatory variables in migration rather than examining the experiences that result from, or lead to, relocation (Forrest and Murie, 1991). As a result, such studies add little to current understanding of housing. Furthermore, they tend to be based on an implicit assumption of a desire to move (Forrest and Murie, 1991). The limited research that is available on housing experiences concentrates on the urban context (Forrest and Murie, 1985, 1987, 1991). While Harper's (1991) work on the decision making experience of households moving into the countryside illustrated the complexity of the decision making process, it focused upon the decision making process rather than housing experiences. There is, therefore, an identifiable need to develop understanding of housing experiences in both the urban and rural contexts.

This chapter considers relocation as a housing experience and explains the factors that motivated individuals within this study to change their housing circumstances

together with those that conditioned their choice of location and house. Participants were asked a number of questions in relation to relocation including their motivation for changing housing circumstances, and their reasons for choice of tenure, house-type and area. Participants were also asked about their levels of satisfaction with the housing and the area in which they lived.

Prior to constructing the interview schedule it was believed that individuals' reasons for changing housing circumstances would not necessarily be the same reasons as those for changing location, house-type or tenure. The issue of relocation was, therefore, broken down into several components. Responses to these questions seem to confirm this assumption but it is possible that participants' articulation of their housing experiences reflected the nature of the questions. The extent to which motivation for changing housing circumstances and relocation differed depended on individuals' experiences. Some of the participants provided a single response upon which they were unable to elaborate in spite of further questioning. It sometimes proved difficult to disentangle reasons for moves and reasons for location. In other cases separate sets of reasons for changing circumstances and relocation were clearly identifiable. It was possible to identify an element of post-facto rationalisation in some responses as, for example, with a young woman who indicated that she had moved into a private rented flat because she had "probably tired of halls". Attempts were made to overcome post-facto rationalisation by asking similar questions in a number of different ways and by asking participants to try to relive their experiences.

As indicated in chapter two an important concern in conducting retrospective longitudinal studies is that participants might be unable to remember events in sufficient detail or in the order required. The latter was not so much of a problem because it was possible to shuffle the data during and after the interview but the former issue was more problematic. Individuals who move frequently could become confused over the order or exact number of moves. The figures recording the number of changes of housing circumstances are, therefore, at best, estimates. The questions were constructed in order to aid recall and, in fact, few participants experienced difficulty in remembering the main patterns of events.

This chapter examines a number of issues relating to the relocation experience. Section 5.2 examines the mobility of participants in the study and outlines the need to understand housing experience. Section 5.3 outlines how the relevant data were analyzed while section 5.4 discusses the factors that influenced the relocation decisions of the participants. Five key issues were identified in the residential relocation experiences of participants: education, employment, personal perceptions and experiences, kinship and social factors, and the availability of accommodation. The data on residential relocation is, therefore, presented thematically. Section 5.5 examines attitudes towards tenure and house-type. Finally, in section 5.6 it is suggested that access to housing is the result of the interaction of a number of factors that vary through time and across space. Three case studies are presented to exemplify the role of time-space interactions in housing experience and it is proposed that a time-space perspective is important to understanding housing histories.

5.2 Residential Mobility

The data pertaining to the relocation process was mapped for each individual. A simple count of the number of times participants changed their housing circumstances was taken to provide a crude estimation of mobility among participants. "Changes in housing circumstances" refers to changes in location of accommodation rather than the number of different houses occupied. It, therefore, includes moves back to the parental home or previous residences. Furthermore, it includes changes in tenure that do not necessarily involve a change of house, for example, purchase of a council house. Although this is not a physical change in dwelling it represents a conscious decision by an individual or household to change housing circumstances and may have significant repercussions. Figure 5.1 and Tables 5.1a and b illustrate the frequency of changing housing circumstances among participants. The highest levels of mobility were recorded for participants from Skye and Lochalsh who had, on average, changed their housing circumstances eight times. Participants from Argyll and Bute and Tweeddale had changed housing circumstances on average five and four times respectively. Tables 5.1a and b appear to suggest that female participants were more mobile than males. The greatest range and highest recorded averages of changing housing circumstances were recorded for female participants in each of the three study areas. However, it is possible that this apparent phenomenon was a function of the larger number of women interviewed. A chi-square test was performed on the data to determine whether or not this apparent variation in mobility was statistically significant. While there may be doubts whether the group

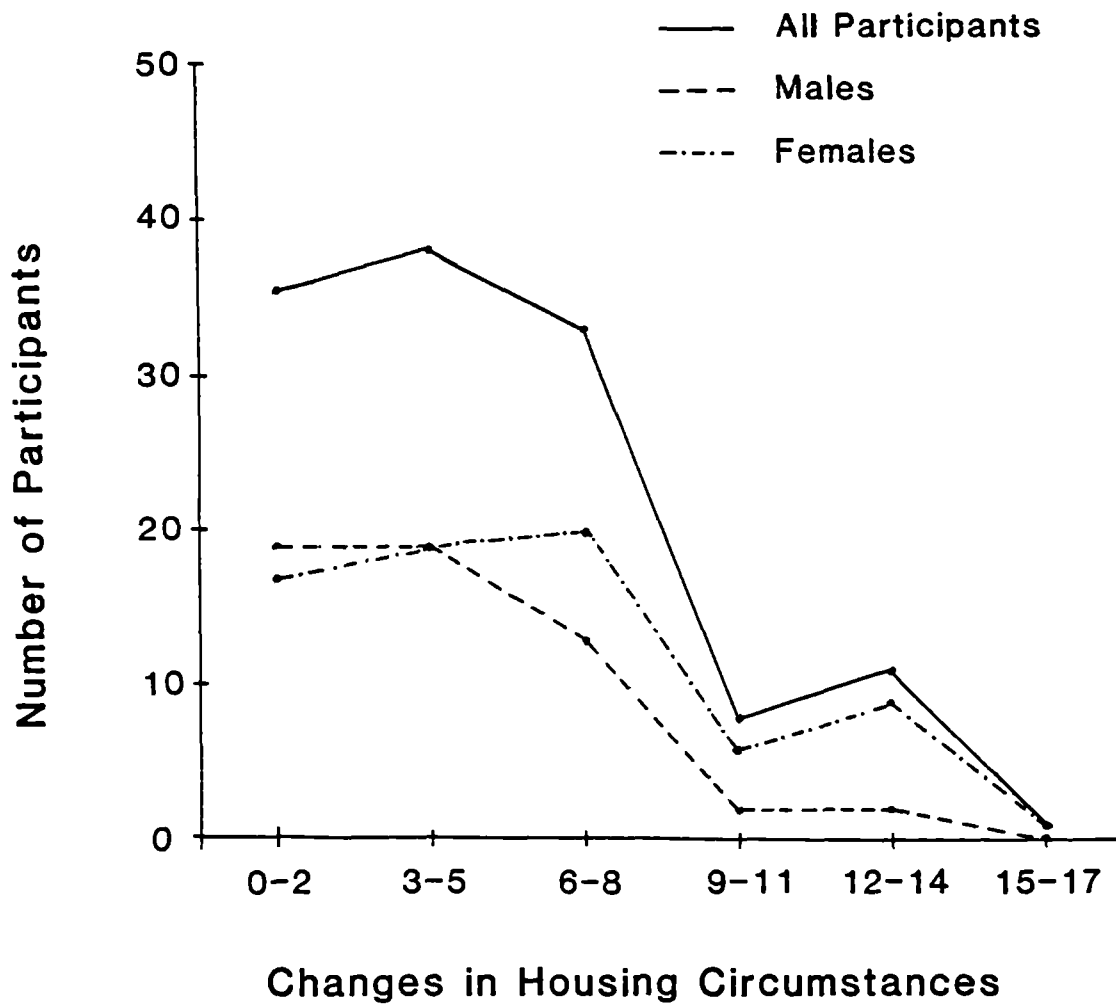


Figure 5.1 Changes in Housing Circumstances

	Changes in Housing Circumstances							St. Dev	Ave
	0-2	3-5	6-8	9-11	12-14	15-17			
Males	19	19	13	2	2	0	3.0	4	
Females	17	19	20	6	9	1	4.0	6	
Total	36	38	33	8	11	1	3.7	5	

Table 5.1a Changes in Housing Circumstances, Males versus Females

	Changes in Housing Circumstances						St. Dev	Ave
	0-2	3-5	6-8	9-11	12-14	15-17		
Argyll								
M	15	15	8	2	1	0	3.0	4.1
F	10	11	14	4	1	1	3.9	6.0
Skye and Lochalsh								
M	0	3	4	0	1	0	2.8	7.0
F	0	2	4	1	4	0	3.4	9.3
Tweeddale								
M	4	1	1	0	0	0	2.3	2.8
F	7	6	2	0	1	0	3.2	4.1
TOTAL	36	38	33	8	11	1	3.7	5.0

Table 5.1b Changes in Housing Circumstances, by Study Area

of participants constitutes a statistically correct 'sample', one should employ all available analytical techniques to the data. In this case, while the sample was not selected to be statistically representative, it was a self-selecting sample and contained all the people in 1975 within each district that it was possible to interview. It could therefore be regarded as the population. Concentrating on the qualitative aspect data analysis when it may be fruitful to employ statistical analysis could miss out important aspects of the data.

The calculated value of chi-square was less than the critical value at both the 0.05 and 0.1 rejection levels (Table 5.2). The difference in mobility between the male and female respondents was not, therefore, statistically significant. Although six frequency classes are shown on Table 5.2, the 12-14 and 15-17 classes were combined to fit the requirement of the chi-square test that no more than 20% of the expected frequencies may be less than 5. It is possible that the greater number of females interviewed gave a false impression that they were more mobile because they covered a wider range of recorded changes in housing circumstances. Although the calculated value for chi-square was not significant, Table 5.2 does reveal that in the last four classes (which represent a higher number of changes) the observed number of changes of housing circumstances for women was greater than that expected by chance. The observed number of males was less than one would have expected. There may, therefore, be some differential mobility between males and females.

The focus on changes in housing circumstances may overestimate mobility.

	Frequency of Moves						r
	0-2	3-5	6-8	9-11	12-14	15-17	
Males							
O	19	19	13	2	2	0	55
E	15.6	16.5	14.3	3.5	5.2		
Females							
O	17	19	20	6	9	1	72
E	20.4	21.5	18.7	4.5	6.8		
k	36	38	33	8	11	1	N=127

Combining the 12-14 and 15-17 classes $\chi^2 = 6.63$ and is not significant at the 0.05 rejection level

Table 5.2 Contingency Table for Chi-Square Test on Changes in Housing Circumstances

It was not always easy to establish when changes in housing circumstances occurred. One participant, for example, stayed in private rented accommodation during the week and returned to his parental home at weekends. Another stayed in private-rented accommodation while working in England but returned to the private-rented flat he had sub-let to someone else in Glasgow at weekends. Decisions were made on the basis of the interview data and included any physical change in living conditions resulting from the participants' actions. Moves to short term accommodation were, therefore, included together with moves which involved returning to the parental home. It also included purchasing accommodation via right to buy legislation. Moves that resulted from a parental decision to change housing circumstances (if the participant still lived at home) and internal changes in household structure were not included. In some cases participants did not regard early moves to short-term accommodation, for example, halls of residence as leaving "home" and did not feel that they were part of their housing history. However, it was found that experience of tenures and localities had an important impact on shaping housing histories and, consequently, these early moves were included. The tendency for students to return to live at "home" during the summer vacations artificially inflates recorded mobility. In some cases high mobility was associated with employment, generally among young women who may, for example, be employed as hotel staff and live in tied accommodation but be required to leave their jobs and return to their parental home at the end of the tourist season. Similarly, student nurses experienced frequent changes in accommodation during block training.

In order to compensate for the possible overestimation of mobility a count of the number of houses occupied by participants was taken. Moves back to parental home and "return" moves to accommodation that had been previously occupied were excluded. Figure 5.2 and Tables 5.3a and b illustrate the number of houses occupied and again higher averages were recorded for female participants. However, on calculating chi-square the difference was not found to be statistically significant at the 0.05 rejection level but was found to be significant at the 0.1 rejection level (Table 5.4).

Tables 5.1 and 5.3 also indicate differential mobility between male and females participants within each area. It was not possible to conduct a chi-square test for each area because a minimum of twenty observations is required to calculate chi-square. However, a chi-square test was conducted for the participants within Argyll and Bute. In the chi-square test on the changing housing circumstances the calculated value for chi-square was neither significant at the 0.05 nor the 0.1 rejection levels. In contrast, the calculated value for chi-square for the number of houses occupied was significant (Table 5.5). It, therefore, appears that women from Argyll were to some extent more mobile than men. Although the figures illustrate differential mobility between participants, they do not prove that males or females were more mobile. More importantly, they provide no indication of the circumstances that led to the decision to change housing circumstances nor do they provide information on the outcomes and experiences that resulted from the moves.

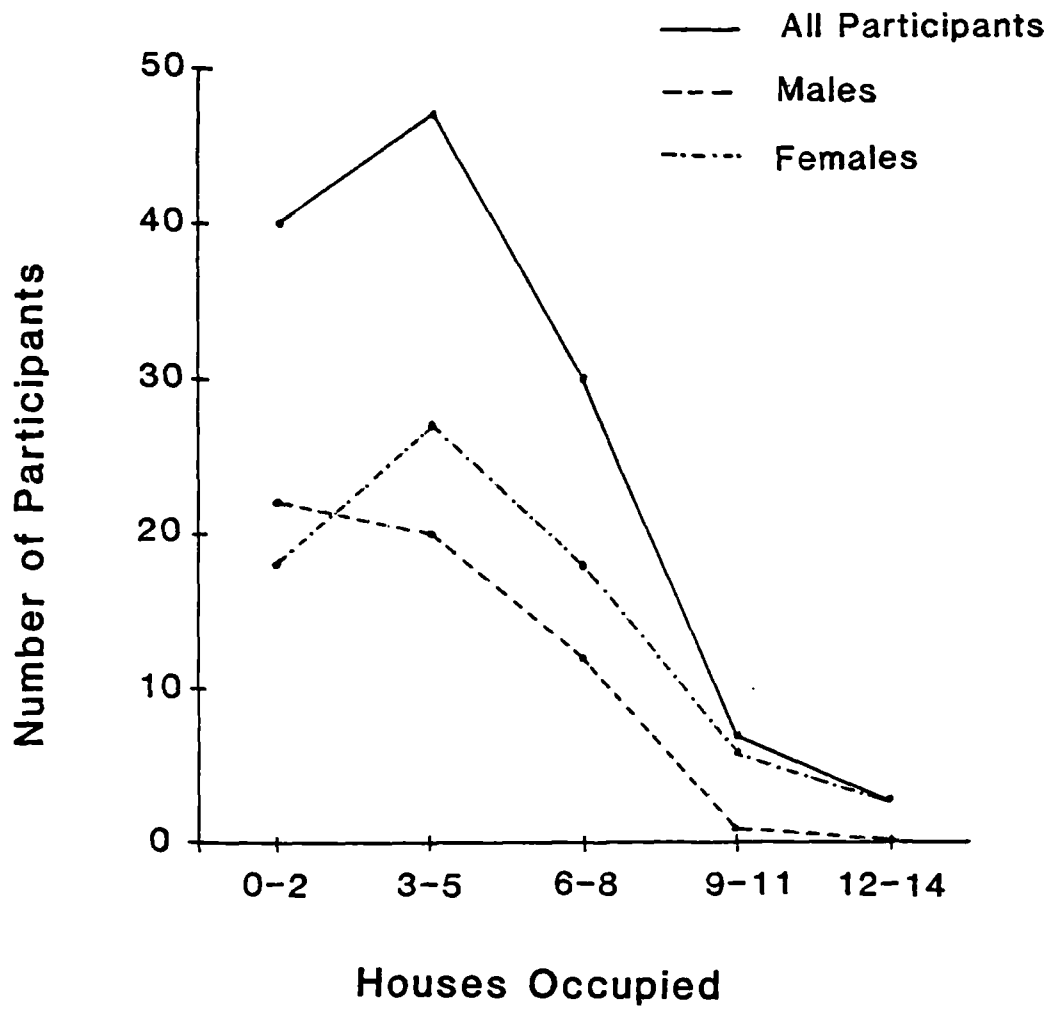


Figure 5.2 Number of Houses Occupied

	Number of Houses Occupied						St Dev	Ave	Total
	0-2	3-5	6-8	9-11	12-14				
Males	22	20	12	1	0		2.46	3.6	55
Females	18	27	18	6	3		3.19	4.9	72
	40	47	30	7	3		4.31	2.95	127

Table 5.3a Number of Houses Occupied, Males versus Females

	Number of Houses Occupied					St Dev	Ave	Total
	0-2	3-5	6-8	9-11	12-14			
Argyll								
M	18	16	17	0	0	2.20	3.19	41
F	11	16	13	5	0	2.86	4.8	45
Skye & Loclash								
M	0	3	4	1	0	2.28	6.25	8
F	1	3	4	1	2	3.62	7	11
Tweeddale								
M	4	1	1	0	0	2.28	2.5	6
F	6	8	1	0	1	2.98	3.62	16
TOTAL	40	47	30	7	3	4.31	2.95	127

Table 5.3b Number of Houses Occupied By Study Area

	Number of Houses Occupied						r
	0-2	3-5	6-8	9-11	12-14		
Males							
O	22	20	12	1	0		
E	17.3	20.3	13.0	4			55
Females							
O	18	27	18	6	3		
E	22.7	26.6	17.0	5.7			72
k	40	47	30	7	3		127

Combining the 9-11 and 12-14 classes $\chi^2 = 6.84$ and is not significant at the 0.5 rejection level

Table 5.4 Contingency Table, Number of Houses Occupied

	Number of Houses Occupied				r
	0-2	3-5	6-8	9-11	
O	18	16	7	0	55
E	13.8	15.3	9.5	2.4	
O	11	16	13	5	45
E	15.2	16.7	10.5	2.6	
k	29	32	20	5	86

$\chi^2 = 8.36$ and is significant at the 0.05 rejection level

Table 5.5 Contingency Table, Argyll and Bute: Number of Houses Occupied

5.3 Analysing Relocation Experiences

Traditional biographic approaches to in-depth interviewing rely on a limited number of participants who are interviewed several times during the period of study to provide detailed reconstructions of their life experiences. This study focuses on housing experiences rather than life experiences and the method was adapted accordingly. Interviews were extended to include a large number of participants who were interviewed once only. While this may not conform with purist ethnographic method it allowed the researcher to focus upon the research questions and reduced the process of sifting out relevant housing data during later stages of analysis. The interviews generated a huge volume of data and it proved difficult to analyze and explain the experiences without, first of all, breaking the data into smaller components.

Initially, participants were divided into two basic groups: locals and non-locals. Locals were defined as those born within the district boundaries, non-locals being those who lived in the district as a result of a parental move prior to school-leaving age (see chapter two). It quickly became apparent that the relationship was far more complex and problematic as some individuals moved to the area at a very young age. Under the above scheme they would be classified as non-local. However, they may regard themselves as "local" since they attended school in the area and all their friends live within the area. Furthermore, it is difficult to identify the local area because the numerous small villages and townships within each study area often have unique and close-knit social

networks.

The possibility of individuals living away from home on a part-time basis, for example, living in "digs" during the week and returning home at the weekend further complicates the issue. While these individuals may regard themselves as locals they are experiencing new situations which might influence their housing histories. No participants were in that situation at the time of interviewing but some had previously been in similar situations. One participant, for example, commuted from Campbeltown to Aberdeen to work offshore in the oil industry. What constitutes local and non-local is largely dependent on the individuals and communities concerned. Due to the complexity of distinguishing between locals and non-locals, division of participants was based on whether or not housing experiences had been confined within their respective district boundaries.

Six analytical categories were identified from the data (Figure 5.3) which provided a framework for more detailed analysis. Time-ordered matrices were constructed for each analytical category. This allowed determination and analysis of the factors that shaped the housing histories of participants. Time-ordered matrices were the principal analytical tool employed in the analysis and subsequent data pertaining to participants was entered in the same order to allow cross-tabulation, overlay and comparison of data. There appeared to be a number of aspects that were peculiar to "agricultural" histories, that is, housing histories of individuals from farming or crofting families, but they were insufficient to establish a separate analytical category. In view of the large number of participants, the creation of another

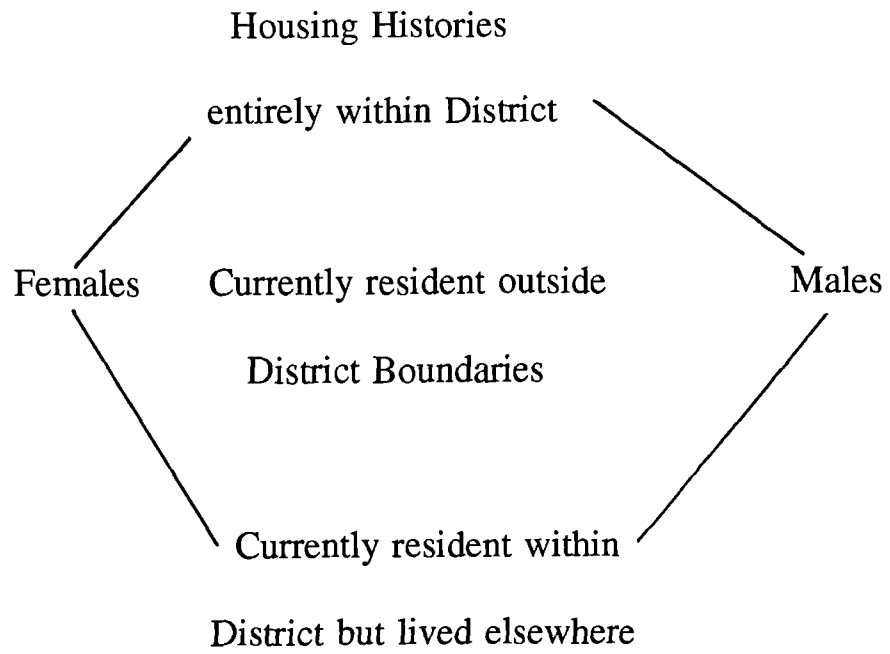


Figure 5.3 Analytical Categories

analytical category would have unduly complicated the analytical process, especially as there were relatively few "pure" agricultural histories. They tended to be associated with male participants, several of whom have moved into and out of agricultural employment. The unique agricultural element of these housing histories can be satisfactorily explained within the six analytical categories. The categories were further divided into male and female groups to allow more detailed analysis of the underlying reasons for changing housing circumstances.

The number of participants included in each analytical category is illustrated in Figure 5.4. The majority of participants from each study area (67% of the total) were resident within the district boundaries at the time of interviewing, although not necessarily in the same town or village. A substantial number (25% of the overall total) returned to the district after living elsewhere. The availability of data for the three different groups of participants for both male and female participants provides useful comparative data on housing experiences. Figure 5.4 illustrates that females appeared to be more likely to have migrated from the district. In each study area more females than males had left the district. Furthermore, the percentage of males who have never lived outside the district boundaries is greater than that recorded for females although not necessarily in terms of absolute numbers. For example, in Tweeddale five males (83% of the male sample) had never left the district. The six females who had never left the district accounted for only 37.5% of females interviewed. More females than males were interviewed in all three study areas.

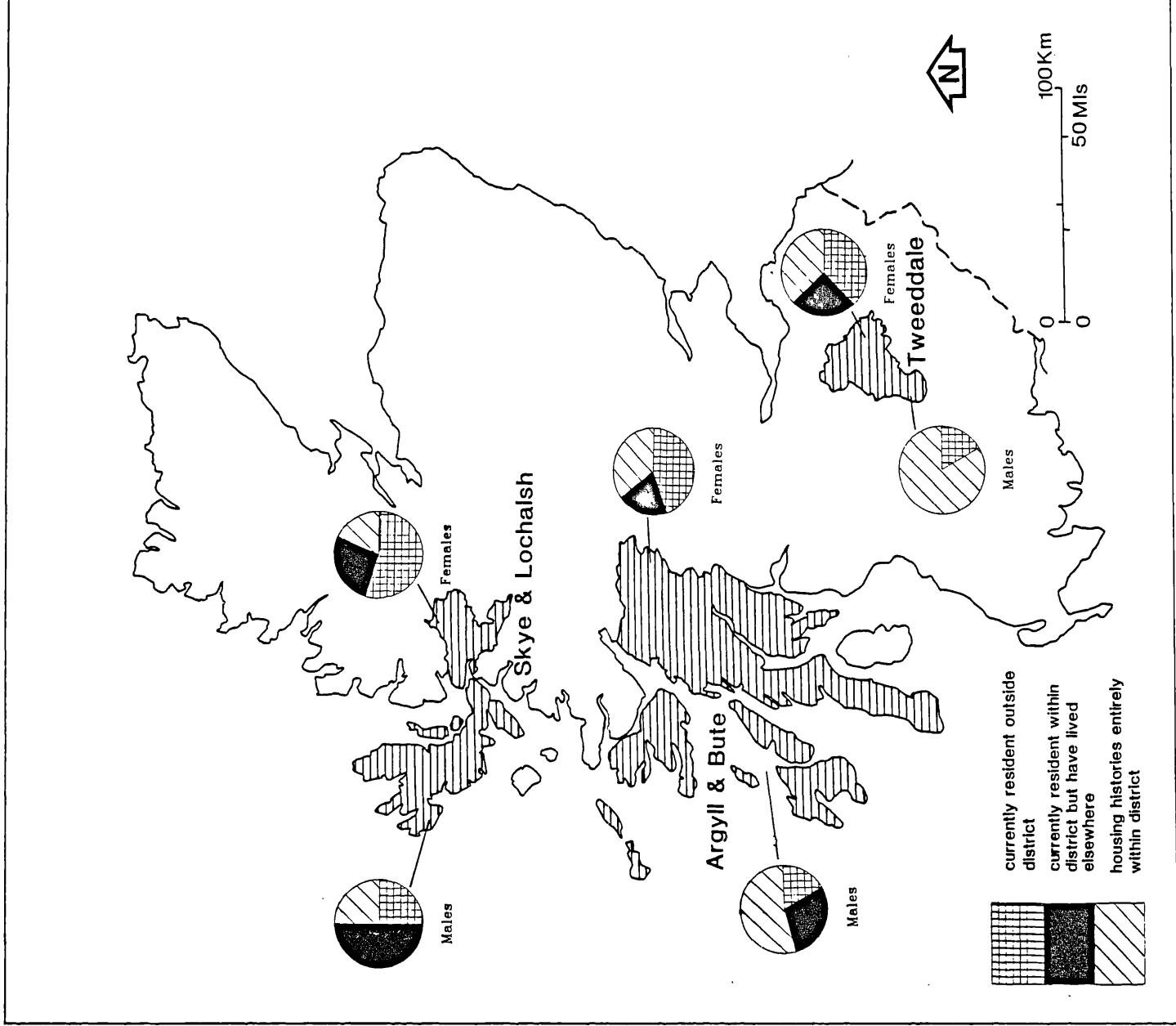


Figure 5.4 Location of Participants

Time-ordered matrices were constructed and colour-coded to analyze levels of satisfaction with the areas in which the participants lived. The use of colour-coding created a visual display which facilitated easier analysis. Individuals who had never lived outside the district boundaries specified several aspects they liked about their local area. These included tranquillity, kinship and friends, a sense of history or "belonging" to the area and the suitability of the area for bringing up children. There was, however, some indication that these feelings might stem from a lack of experience of other areas such as the participant who explained that "it's my village from birth...I haven't stayed anywhere else for any great length of time". A number of participants revealed that the physical setting or "rurality" was an important factor. It was possible for people to both like and dislike the same characteristics of an area. Small close-knit communities can be "too small" and result in a lack of privacy. While participants enjoyed the tranquillity of these areas the physical remoteness together with the lack of facilities and public transport was a concern:

"well occasionally you do miss shops and things..you know you're so far away..price-wise here it's terrible" (female, Cowal).

"If you can't drive here you've had it." (male, Cowal)

One participant, however, appeared to have capitalised upon the remoteness of the area in which he lived and set up his own haulage contracting business saying that although he disliked the distance of his town from a major city the "remoteness keeps me in a job" (male, Kintyre).

Individuals resident outside the district may have lived in a number of places, in both

urban and rural areas. These individuals principally left the area for employment or education while "family" reasons became important in later stages of their housing histories. The main features participants liked about urban areas were access to facilities such as shops, entertainment, work and educational establishments but there was some indication that participants had to adjust to life in the city. Although they may have enjoyed the hustle and bustle of the city they also disliked it. Once again the physical surroundings were an important consideration. Individuals disliked factors such as dogs' "dirt" in the street, noise, traffic and communal entrances. Those who moved to rural areas had similar likes and dislikes as those who remained in the local area. Again participants mentioned the agreeable physical surroundings in rural areas but there were negative aspects such as cold hard winters. One woman in northern Scotland said that she lived in dread of the winter.

Return migrants, that is, those who had returned to the district after living elsewhere, left and returned to the area for a variety of reasons. They had similar likes and dislikes as the other participants in relation to urban and rural areas and there was an indication of strong bonds with their local area. Just as individuals had to adapt to living in a city they also had to readjust their lifestyle upon returning "home". A participant living in Cowal with his family (see Case 6.4), on answering a question about what he likes about the area in which he lived, replied:

"I like the countryside and I like the scenery... obviously being brought up here I know everybody or I know most people, I like that although I had very good neighbours in [previous urban location]...I think it's a better place for kids in to grow up than [previous urban

location] would have been, that worried me when I was in [previous urban location]..so I like peace and quietness side of it..the fact that you don't have to worry about theft, I like that.."

When asked whether there was anything he disliked about the area in which he lived, he explained:

"There's a certain lack of amenities I would say, I dislike, we seem to get less attention from the district council I mean we're rate payers the same or community charge payers the same as anybody else now and we're not getting anything for it really, all they do is collect the bins and that's it and we've got a road down there that's a death trap....I think street lights, we could do with street lights along here as well, so I dislike these things but that's about it really [wife mentions difficulties shopping and he agrees]...it's a different way of life really, I mean you just have to get used to that".

People also changed their opinions about the same place through time and with changing personal circumstances. Having a partner and family seemed to be important in shaping peoples' opinions of an area. A single woman with no children indicated that while Peebles (Tweeddale) was a "nice and safe" place to live she felt it was becoming boring because a lot of old people were moving in. Another woman, a single parent, said that she had hated Peebles when she was young and that if she did not have children she would probably not stay there. She did acknowledge, however, that it was a "good" place in which "to bring up kids".

A wide variety of factors influenced individuals' perceptions and levels of satisfaction with a particular locality. Influences such as past experiences and personal circumstances appeared to be important considerations along with aesthetics,

and provision of and access to, amenities. These issues were found to be important in many dimensions of housing histories.

5.4 Residential Relocation

Residential relocation is the result of complex interaction between personal, social, economic and psychological phenomena. The motivation for changing one's housing circumstances may differ from those conditioning the location of a new house. The complexity of this relationship was, to some extent, identified in Harper's (1991) work on the decision-making of households moving into rural England. Harper (1991, p.27-28) identified three main components of the relocation decision: 1) the "catalyst" which triggers a move; 2) the "arena", that is, the environment in which the search for housing is based incorporating both real and perceived ideas about the environment; 3) the focus, "the ultimate reason for location". While this framework acknowledged the role of personal perceptions and experiences and is useful in explaining decision-making it did not explain how these factors affect individuals' subsequent housing decisions.

Several key issues influencing housing histories were identified from detailed coding of the interview data. The first of these was education, that is, moves resulting from a decision to enter further or higher education. Second, employment, was an important influence. In other words, moves resulting from a change in employment or to facilitate a change in employment. Third, participants' personal perceptions and experiences of particular house-types, tenures and areas influenced their housing

decisions, for example, their perceived chances of obtaining a council house. Fourth, kinship/social factors, were important influences on housing histories, for example, moves to live with a partner, marry or to be close to family and friends. In some cases the participants had very personal reasons for changing their housing circumstances and did not wish to reveal detailed information. The participants' right to privacy was respected at all times and they were not pressurised into revealing intimate details if they did not wish to. Finally, the availability of accommodation was an important influence on housing histories. A number of qualifying codes were developed which enhanced the explanatory power of the key issues, for example: marriage, social contacts, family, children, finance, employee benefits, overcrowding, and personal contacts. The following factors were also important: familiarity with an area; whether moves were planned or unplanned; access to employment and services; a lack of choice or alternative accommodation and wealth and inheritance. These factors interacted to provide complex reasons for moving house and choice of location.

It was possible to identify both strategic and spontaneous moves. Spontaneous moves were not premeditated and to some extent may have been triggered off by an unexpected event or opportunity. A participant and her husband who were resident in Mid-Argyll at the time of interviewing were planning to build a new house after selling their home. They received an offer for the house which "started the ball rolling". The purchasers bought the house to use as a holiday home but part of the sale agreement was that she would be able to rent the house from them for a period of time. There were also a number of "forced" moves resulting, for

example, from a landlord giving notice to leave accommodation. Some moves appeared to be strategic from the outset with participants moving into accommodation with a view to moving on to better (or larger) accommodation in the future. In addition, there was evidence of strategic use of specific tenures such as tied accommodation which was sometimes used by people to familiarise themselves with a new area. Kinship, local knowledge and social contacts also appeared to be significant in shaping housing histories both within and outside the study areas. It was found that while changes in personal circumstances may have triggered a move, factors such as personal circumstances, contacts and relationships were important in determining location.

It was, therefore, possible to identify a wide range of factors that influenced residential relocation. A distinct gender dimension emerged in many housing histories which reflected the position of women within households and, possibly, within their local communities. Although not explicitly mentioned by participants, the gender dimension emerged as an important undercurrent in many housing experiences.

Education

The high mobility in the early stages of some of the housing histories is partly explained by moves to continue education. These moves were often into university accommodation or into alternative forms of private rented accommodation. The high mobility was associated with students' tendency to return

to their parental home over the summer vacations or to take up summer vacation employment. Students who moved into alternative private rented accommodation also tended to be highly "mobile". Once in private-rented accommodation, students built up networks of social contacts and subsequently used these rather than formal search procedures to obtain access to accommodation. Individuals often moved into university accommodation in the first instance because it was available and allowed them to make friends. Moving into university accommodation was considered to be an easy way to leave home as meals were often provided and fuel bills covered. Halls of residence also had an important social role in providing individuals with a network of friends in similar circumstances. However, they were sometimes regarded as restrictive in later housing histories and were important in subsequent relocation decisions. For example, a young woman who left her parental home in Skye to attend Glasgow University initially moved into halls of residence because it was a "complete package" and meant that she did not have the "hassle of looking for something" (a particular difficulty given the physical distance from Skye). She also had social reasons for moving into halls of residence: her friends were going. She returned to Skye over the summer vacation where she worked and then again returned to halls of residence for convenience. When she returned to university for her third year she moved into private rented accommodation saying that she had "probably tired of halls" and was "wanting to be in a place of [her] own". Her experience in halls proved to be significant later in her housing history when she started nursing training. Although she had the option of moving into the nurses' home she said that she had been in both halls and flats and "couldn't bear the thought of nurses' home". Initially she obtained private rented

accommodation via newspapers and advertisements in shop windows but relied on her social network in later moves. She did, however, live in a nurses' home at a later stage in her housing history when she moved to a new town and used this type of accommodation to familiarise herself with the new area.

Personal contacts and kinship were important factors in gaining access to accommodation on initial moves from the parental home. This can be illustrated, for example, by a young woman from Portree who stayed with her aunt before moving into halls of residence. Another from Argyll knew the landlady with whom she stayed. One should note that students from both Argyll and Skye and Lochalsh must leave home to participate in higher education, with the exception of James Watt College in Greenock which is accessible from Dunoon via a ferry. It is possible to commute to Edinburgh from many parts of Tweeddale but those who embarked upon higher education tended to leave home. Again, personal contacts proved to be important in providing access to accommodation. One participant moved into a Church of Scotland hostel which had been arranged by her mother who believed it would be "safe", while another stayed with her sister in Edinburgh.

Sometimes participants returned to their parental home after completing their education but this largely depended upon whether they had secured employment. In these circumstances the parental home functioned as a "stop-gap". It is possible that participants who were unemployed had no choice about where they stayed. Participants also implied that it was natural to return "home". Males appeared to be more likely to return home. This may reflect the personal characteristics of the

participants or, alternatively, the limited employment opportunities available to highly qualified persons, particularly women, in rural areas. Some women did return to their local area. One young woman trained as a primary teacher in Glasgow and returned to her village in Cowal. She had, however, applied, unsuccessfully, for a position in Glasgow and was eventually offered a job in a nearby village. She has since left Argyll but lives near her sister (with whom she stayed when she initially moved into the area).

Employment

There has been considerable and long term interest in the link between housing and labour markets (Forrest and Murie, 1991). Analysis of the interview data revealed a complex relationship between housing and employment. The role of employment in shaping housing experience was extremely complex. A number of issues such as gender, household relationships and the nature of employment complicated residential relocation. As a result, this section is longer than those dealing with the other key issues.

Employment was an important reason for leaving the parental home with participants tending to move into either tied or private rented accommodation. Tied accommodation was a significant element in a number of early housing histories and was often associated with policing, nursing or hotel work. Males tended to move into police or armed service barracks. When police accommodation was not available, participants moved into private rented accommodation. Employers might help in the

search for accommodation by providing accommodation lists or by directly arranging and paying for accommodation, as with a participant from Cowal who joined the Merchant Navy and was sent to college. His employer arranged and paid for his accommodation. Personal and social contacts were important in facilitating access to accommodation. One young man left Argyll due to limited employment prospects. He moved to Glasgow because a number of people from his village were working or attending university there and his next-door neighbour wanted someone to look after his room in a flat.

The nature of employment was a significant factor in shaping housing histories and was most easily identified in single person households. Women rather than men tended to enter tied accommodation during the early stages of their housing histories. However, women who occupied tied accommodation at the time of interviewing occupied houses tied to their partner's job. The high mobility among females, particularly in the early stages of their housing histories, was associated with jobs such as nursing. Experiences in nursing homes were, in some respects, similar to students' experiences of halls of residence. However, nurses were dealt with separately from students. This was because the nurses were involved in full-time vocational training. None of the participants had taken degrees in nursing although a few took up nursing after obtaining undergraduate degrees. In addition, some young women became auxiliary nursing staff before commencing training. Their housing experiences were therefore clearly linked to employment rather than education. Nurses' homes were useful when participants initially left home because they provided instant accommodation which was usually close to their place of

work. Some trainee nurses, however, must live in nurses' homes during the early stages of training. There was evidence that this type of accommodation provided mutual support among individuals in similar circumstances. One young woman indicated she moved into a nurses' home because it was the "done thing". Although nurses' accommodation was useful during the early stages of their housing histories, the advantages eventually became restrictive and participants tired of this accommodation. In some cases the advantages of living close to their place of work were replaced by a need to create distance between themselves and their employment and participants moved into private-rented or owner-occupied accommodation as they established themselves in their careers. Only one male participant had lived in nurses' accommodation.

Another form of tied accommodation which seemed to be associated with women rather than men was hotel accommodation, generally with seasonal employment. The seasonal nature of this employment generated high mobility among participants who were required to leave the hotels at the end of the tourist season and find alternative accommodation. While women who left home to train as nurses tended to leave their respective districts, hotel work was often within the same area. The requirement to work shifts and the lack of public transport usually resulted in employees living in the hotel.

There does, therefore, appear to be a link between housing histories and the female labour market in rural areas. Little (1991) identified the lack of employment opportunities other than the "traditional" female jobs in rural England and a similar

situation seems to occur in parts of rural Scotland. A woman in Cowal indicated that there were more job opportunities for males (for example in forestry) than for females in the local area. The size of the district, the lack of public transport and the nature of available employment may also be restrictive especially for the single parent living in a remote part of northern Argyll who does not own a car. The lack of public transport means that even if she could find a job she would be unable to get to her place of employment. Little (1991) further questioned the role of women within rural households suggesting that the principal wage earner would be more likely to use the family car to get to work, leaving the woman without transport. Several participants mentioned the importance of transport when looking for new accommodation.

The apparently strong link between female labour and tied accommodation changed when a female decided to live with a male partner. While tied accommodation was important during the early stages of women's housing histories, females living in tied accommodation at the time of interviewing occupied accommodation tied to their partner's job such as a police house. However, the type of accommodation and the locality were also important. Police officers in Argyll are required to live in police housing if it is available or alternatively, rent accommodation. They are not permitted to purchase accommodation. These rules facilitate mobility among police officers, but clearly restrict choice of accommodation for police officers and their families.

The tied agricultural cottage is a unique rural housing phenomenon and was

associated with male employment. A woman from Kintyre married a farm manager (employed to manage an estate rather than to run his own business) and they moved into the house that was made available for them. She was then employed by the same estate after her marriage. It is often necessary for agricultural workers to live close to their place of employment as they may be required at very short notice, for example, to attend to livestock during the night.

An important aspect of tied housing is that if individuals lose their jobs they will also lose their house. There was evidence that individuals living in tied accommodation were preparing themselves for such events: the couple mentioned above have purchased a house in a nearby town in anticipation of retirement and rent it out. Another couple occupying tied accommodation in Argyll had registered on the local authority's "tied" waiting list. There was only one example of a male moving into tied accommodation linked to his partner's job. However, when they decided to marry they bought a house because there was "no way" he was going to start married life in their previous accommodation. In another case both the female participant and her partner were employed by the same company and provided with accommodation. The nature of tied accommodation is an important consideration in this context, for example, nursing accommodation may be supplied for single persons and not for families. Police accommodation was usually occupied by families and there was evidence of a lack of tied accommodation for single police officers. In some areas there appeared to be a progression through tied housing with seniority in employment, for example, moving from rooms in nurses' homes to sharing tied flats. One participant is a police sergeant and was allowed to choose

the house he wished to occupy.

The association between employment and housing became more complex when participants were married or living with partners. Although this change in personal circumstances might be the catalyst (Harper, 1991) for a change in housing circumstances, a distinct gender dimension emerged in subsequent housing histories. This was reinforced if the female partner left employment to undertake child-rearing, for example, a young woman from Skye left home to attend university and stayed in halls of residence and private rented accommodation. After leaving university she trained to be a nurse and moved to a nurses' home in Edinburgh prior to buying a flat with her partner who was training to be a social worker. When asked why she moved into owner-occupation she replied that it was really her partner's choice and that it seemed silly to pay rent when you could pay the same in mortgage and it would be yours one day. Subsequent moves occurred when her husband changed jobs. The first of these moves took place prior to having children when she was employed as a nurse, the later moves occurred when she had had two children and had left full-time employment. This particular case is examined in more detail in section 5.6.

The relationship between gender, employment and housing was extremely complex and was influenced by the nature of employment, internal household relationships and personal circumstances. One man who was living in tied accommodation in Mid-Argyll at the time of interviewing had previously left the district in connection with his job. He returned to Argyll when he was promoted to police sergeant.

However, he mentioned that along with his promotion he wanted to be near his family who live in Argyll. In some cases the location of the male partner's job had an important role to play in location of accommodation. For example, a woman may have lived with her parents until marrying. Upon marriage relocation might be conditioned by the location of her husband's job. Again, the nature of employment was important. Fishing and farming, for example, require workers to be located as close as possible to farms or harbours. In most cases the gender dimension was a subtle reflection of household relationships and did not simply reflect the role of the male as the principal wage earner. It is possible that as a result of employment opportunities or personal aspirations that the male in the household was always the principal wage-earner (that is, prior to the birth of a child).

Although the location of male employment was important, the evidence suggests that it was not the only factor determining relocation. The social and kinship relationships of either partner were also important. One woman, who was established in a nursing career, moved to Grampian Region to improve her husband's job prospects but her kinship networks were the significant factor in determining location of housing. They moved into a caravan on her sister's land. Forrest and Murie (1991) found similar evidence in Bristol of a couple whose early housing history was influenced by the male's employment, but upon returning to Bristol, the woman's kinship network was important in residential relocation.

Agricultural housing histories are important in this context because women tended

to move to their husband's farm. However, agricultural histories differed from the others in that housing became available as parents retired from the business and the farm was inherited by the next generation. There was evidence of a patriarchal system of farm inheritance as males rather than females appeared to inherit the business. There was also a strong sense of family tradition associated with this arrangement. One young woman left her parent's farm upon marriage to live in one of the farmhouses linked to her husband's family business, but when her brother-in-law married she and her husband vacated their accommodation and moved into the "family" house. She said that there had been an arrangement that this would happen when her brother-in-law married. There was only one example of a woman inheriting a farm. In this case the farm was operated as a hobby rather than a business concern. The woman is single and runs the farm with her brother. Only one male moved to the farm on which his partner lived. In this case, however, the young woman was neither running nor working on the farm: there was an empty house available. Male succession was also evident among crofters who participated in the study.

The gender dimension did not necessarily apply to all housing histories nor to all stages of housing histories. In some cases the location of accommodation was the most convenient for both jobs and there was evidence of the woman's job acting as the controlling factor in relocation. For example, one man indicated that he moved due to his future wife's job. There was no suitable work for her in Dunoon whereas he could transfer his job. One might question whether this move would have taken place if his future wife could have found suitable employment in Dunoon.

Another male participant moved into his partner's house in Cowal and subsequently left employment to look after their child. His partner had already bought a flat before they lived together and is the head teacher in a local school.

There were, therefore, several aspects to the role of gender and employment in housing histories: the employment and housing circumstances of either partner at the time of the move; individuals' perceptions of their roles within the household and in the labour market, and whether women decided to return to full-time employment after the birth of children. Women appeared to adopt the role of wife and mother and tended leave full-time employment upon the birth of children and return to work on a part-time basis, if at all. Very few returned to full-time employment. This, however, may, in part, be a function of their life-cycle stage. These were fairly "young" households and the children would still require a degree of day-care or an adult member of the family who could arrange work to suit school-hours. There was, for example, a family in Argyll in which the participant worked night-shift while her spouse worked during the day. More women may return to full-time employment as their families mature. It is, therefore, important when considering housing experiences of women to examine their role within rural society, labour markets and within household and family relationships.

Employment had another important influence on housing in terms of the availability of employment or fringe benefits. Forrest and Murie's work in Bristol illustrated the significance of employee benefits in shaping the housing histories of "wealthy" households in professional or career occupations. Participants in this study were

asked for details of their disposable income and, accordingly, were asked whether they received state benefit, maintenance (in the case of separated individuals with children) and employee benefits. Several participants referred to employee benefits directly related to housing. Fringe benefits such as company cars or the use of company transport, private pension schemes, private health care and profit-sharing schemes were also identified. These fringe benefits do not directly facilitate access to housing but have important implications for household budgeting. This may be particularly true of the company car in rural areas where transport to and from employment and services may be limited or even non-existent. Not only is the expense of the running of a car reduced but additional income may be released into the household budget possibly allowing a household to purchase a second car. Several participants utilised the availability of employee benefits to obtain access to housing in both rural and urban areas. However, availability of these benefits were not the "catalysts" (Harper, 1991) for changes in housing circumstances. Rather, once households decided to change their housing circumstances, the availability of employee benefits influenced choice of tenure and house-types. One young woman from Oban used a subsidized mortgage to help purchase a flat when she married. She later sold this house and relinquished the preferential mortgage terms to allow her husband to establish a bed and breakfast business. A young man from Skye and Lochalsh moved to Dumbarton with his job in banking. Initially he lived in private-rented accommodation but subsequently bought a flat because the availability of a low interest mortgage meant that it was as cheap to buy as to rent. Employers may assist access to housing by providing practical help in finding accommodation, for example, supplying accommodation lists.

Although employment was a significant factor in the housing histories, the availability of housing related employee benefits did not ensure access to accommodation. Furthermore, the availability of employee benefits was influenced by seniority in employment and whether the move was voluntary or initiated by the employer. This can be exemplified by the case of a young man from Cowal who was sent to college in Dundee by his employer who arranged and paid for his accommodation. Upon leaving college he returned to his parental home but later moved to Perth for further training. This was a voluntary move and he did not receive any help with accommodation expenses. However, he managed to obtain accommodation very quickly by advertising his need for housing in the local press. Once again he returned home after completing training and subsequently bought a house in his native town. Recently, he changed jobs within the same company and moved to mid-Argyll. His employer provided a relocation package but in spite of the availability of additional help with the cost of moving he experienced severe difficulty in obtaining suitable accommodation. He was advised that there was no point in advertising for accommodation in the local paper and stayed in a hotel for three weeks. At the time of interviewing he was living in a holiday home rented from the company from whom he was buying his new house.

Employee benefits can be invaluable in helping with the cost of moving and access to accommodation, but they may also tie an individual to their employer. Other "hidden" employee benefits relate to the nature of employment. Someone working in a building society might have access to information on the availability of housing as well as favourable mortgage facilities. This is important in rural areas

where several services often operate from one office. Several participants found out about the availability of accommodation through their jobs.

Employment skills were sometimes useful in facilitating access to accommodation, for example, craftsmen and tradesmen who by virtue of their employment possessed skills that were useful in gaining access to housing. One woman in Cowal, for example, married a builder who was not only familiar with the availability of land in the local area, but would have been equipped with the necessary skills (and contacts) to build his own house. Another participant in Tweeddale was a trained electrician. He bought a flat a year prior to marrying, "the cheapest going at the time", and renovated it himself. He later sold the flat and moved to a larger house which also involved considerable improvement work.

The relationship between housing and employment is, therefore, extremely complicated. The nature of this relationship depends on the type and location of employment, personal circumstances, the experiences and perceptions of the households involved, and the nature of relationships between the various members of the households concerned.

Experiences and Perceptions

Perceptions of the local housing situation were found to be a substantial influence on housing histories. Participants varied in their perceived ability to gain access to specific tenures as, for example, two women who married about the same time in

Innerleithen (Tweeddale). One appears to have applied for a council house prior to marrying and she and her husband lived with in-laws until receiving an offer of accommodation. The other moved straight into owner-occupation saying that individuals were not allowed to apply for a council house prior to marriage. It is possible that she did not consider renting from the council, but was rationalising her motives in hindsight.

Perceptions also affected search strategies and participants concentrated their searches in areas where they thought they were most likely to obtain housing. The physical availability of housing had an important impact on their perceived chances of obtaining accommodation. Those who could not afford to purchase housing had to rely on the limited supply of council housing and private-rented accommodation. In some cases, participants implicitly implied that there was a lack of alternatives and accepted the council housing offered to them simply because it was "offered". They may have feared penalisation from the council for refusing an offer, or have been worried that they would not receive another offer of accommodation. Very few participants refused offers of housing from the council. Participants sometimes moved into private rented accommodation before receiving an offer of a council house again participants indicating that they lacked alternatives.

Kinship/Social Factors

It has already been identified that among the individuals who left to pursue educational or employment opportunities social and kinship contacts were an

important factor in securing accommodation. Personal and social networks were important in helping individuals find accommodation both within and outside their local areas. Sometimes individuals rented, or found out about the availability of accommodation, from friends and relatives. Some believed that local knowledge and personal contacts were important factors in facilitating access to council housing indicating that one had to know the right people, "Islay's a funny place... it's who you know". This opinion may reflect a judgment of how the council allocate houses rather than an understanding of how the system actually operates because strict rules apply to the allocation of council houses. Sometimes, however, local contacts were undoubtedly useful. In the Islay case the participant obtained a house via her local councillor's power of veto on housing allocations. Furthermore, interviews with housing officials in Skye and Lochalsh and Tweeddale but not Argyll and Bute indicated that, in some cases, housing officers knew applicants personally or had detailed knowledge of their personal circumstances. In both Skye and Lochalsh and Tweeddale the housing department operates from one office. In Argyll and Bute the system is decentralised and the interview was conducted with the depute director of housing and not the local housing managers.

Availability of accommodation

Homelessness is the most extreme manifestation of restricted access to housing and several participants had been homeless at some point of their housing history. While not always homeless in the sense of being "roofless", a lack of alternative accommodation meant that were they were forced to live in inadequate

accommodation. One man and his family in northern Argyll were homeless at the time of interviewing. He and his family returned to Argyll for employment and could not afford to purchase a house locally, having previously owned a house in Glasgow. The council had been unable to offer them accommodation and he and his family had no choice but to live in overcrowded conditions in his parental home. Another young man who was homeless at the time of interviewing is single and lives in lodgings in mainland Skye and Lochalsh. He previously owned a house in the area which he sold because he could not afford the mortgage repayments and applied to both the local authority and to Link Housing Association. In the meantime he experienced severe difficulty finding suitable accommodation locally and as a result was lodging with friends while his furniture was in storage. He indicated that the accommodation that was available locally was too large for a single person to manage on his own. He was considering moving to Glasgow to obtain accommodation: his job as a coach driver took him there regularly. He wanted to stay locally but believed he would be forced to leave. His departure will have important implications for the local community in view of the fact that he organises a local youth group which would have to disband if he left the area.

The sight of caravans scattered across the countryside is often evidence of a lack of accommodation. Caravan dwellers can be regarded as homeless in a number of ways. Caravans may be a last resort or the only form of shelter available. Several participants had lived in caravans. A young man from mainland Kyle and Lochalsh left home to train as a mechanic in Inverness where he lived in a variety of private rented dwellings but he later returned to the area. Initially he stayed

with friends but the arrangement was unsuitable and he managed to obtain a caravan (he knew the person who had previously occupied it). The caravan had neither water nor electricity and he lived there for four years before receiving an offer of a council house. At the same time he received an offer of a single person's flat from the housing association but was unable to accept it because the association would not permit him to keep his dog. He indicated that he wished he had been able to take on the smaller flat.

However, caravans do not necessarily indicate housing difficulty. They were sometimes used as stop-gaps, for example, when waiting for the completion of renovation or construction work. One advantage of rural areas is that there may be ground available on which to locate a caravan, for example, individuals living in their parents gardens or farms. One might argue that the ability to occupy caravans prevents "rooflessness" but it cannot be denied that in many cases caravans are inadequate forms of accommodation and are symptomatic of an absolute lack of accommodation in many rural areas.

5.5 House-type and Tenure

One of the most significant features of post-war housing in Britain has been the decline of the private rented sector and an increase in home ownership. Between 1976 and 1986 home ownership in the United Kingdom rose from 54% to 63% of the total housing stock. In Scotland the increase was slightly less with home ownership accounting for 42% of the total housing stock in 1986 (Forrest et al

1990). By 1991 52.8% of the Scottish housing stock was owner-occupied (Scottish Office, 1992).

The election of the Conservative Government in 1979 brought an intensive political drive towards home ownership, most notably perhaps in the introduction of the Right to Buy legislation (Housing (Scotland) Act, 1980) which gave council tenants the right to purchase their council house at a discount price. Previously tenants had been allowed to purchase on application. More recently the introduction of shared ownership, low cost home ownership and Rent to Mortgage schemes have further promoted the expansion of the owner-occupied sector. The private rented sector has been encouraged through the Housing Act, 1988 which changed tenants rights and sought to make the private rented sector a more profitable business enterprise. The extent to which this has encouraged growth in the private-rented sector has yet to be realised. At the same time the council house sector has become increasingly restricted with real cuts in capital allocation and rates of council house new build at levels below sales. Tweeddale District Council plan no further general needs houses. Current housing legislation promotes housing associations as the most appropriate vehicle for the provision of socially rented accommodation.

It is against this changing pattern that individual households make important decisions about their housing circumstances. This section examines the participants' underlying rationale for moving into different tenures and the perceived advantages and disadvantages of these tenures. The concluding paragraphs of this section deal with the purchase of council housing under Right to Buy legislation because it

involves a change in housing circumstances without physical relocation.

Tenure has different meanings to different people and it is important to understand why people choose to buy their home rather than rent and vice versa. Attitudes to tenure were analyzed on large colour-coded time-ordered matrices. There was some repetition between analytical categories and the findings are, therefore, presented in terms of attitudes to tenures rather than the variation between and within analytical categories.

Home Ownership

The majority of participants (61%) lived in owner-occupied accommodation at the time of interviewing (see Table 4.2). Home ownership presented a number of advantages and disadvantages to occupants and participants had numerous reasons for moving into owner-occupation. Twenty-four participants (19%) moved into owner-occupation immediately upon leaving their parental home (Table 5.6). Owner-occupation was largely regarded as the "sensible" option with participants indicating that it was better to pay a mortgage for a house that you would eventually own rather than pay rent to someone else. There was, therefore, both material and financial gain in home ownership. Past experiences were important in shaping attitudes towards home ownership. One man mentioned that his parents had lived in a council house all their lives "putting out rent every week even after 30 years...still someone else's property". He regarded this as a waste of money. A young woman from Tweeddale explained that she and her husband moved into owner occupation because they were

	Council Housing	Private Rented	Owner Occupied	Housing Association	Tied	Farm	Croft	Others
Housing Histories Entirely in District	4	12	19	1	5	2	1	9
Currently in District but lived Elsewhere	—	17	—	1	11	—	—	3
Outside District	1	26	5	1	4	—	—	5
Total	5 (3.9%)	55 (43.3%)	24 (18.9%)	3 (2.4%)	20 (15.7%)	2 (1.6%)	1 (0.8%)	17 (13.4%)

Table 5.6 Tenures occupied on Leaving Parental Home

both working and that their parents had advised them to. In fact, some gave no thought to the alternative tenures while others indicated that there was no alternative available to them, such as participants in Oban who said that they had little or no chance of obtaining a council house and that private rents were costly. Some participants received help from parents in financing the move and some received help with the cost of building a house. Others moved into poor quality accommodation which they renovated themselves. In a few cases the availability of subsidised mortgages were significant in influencing people to move into owner-occupation. However, not all participants could or wanted to move into owner-occupation. Some simply could not afford to buy. Others indicated that they did not want to worry about a large mortgage.

The attributes of home ownership have been widely discussed (see, for example, Forrest et al, 1990 and Saunders, 1990). Initially, two broad codes were developed in the analysis of the advantages and disadvantages of home ownership: *security* and *freedom*. Security in home ownership referred to more than financial security that derives from the investment aspect of house purchase, providing collateral and an asset that can be sold, usually at a profit. This was expressed in comments such as "[it's] nice to own rather than say you live in a council [house]". This was closely linked to the idea that owning your own house provides freedom to alter the property. Participants indicated that home ownership provided the freedom to change their houses to suit their own tastes without landlord or council restrictions (although the restrictions of planning permission were mentioned). It was believed that altering the house would increase the value of accommodation.

Not all home owners believed it was advantageous to own their home such as the man who commented "I don't see any good points...you're always skint..the only advantage you've got ..[is] when you've cleared it..you own a property". Another man when questioned about the advantages of owner-occupation replied that "there is none, well...I can't honestly say, I mean it was a necessity for us..I don't honestly think I am better off by owning it". These responses may, in part, reflect the participants' personal circumstances. The interviews were conducted during a period of inflated interest rates. The second participant said that the house was "costing us a fortune". In this case the participant occupied a former council house and he compared the cost of his mortgage repayments with what he thought would be a likely council rent. One of the main disadvantages of home ownership was its cost in terms of fluctuating interest rates and maintenance bills. A number of individuals indicated that home ownership can be expensive, particularly in the early stages of repaying a mortgage. While home ownership may provide freedom it can also tie up capital and restrict individuals' movement as they have to involve themselves in the complicated process of buying and selling housing. On the other hand, it appeared that the disadvantages of home ownership were short-term and would be overcome in the longer term.

"It's your own place, you can do what you want to the place and know at the end of the day if you want to move on you will get benefit I mean you'll get the remuneration of improvements that you've made and that's the main advantage I would say, obviously it's a bigger headache as far as looking after the place is concerned, you know repairs to the roof and that kind of thing but I think if you're, it's one way of making money" (answer to the question on the advantages of owner occupation, male, Cowal).

Right to Buy

One of the most significant changes in recent housing legislation has been the introduction of Right to Buy. Previously, tenants had been entitled to purchase their council house at the councils' discretion. The introduction of the Housing (Scotland) Act, 1980 furnished tenants with the right to purchase at discount price. There has been considerable academic debate and concern over the effects of this legislation on the tenants who cannot or do not wish to buy their council house (see English, 1982) and it has been suggested that wealthier tenants in more desirable areas and houses are more likely to purchase their house leaving a residual and marginal group of poorer tenants in the worst accommodation and in the least desirable areas. The small size of the council stock in rural areas means that council house sales without compensatory new build may have a dramatic effect on the availability of council housing.

In the context of this study the purchase of accommodation via Right to Buy is interesting because it involves a distinct change in housing circumstances without physical relocation. The fact that a tenant purchases the house they occupy indicates that they must be satisfied with the property. The question then becomes what prompts them to purchase the house rather than continue in rented accommodation. Participants who had exercised their Right to Buy or purchased accommodation at a discount as sitting tenants were, therefore, asked for their reasons for and the perceived advantages and disadvantages of changing to home ownership. In addition participants who occupied council houses at the time of interviewing

(potential purchasers) were asked whether they were likely to buy their council houses.

Fifteen tenants lived in council housing and all lived within their local district boundaries. Of these, nine tenants indicated that they would buy their council houses. There were several reasons for this. The principal reasons were financial, such as, the availability of a discount, the potential for resale at a profit, and paying a mortgage rather than rent. There was some variation in attitudes toward mortgages with one participant indicating that she would consider purchasing at a later date when the children were older and less of a burden. Another indicated that he would buy only if he could pay cash, possibly indicating that he equated a mortgage with debt encumbrance. Despite the availability of substantial discounts tenants must be able to afford to buy their house before they can consider exercising their right-to-buy and there were examples of individuals who could not conceivably buy their own house.

High levels of satisfaction with the house and neighbourhood were important factors for individuals considering buying their council house: "It's a brand new house in a nice wee scheme..a cul-de-sac..perfect for us"; "It's the kind of house I want where I want..great neighbours". These ideas were further reinforced by participants who indicated that they would buy their council house if certain improvements were made or if they obtained a different type of house. In addition, the type of house and location were important reasons why tenants would not buy. One participant, for example, explained that "I wouldn't buy this one [I] would buy a

wee house or something" (the participant currently lives in a flat), and another was unlikely to purchase the house "because it's in a block of other houses".

Both tenants who "would" and "would not" buy their council house identified advantages and disadvantages to council house purchase. One important advantage was financial in that obtaining a house at a discount price (depending on length of tenancy) and receiving value for money. In addition, purchase of a council house may be the only way to enter owner-occupation or obtain a house of a particular size. Council house purchase was also seen as providing the advantages of ownership: an asset that could be sold at a profit and the freedom to alter the house to suit individual tastes. A further advantage was that the houses had been maintained to a reasonable standard and that, having occupied it, the purchaser was familiar with it:

"[I] don't think there are any [disadvantages] if you've been in a house a while you know everything about it.." (female, currently living in a council house in Tweeddale).

Participants believed there were few disadvantages in buying their council houses. Their main concerns focused upon the resale value of the house. Location seemed to be an important factor together with the fact that one may still be located in a "scheme" in which the council still controls the occupants, for example, "if [you live in a] semi-detached and the other half council [you]..don't know who [your] neighbours will be". Shucksmith (1990a) provided an interesting perspective on this issue when discussing domestic property classes and identified that there is potential for conflict within the domestic property class that he labels as "non-owners", that

is, council tenants, private tenants, and homeless households. He suggested that with regard to council house sales "it could be argued that council house tenants in rural areas with a right to buy are more properly members of the class of owner-occupiers since they have gained the right to acquire an appreciating asset at a substantial discount, and may, therefore, now have a vested interest in an increase in the exchange value of domestic property" (p.72).

Only one participant mentioned the long-term effect of council house sales on the remaining council stock and tenants as a disadvantage but indicated that this depended on one's viewpoint. The nature of the response did, however, indicate that council house sales contributed to residualisation of the council stock because "in general the ones that are left..nobody wants them."

Three participants, all of whom lived within their local district boundaries bought their council houses under Right to Buy legislation. Another four tenants purchased their house from their landlords as sitting tenants and received a discount on the purchase price. Three bought their parents' council house. The cost of the house and availability of a discount were the most significant reasons for purchase with five out of eight participants mentioning this. The availability of a discount provided a value for money offer that was too good to refuse:

"[it was an] opportunity [I] couldn't turn down...value for money..especially in [name of village, Argyll]..chance to buy cheap"
(male, Mid-Argyll).

In addition, purchasing via Right to Buy allowed individuals to enter the owner-occupied market and provided collateral which could be sold a later stage.

Two of the three participants who purchased their parents' council house no longer lived in the district. These purchases were undertaken with a view to returning "home" in the future. The participant who purchased the council house in which he lived with his parents was again looking towards the future but mentioned that value for money was an important consideration:

"I don't think I would have the chance of buying anything this size with my wage...at least I will have something when I retire" (male, Kintyre).

In all cases the principal advantage of purchase was financial, the availability of housing at a discount price. In addition participants indicated that you were purchasing a house that was reasonably well maintained.

There appeared to be few disadvantages to purchase via Right to Buy, although one participant was concerned about whether she would be able to sell the house. She and her husband purchased the house with a view to making a profit. One disadvantage mentioned by a woman who, with her husband, was buying her house in the district of Stirling, with her husband, from her husband's employer was responsibility for maintenance and repairs that had been previously covered by the landlord:

"I suppose you've had all the repairs done..you've got to stand on your own now".

The bureaucracy involved when purchasing a council house was a disadvantage to one former tenant who indicated that it took six months to process his application to buy. This was also reflected by a tenant who hopes to buy his house at a later date. He explained that as soon as soon as someone applies to purchase their council

house, the council do not undertake repairs and maintenance on the property. He suggested that this may be important if one occupies an older house which requires substantial maintenance. Finally, there was an indication that aesthetics are a consideration during council house purchase. One participant mentioned the bland style of council properties and that the houses were not well built.

It appears that availability of a discount price was perceived as an important advantage in council house purchase but it was not the only motivating factor. The degree of satisfaction with a house and its location were influential. One might question whether individuals would have purchased their house if there had been no discount available. However, the advantages of purchasing accommodation via Right to Buy should not be confused with the advantages of home ownership. Individuals may have different ideas about these issues. Similarly, purchase of accommodation by a sitting tenants does not necessarily indicate that the same individual or household would purchase the same house on the open market.

The purchase of housing under the terms of Right to Buy legislation does present interesting information on attitudes to tenure. The wide range of perceptions among the few participants who occupied council housing and of purchasers illustrated that moving into home ownership involved more than financial considerations. Plans for the future, personal disposition, levels of satisfaction, and aesthetics were factors that also influenced individuals' decisions.

Rented Housing

Affordability was a major factor determining whether individuals move into the owner-occupied market. Individuals who were unable to purchase their own home were forced to rely upon the rented sector. Two main forms of rented accommodation were occupied by participants: private-rented housing and council accommodation.

Fifty-five (43%) participants moved into private-rented accommodation upon leaving the parental home (Table 5.6) but only eleven participants (9%) lived in private-rented accommodation when they were interviewed (see Table 4.2). A substantial proportion of individuals within each analytical category had lived in private-rented accommodation but the nature of accommodation and the reasons for entering it varied substantially. It was possible to identify two main divisions of private-rented accommodation: lodgings where meals or services such as laundry and cleaning were provided, and independent private rented accommodation. A substantial number of individuals who left the area initially moved into the former type of accommodation, such as, halls of residence. Moving into lodgings was sometimes due to familiarity with, for example, a particular hall of residence if family or friends had lived there. Halls of residence and lodgings provided several advantages to individuals leaving home because meals were provided and fuel bills covered. However, participants also complained of restricted freedom when they lived in this type of accommodation. When individuals moved into private rented accommodation in the local area it was often because they had no

option. They could neither afford to buy a house nor were they likely to obtain a council house. In most cases personal contacts were important in facilitating access to private rented accommodation. Some rented from friends or relatives.

Private rented accommodation appeared to offer few advantages to individuals other than ease of entry and leaving. It was, therefore, suitable for short-term stays. It did, however, offer independence to individuals who had left home. This was more noticeable among those who initially lived in halls of residence or lodgings and subsequently felt free of restrictions. The extent to which private rented accommodation was advantageous seemed to depend on the landlord, upon whom tenants were dependent for repairs and maintenance. In lodgings or situations where the landlord occupied the same property the relationship with the landlord became even more important. In addition a tenant's relationship with their landlord could be significant in facilitating access to subsequent flats. Participants sometimes occupied a sequence of flats all owned by the same landlord. Participants also voiced concern over the lack of security of tenure in private rented accommodation.

Council housing did, however, provide security of tenure. Only sixteen (13%) participants currently occupy council housing. Only five (4%) entered council housing immediately upon leaving the parental home (Table 5.6). There was less variety in the reasons given for entering council housing. Individuals often indicated that they moved into a council house simply because it was offered to them. Some explained that they accepted the house they were offered because they did not think it likely that they would receive another offer of accommodation. Others

indicated that they could not afford to buy a house or that there was no alternative rented accommodation. It would, however, be unfair to suggest that all participants lacked a choice about whether they entered rented accommodation. One woman explained that she and her partner did not want the worry of a mortgage while they had young children. There was also evidence that council housing was the first stage of one's housing history because it was, as some described, "where more or less people started off" another participants suggested that "nowadays..a good starter to buy eventually..if [you] get a decent enough house". A further advantage of council housing was the consistency of rents and the favourable attitude of the council towards those who had difficulty meeting their rent. In addition the council were responsible for maintenance and repairs. There were, however, complaints about the quality of service received, for example, the length of time taken to complete a repair.

Generally, there were few complaints about council housing. The main disadvantage of council housing was associated with the tenants lack of control over their house. Although the council undertook repairs tenants had to obtain permission before altering their homes. Another disadvantage mentioned was the local authorities' power in the allocation of houses together with their control over rent levels. In other words, a lack of tenant power:

"rent increases at council insistence...you've got no real say in it..[you] don't know who you'll get as neighbours" (male, Kintyre, living in owner-occupation having previously lived in council housing).

The nature of the house and the estate in which it was located were important with

participants expressing preferences for houses rather than flats and good "schemes". One participant living in owner-occupation in Lorn in answer to a question on whether there were disadvantages to council housing, explained:

"if the area is kept and the properties are kept up, there's no problem, it's just that you always seem to have, I suppose it's the minority spoils it for the majority, you know you get, most of the houses and flats are alright apart from some are kind of old like and need sort of done up."

This participant had previously lived in both council and housing association accommodation. Few participants had, or were living in, houses rented from housing associations. Similar advantages and disadvantages to those of living in council houses were expressed by these individuals.

Tied Housing

Twenty participants (16%) entered tied accommodation upon leaving their parental home. As previously mentioned women entered housing tied to hotel or nursing employment whereas men moved into housing associated with agriculture, policing or military service. Only seven participants were in tied accommodation (one of which is a manse) when they took part in the study. The women who occupied tied accommodation were living in houses tied to their partners' jobs.

Participants moved into tied accommodation either because it was supplied or because it was a requirement of the job. Sometimes it was used to familiarise oneself with new surroundings. The main advantage of tied accommodation was that rent is

deducted at source leaving individuals without the worry of bills. Some participants on low wages felt that they were "better off" in tied accommodation. In addition, tied accommodation was often located close to employment providing easy access to work and reduced transport costs. On the other hand close proximity to employment meant that they might be asked to work when staff were ill. The lack of distance between home and the workplace was often a disadvantage in later stages of housing histories, for example, working and socialising with the same people.

House-type

Participants were asked about their reasons for moving into particular types of housing and responses to these questions were sometimes similar to those given about tenure. It was found that levels of satisfaction, likes and dislikes about types of housing were linked to particular houses and areas rather than the "type" of house. However, there was some underlying rationale behind choice of house-type. If individuals could afford to buy a house they would purchase a house they liked, which met their needs and was within their price-range. When participants moved into rented accommodation it was generally because it was available or they had been offered a council house. Individuals tended to accept the accommodation that the council or housing association offered to them but there was evidence of people exercising a degree of choice. One man in Islay swapped his house for a flat because he did not want to live in the same type of house that his parents had occupied. In some cases individuals had no choice in the type of accommodation occupied.

Although it was easier to discern perceptions about individual dwellings, it was possible to identify advantages in different types of houses. Flats were often the first stage in owner-occupation or the initial houses offered by the council. In urban areas private-rented accommodation was most readily available as flats. There were numerous advantages to living in flats particularly for single people or couples because they tended to be small and easily maintained. In addition, if shared with others they provided companionship. Sharing accommodation also reduced maintenance costs. Participants believed that there was a certain amount of security associated with living in a flat due to the close proximity of neighbours and living above ground level. However, there were also disadvantages to living in flats. Flats were convenient for single persons and couples but due to lack of play areas they were less advantageous when they had children. While proximity of neighbours provided a sense of security they could also be noisy. Finally, the cost of communal repairs or trying to ensure that all households in the building paid their share of repair bills was perceived as a disadvantage.

Terraced and semi-detached housing was regarded as a better option because it provided households with a garden and their own back and front door. While there were fewer neighbours than in flats the proximity of the neighbours was again both advantageous and disadvantageous. One young woman suggested that it was easier to get to know your neighbours while another who lived on her own indicated that although she could hear her neighbours it could be "reassuring". Detached accommodation appeared to be the most desirable form of accommodation providing privacy, freedom and often space. However, there were also increased maintenance

and heating costs.

The personal circumstances and tastes of individuals influenced their perceptions of particular houses as for example the woman in Tweeddale who described her first home, a flat, with her husband:

"[it was a] good size...lovely and warm..[with] central heating, sunny..[it was our] first house since leaving..had everything [we] wanted.....it was ours filled with our things."

Furthermore personal experiences may be important in shaping perceptions about housing. One woman in Islay initially moved into a house that had been derelict for three years and indicated that her subsequent house "felt decent compared to [the] last...new bathroom suite etc". As a result it was not necessarily the "best" accommodation that was most advantageous. The young man who moved into a caravan (in Skye and Lochalsh) with no facilities indicated it did have its advantages:

"maybe nice and quiet, having a place of my own after living with other people..a relief that's what it seemed like..."

5.6 Summary and Conclusion

Participants had diverse reasons for moving into different tenures and types of housing. The perceived advantages and disadvantages of different housing tenures and house-types was equally variable. Past experiences seemed to play an important role in shaping housing decisions. For example, a young woman from Tweeddale moved into private rented accommodation because she was unaware of the alternatives and had not been introduced to council housing. Past experiences also

influenced perceptions about accommodation. One who had lived in a caravan with no facilities for four years and indicated that an advantage of living in a council house was having water and electricity. The influence of experiences and perceptions in shaping housing histories is further developed in the following paragraphs and in chapter six.

There was a distinct geographical aspect to the housing histories. There was variation in the amount and type of accommodation available within each study area. Different tenures and types of housing provided individuals with varying levels of freedom, security, responsibility and control and some of the aspects of these are illustrated in Figure 5.5. The extent to which this met the requirements of people depended on their own personal circumstances at that time as well as changing socio-economic circumstances. Individuals sought different degrees of security and freedom at different stages of their history and the extent to which any particular tenure met these requirements varied through time and from place to place.

Figure 5.6 illustrates the influences on an individual or household when they are faced with the prospect of changing their housing circumstances. There are clearly several complex interacting factors that influence the path of an individual's housing history. The decision to change housing circumstances could be triggered by unexpected events, changing career or educational circumstances or changes in household composition and relationships. These issues influenced but were not necessarily the factors that determined subsequent residential relocation. Obtaining access to housing can be a complex and sometimes difficult process. Familiarity with

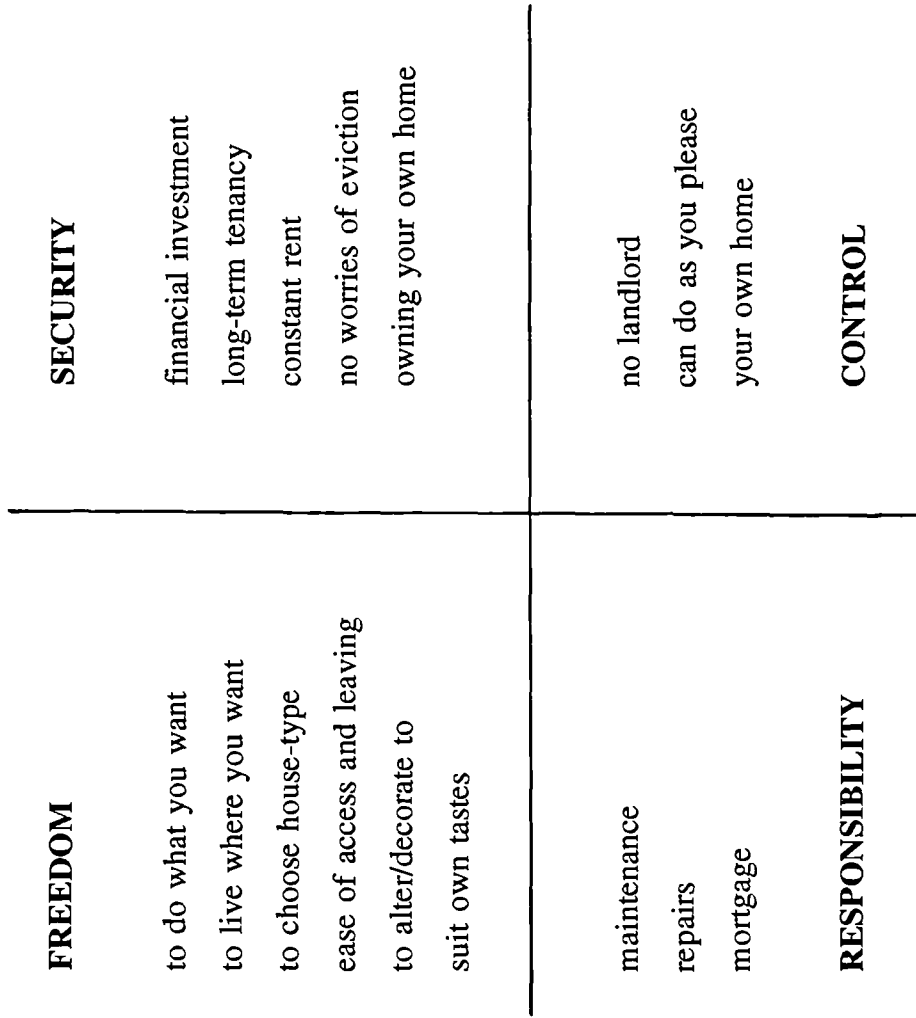


Figure 5.5 Attributes of Housing

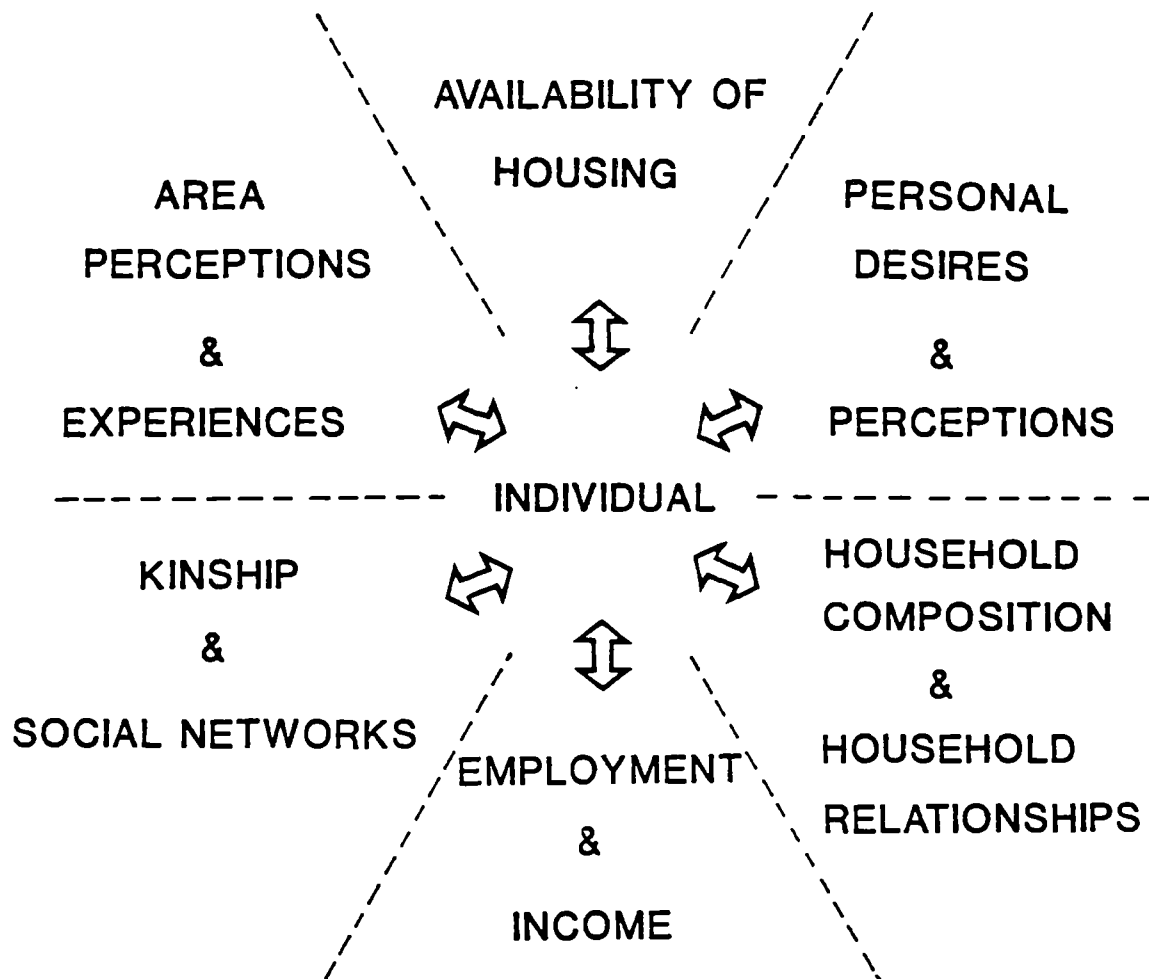


Figure 5.6 Influences on Individual Relocation at a fixed point in Time and Space

an area and personal networks played an important role in relocation along with households' changing perceptions and desires. The supply and availability of housing varied from place to place and through time. The outcome of housing decisions resulted from a combination of issues such as life-cycle requirements, personal and social circumstances and experiences and previous housing experiences. The relationship between, and the influence of any of these factors varied over space and through time and one or more factors may have become the dominant influence at any given point in an individual's housing history. The following case studies illustrate how the influences on housing experience and outcome vary through time and over space.

Case 5.1, Female, Grampian Region

This participant left home in Skye in 1975 to attend university in Glasgow and spent her first two years at university in halls of residence. By the summer of 1977 she had tired of living in halls of residence and moved into a private rented flat which she shared with three other students. They obtained this flat through a combination of word of mouth and looking at the university register of landlords. After the summer of 1978 she moved into a different flat which was owned by the same landlord. They had not been looking for a flat but had found out that it was available. She was unemployed for about six weeks and then started training to become a nurse. In 1979 she spent four months abroad and upon returning to Scotland went home to Skye for a couple of weeks before moving into a nurses home in Edinburgh for one month. This, she said, was convenient until she got to know

the place. In August/September of 1979 she moved into private-rented accommodation with her partner who was training to be a social worker. They had experienced difficulty obtaining rented accommodation, telling me that rents were very expensive. This flat, however, was owned by a friend and served as a stop-gap while her partner looked for somewhere to buy. Four months later they bought a three apartment flat. When asked why they bought, the participant replied that it had really been her husband and that it seemed silly to pay rent when they could pay the same in a mortgage and it would be theirs one day. They had a lodger staying with them in this flat. They stayed there for three years and then moved to a town in Roxburghshire in the Borders Region of Scotland due to her husband's job. At this point the participant still worked in nursing. This time when asked why they bought housing she explained that it seemed like the thing to do and that it seemed pointless not to buy (they had a profit from the previous sale). They remained there until 1988 when they moved with their two children to Grampian Region. Her husband was a senior social worker. The participant, however, no longer worked in nursing. After spending a short time in a private-rented cottage in Aberdeen they moved into their current house (a five apartment detached house). It took them four months to find a house but she said that they did not experience housing difficulties: they were just very particular about their choice of housing. At the time of interviewing they lived there with their three children.

Case 5.2, Female, Tweeddale

This woman married in 1978 and moved into a detached cottage in Tweeddale which

her husband had inherited. When asked why they moved into the house she explained that it was there to be lived in but was in desperate need of repair. Prior to this the participant spent six to eight weeks living in nursing accommodation and explained that she did not have to live there but went because everyone did it. In 1986 the marriage broke up and the participant moved, with her son, into her mother's house. A few months later they moved into a private-rented flat owned by a friend of her mother. This flat had to be vacated at the end of the following May because the owner wanted the house for summer letting. When asked why she had moved into this tenure, the participant explained that she could neither get a council house nor could she afford to buy. She returned to her mother's house for a short time before obtaining a flat from the Scottish Special Housing Association (SSHA). She had been there for just under a year when she was offered her current house; a three apartment terraced council house. The SSHA needed the flat back. She said that she was very happy with her house and indicated that she would like to buy it. However, she also mentioned that her housing situation may change, depending on her relationship with her boyfriend.

Case 5.3, Female, Argyll

This young woman left her parental home in 1976 when she married and moved in with her husband who was a crofter. They lived in a three apartment cottage which had electricity but no inside toilet. She worked full-time in a shop. Unfortunately she was widowed in 1977 and returned to her parents' house because she was pregnant and could not cope with the croft. She remained there until 1980 when she

moved into a large owner-occupied house which she had inherited from her husband. Her sister-in-law had been staying in it and moved into acroft. At this point, she was working, part-time, as a home-help. In 1982 she moved into her partner's croft-house and they lived there until he retired in 1986. She then returned, with her family, to the owner-occupied house that she had previously occupied. This house had remained empty for about a year and was then rented out as a holiday home and to a couple, rent-free, who looked after the house. They renovated the house in 1990 and at the time of interviewing the participant was living there with her partner and three children and operated a bed-an-breakfast business from it.

Residential relocation can result from a variety of different factors which vary through time and over space. These case histories illustrate that personal circumstances, the availability of housing and employment and income can interact in a number of different ways. The actual housing outcome at any given point in time will reflect the intricate relationship between these factors. The complexity of the housing experiences of the participants in this study indicated that their individual histories were affected by changing spatial and temporal influences at both local and wider scales. In other words, both structure and agency had a role to play in housing outcome.

CHAPTER SIX: HOUSING DIFFICULTIES, THE RURAL DIMENSION

6.1 Introduction

Chapter one identified a number of key issues in the Scottish rural housing crisis which may directly affect an individual's ability to obtain housing. First, there are high levels of substandard accommodation in many parts of rural Scotland (see, for example, Shucksmith, 1984 and 1987b). Second, there is a lack of rented accommodation in rural areas and third, intense competition for housing that becomes available (HIDB, 1974; NACRT, 1987). While recorded levels of homelessness and council house waiting lists continue to increase, it was argued in chapter two that these measures do not adequately reflect the nature of the Scottish rural housing crisis. This chapter examines ease of movement through the housing system, identifies the variety of housing difficulties that currently affect households in rural Scotland, and focuses upon the participants' perceptions of rural housing difficulties. It was possible to triangulate these ideas with additional data sources and reference to these findings is made where relevant. However, like chapter five, the primary perspective is that obtained from analyses of the participants' responses. Four case studies are examined to demonstrate how housing histories are influenced by a complex interaction of several factors. The time-space analogy developed in chapter five, is used to explain the changing importance of these factors throughout the housing histories. Finally, it is suggested that housing experiences are intrinsically geographical in nature and, therefore, lend themselves to geographic investigation. The geographical aspect of participants' housing histories was a significant

differentiating factor behind rural and urban housing experience. Housing problems as experienced in rural areas were not necessarily uniquely rural but reflected wider socio-economic change. It was the "rurality" of the area in which the problems manifested themselves and were experienced which led to a rural dimension. Accordingly, housing problems in rural areas should not be treated in the same way as their urban counterparts.

The final section of this chapter discusses participants' opinions on the impact of the second home and holiday home market in rural areas. While research into second homes was previously popular in rural studies it has been relatively neglected since then. There has, however, been increased research into the phenomenon of counterurbanisation or the population turnaround. There are numerous reasons why the issue of second homes and holiday homes merits attention in a contemporary study of rural Scotland. The increasing importance of tourism in the Scottish rural economy lends itself to the development of the second home and holiday home market. In addition, an influx of tourists and the marketing of Scotland as a tourist area exposes it to a potentially wider housing market. The impact of "counterurbanisation" and increasing demand for "commuter" homes in, for example, Peebles and Callander, and many parts of rural Britain has also intensified demand for housing. Finally, the impact of "incomers", that is, individuals who have moved into the rural areas usually without a prior local connection, was frequently mentioned by participants prior to being questioned on their opinions about second homes and holiday homes. As mentioned in chapter two the question about second homes was initially included in the interview schedule to provide a point of

discussion on which to close the interview. However, the strength of the response to this question suggested that it should be included in the interview.

6.2 Rural Housing Difficulties

In an attempt to identify the problems people encountered in negotiating the rural housing system, participants were asked to identify the main difficulties individuals faced when trying to find housing in rural areas (Appendix 3). Responses to this question were recorded, analyzed and coded to allow determination of both the common elements of responses and how the difficulties individuals encountered might have influenced their opinions. The analysis indicated that individuals' perception of housing difficulties varies at local, regional and national levels, and between individuals and their respective sets of housing experiences.

Like chapter five, this chapter tackles issues rather than presenting an area by area account of housing experiences and perceptions. Nevertheless, there are some significant geographical differences between the three study areas, particularly in terms of the number and distribution of households (see chapter 3). Tweeddale is dominated by the town of Peebles and is within easy commuting distance from the city of Edinburgh. Argyll and Bute has a number of towns such as Dunoon, Lochgilphead, Oban, and Campbeltown which act as important central places for the surrounding area. Skye and Lochalsh is characterised by small villages and crofting townships and the principal settlement is Portree. The principal settlements in each of the study areas contain most of the council stock and have the longest

council house waiting lists.

When discussing rural housing difficulties individuals tended to refer to their local areas or the area from which they came rather than rural areas in general. Participants resident in a rural area at the time of interviewing supplied detailed accounts of what they believed to be rural housing difficulties and often offered evidence to substantiate their answers. Reference will, therefore, be made to specific locations where appropriate. There was a wide variety in the responses given (most notably among the larger number of Argyll participants) but it was possible to identify three key elements: 1) there was a shortage of both rented and owner-occupied housing; 2) house prices were high in relation to local incomes and 3) poor public transport networks influenced choice and location of accommodation. These issues interacted to varying degrees depending on individual circumstances and location.

The shortage of available accommodation was an important issue raised by participants. Forty-one participants (32%) directly indicated that they experienced difficulty in obtaining housing in rural areas (see chapter four). They explained that "there was nowhere"; "Oh God there was nothing..I was really stuck" and "It's no there". The responses indicated that there was a high demand for accommodation in all sectors of the rural housing market. The high demand for housing was, in some areas, exacerbated by external competition from commuters, holiday home purchasers and retired migrants.

Council housing in rural areas is often characterised by a small stock, long waiting lists and low turnover of housing. When combined with the effects of council house sales without sufficient new-build to replenish the stock, the supply of council houses can be insufficient to cope with demand. Concern was expressed over the lack of choice available and the ability of the council to allocate suitable accommodation because "most of the decent houses are all bought up or [tenants are] staying there [for] a long [time]..got the bottom of the barrel to choose from..you sort of take what you get, you've not got much choice."

The lengthening waiting lists and slowing turnover of council housing previously identified in chapter three validated the complaint that council housing was becoming increasingly restricted. Substantial council house sales in the three study areas has started to affect council waiting lists and the variety of housing available for rent. In Argyll most of the houses that have been sold are semi-detached rather than flats. Similarly, in Tweeddale, the highest percentage of sales has been of cottages (personal communications, 1991). However, the housing manager in Skye and Lochalsh mentioned that despite the substantial percentage of council house stock that had been sold, he was unsure whether many of the tenants who had bought their council houses would ever have moved away. Continued sales of council housing may affect both the future supply and management of council housing. The depute director of housing in Argyll explained that while council house sales provided an opportunity for owner-occupation to tenants, in some small villages they have completely removed the stock of council houses and created problems for the regeneration of settlements as young people leave them. The principal effect of

council house sales in Argyll was in the transfer lists. The number of transfer applicants continued to increase while turnover of stock slowed down. Council house sales posed maintenance difficulties for the local authority when conducting basic repairs and improvements because the new owner-occupiers in council schemes must agree to any work that will be undertaken. He illustrated his argument by referring to sales of non-traditional houses under Right to Buy. Cladding work had been undertaken but there were gaps where houses had been bought. He suggested that such problems may increase as the number of council flats sold increases. This has financial implications for the council because it would be easier to clad the whole building (personal communication, 1991). In Tweeddale, as elsewhere, the impact of sales, varied from area to area but again the transfer lists had started to stagnate (personal communication, 1991).

Participants suggested that there were insufficient houses to cope with the number of new families and that there was a mismatch between households and the type of accommodation they occupy, for example, under-occupation among elderly households. In parts of Argyll it was suggested that one needs to "know the right person" and have perseverance to be allocated a house. This type of comment may also indicate that one must be familiar with local authority housing department allocation procedures. A participant from Skye and Lochalsh indicated that he had problems knowing where to apply for accommodation and that contact with the local authority and housing association was always by telephone or on forms but his may, in part, have been a function of the distance he lived from the council housing department. The housing managers interviewed in Skye and Lochalsh and

Tweeddale, displayed detailed knowledge of applicants' individual circumstances:

"Take someone like Mrs X who was on the phone to me the other day. She lives at [name of farm] which is two-and-a-half miles out of Broughton. She's eighty this year, [husband's name] died two, three years ago. She now has no transport, he could drive and she walks into Broughton..." (personal communication, 1991).

Given the small size of the areas involved this situation is not surprising. The same situation did not occur in Argyll and Bute which is a much larger authority with several local housing officers. In this case the interview was conducted with the Depute Director of housing at Argyll and Bute District Council headquarters in Lochgilphead. Housing officers were aware that potential applicants have incomplete knowledge about how the council allocate houses. The depute director of housing in Argyll believed that the authority could improve dissemination of information but also indicated a lack of resources to enable them to do this. The housing manager in Skye and Lochalsh suggested that some potential applicants believe they will not obtain housing and do not apply to the council whereas others wait until they have a housing problem before applying.

Participants intimated that the council house allocation procedure worked to the disadvantage of single persons claiming that single persons were least likely to receive an offer of accommodation. One woman explained that there was a lack of housing to rent in Skye and Lochalsh and that many of the available "houses" were in fact caravans. She indicated that single people faced more difficulties in obtaining a council house than married couples or people with children and that most single people live in caravans. Reference to waiting lists (see chapter 3) indicated

that single person households accounted for an increasing share of the waiting lists. Given the slowing turnover in the study areas and the need to fulfil statutory obligations, they are likely to have a long wait for housing.

While the majority of responses commenting on council housing referred to a lack of council houses, there was neither uniform opinion on the availability of council housing nor the ease with which it can be obtained. One single young woman had clearly found it difficult to obtain housing in Peebles. Due to the five year waiting list for council housing she decided to apply to the local housing association rather than the council. However, the housing association informed her that she would not be considered for housing at that time. "I think I either earned too much or [I was] not needy enough". Another participant in Innerleithen (7 miles from Peebles) suggested that there was no longer a housing problem in the area because so many houses have been built for "old folk" and later pointed out that single people will get houses if they can prove they can look after them.

The shortage of council housing was believed to be an important component of rural housing problems with participants making comments such as "there's not enough council houses, [there are] lot of growing families needing bigger houses" (northern Kintyre); and "[the] main thing is not building council houses" (Tweeddale). One participant from Argyll referred to the situation of single parents occupying large houses while there were larger families living in cramped conditions and suggested that there was a lack of planning in the allocation of council housing:

"First-come, first served, there's no thought to it...I think they would certainly cut their waiting lists and all the rest of it if they planned it

out a wee bit better."

The belief that council housing had an important influence in rural housing problems may stem from a number of factors including individuals' experiences of living in, or trying to obtain, a council house; the restricted availability of private rented accommodation; and the nature of the owner-occupied market.

Participants, therefore, raised a number of issues in relation to the supply and availability of council housing. Some of these were corroborated by reference to housing data and local authority officers. Others reflected misconceptions about the way in which the local authority stock is managed. Local authorities confirmed that certain groups of people such as single persons faced particular difficulty in obtaining housing but it would be inappropriate to suggest that this was solely the result of mismanagement or operating a "first-come, first-served" system of council house allocation. The three local authorities allocate housing through a points system, that is, applicants receive a points score depending on their circumstances and length of time spent on the waiting list. Theoretically, the applicant with the highest points total will be the one which is most in need of housing and will be offered a house when it becomes available. However, prior to referring to their waiting lists councils must fulfil their statutory obligations to house homeless households. After fulfilling their legal requirements both Argyll and Bute and Tweeddale try to initiate transfers in an attempt to release additional housing stock. The success of this will depend on the type of house that becomes available and the area in which it is located. Skye and Lochalsh District Council do not hold a separate transfer list because they are not allowed to give transfer

applicants "special" treatment (personal communication, 1991). Transfer applicants are held on the ordinary waiting list and receive points under the terms specified in their Allocation Scheme.

Consultation with local authorities reinforced participants' ideas on the main housing problems in the three study areas. The housing manager in Skye and Lochalsh explained that the main housing problems in the District were that in addition to high house prices a lot of the stock is not available for occupation. Similarly, the housing manager in Tweeddale identified an absolute shortage of housing. In Argyll and Bute the main problem identified at district level was the provision of housing for young single persons. The appropriate officers in each of the three authorities also indicated that problems varied at sub-district level. The deputy director of housing in Argyll explained that if one considers the housing situation for young single persons, the chances of obtaining housing is influenced by location. If, for example, a single applicant lived in Oban, where he described the situation as "hopeless" he or she may have a five or six year wait for housing (if they were lucky). However, there is less pressure on stock in places such as Campbeltown. The director of Lochalsh and Skye Housing Association explained that the stress on housing varies across the district but the first difficulty is that the Association and the local authority, do not know what the problems are and that "neither the local authority [nor] the housing association have the resources to understand needs" (personal communication, 1991). The variation in housing problems identified by the various housing practitioners helps explain participants' varying opinions of the council house sector.

A number of issues were raised in relation to the availability of owner-occupied accommodation. Participants in the three study areas believed that house prices were high in comparison with local incomes although some felt that prices varied from area to area. The responses illustrated the close link between employment, income and access to home ownership. One participant in Cowal felt that the availability of jobs to allow access to mortgages rather than the supply of housing was important. Competition for owner-occupied housing seemed to be intense and was exacerbated in some areas by competition from incomers who may inflate house prices with their relatively higher spending power. Participants suggested that provision of accommodation was neither geared towards local needs nor the local market commenting that "White settlers..all the house prices [are] suited to them" (mainland Skye and Lochalsh); "for people coming in [it's] O.K...boils down to money, if you can afford it it's no problem..locals can't afford the prices for the houses here" (Tweeddale).

In both Skye and Lochalsh and Argyll incomers were often referred to as "Great White Settlers". Great White Settlers purchased second homes or holiday homes or became permanent residents in the community. Participants suggested that these incomers had a double advantage in the rural housing market. First, house-prices in rural areas are low in comparison to cities and to English house prices, in particular, and secondly, incomers earn higher salaries. In Tweeddale more emphasis was placed on the external competition generated by the markets for retirement homes and houses for commuters. A number of people indicated that not only is Peebles within commuting distance from Edinburgh, the community charge is also

lower and as a result outsiders are attracted to Peebles. Retirement migration also places pressure on the housing stock. Participants explained that these individuals have sold larger properties elsewhere and now want to purchase a smaller property. This brought them into direct competition with young couples or first time buyers who may be seeking similar properties but have comparatively less income.

In Argyll participants indicated that the problem of high cost owner-occupation was compounded by a lack of choice from whom one could purchase new housing. Interestingly, these comments, although made by individuals living in different parts of Argyll referred to the same firm of builders. The company was also criticised for monopolising the supply of land. A few participants had built their own houses in Skye and Lochalsh and Argyll. While this was cheaper than buying the equivalent house on the open market there was concern about the high cost and restricted availability of building land. A farmer in Tweeddale indicated that building plots were selling at prices far in excess of their value as agricultural land. He explained that farm land valued at £400-500 per acre was being sold at £40,000 per building plot. With regard to the supply of land locals were believed to be at a disadvantage with participants commenting that "people from South can pay well over the odds..people from here don't have [the] income" and "[there are] so many incomers prices are good compared to down South [locals] lose out on ground and houses". An estate agent in Campbeltown (July, 1992) indicated that the cost of a building plot varied according to its size and location "but it would be unlikely that one could purchase a serviced plot for anything less than £18,000" (personal communication, C&D MacTaggart, Campbeltown, July, 1992). It should be noted that the people

from Skye and Lochalsh who had already built their own houses were crofters and in receipt of loans and grants for building a new croft house. There were, however, others who were in the process of building but ineligible for grants. Additional problems raised with regard to the owner-occupied sector included the poor quality of available housing and the high costs of renovation. A local estate agent in Skye indicated that properties requiring extensive renovation and in the lower end of the price-range "would normally qualify for Local Authority Improvement Grants but these grants have been cut due to a lack of funds and this further exacerbates the plight of local people trying to purchase their own home" (personal communication, MacDonald MacIver & Co. Portree, 1992). Again, reference to alternative sources of information on the owner-occupied sector validated participants' perceptions of housing difficulties. Estate Agents in Skye and Lochalsh confirmed that, despite the lessening numbers of Great White Settlers, house prices remained high and the holiday home and second home market continued to have an impact upon access to the owner-occupied sector particularly for young people:

"We have found in the past 18 months or so that the trend for the majority of buyers to be from "south of the border" has slowed somewhat and more people with a local background, whether resident in Skye or with Skye connections, are buying up property in this area. It is still very difficult, if not impossible, for local young couples to get a foot on the property ladder due to the relatively high price of property in Skye. There is still much evidence of the "second home" or "holiday cottage" purchases and this only adds to the difficulty of young couples finding a first home" (personal communication, MacDonald MacIver & Co. Portree, 1991).

There was considerable variation in the owner-occupied market depending on the type of property, condition and location. In spring 1992 the range of prices on the above estate agents property list ranged "from £20,000 for a semi-derelict traditional croft house needing considerable renovation to £80-85,000 for a large traditional house in the centre of Portree". A review of the estate agents property schedules for spring 1992 indicated that of the sixty-five residential properties advertised for sale only seven were below £30,000. All of these properties required some sort of improvement work.

Similarly in Tweeddale and Argyll and Bute there was substantial variation in house prices across the Districts. One estate agent in Tweeddale indicated that the average asking price for one-bedroom flats (in Spring 1992) ranged from £9,000 in Walkerburn to £23,000 in Peebles. At the other end of the scale, the average asking price for larger properties (with four bedrooms and upwards) was £89,000 in Innerleithen but £104,000 in Peebles. Within Argyll one-bedroom flats ranged from £28,000 to £32,000 while larger properties ranged from £100,000 to £150,000. The exception to the general range of property prices was Dunoon and the surrounding area largely as a result of the departure of the American naval personnel from the submarine base on Holy Loch (personal communication, Anderson Banks, 1992). A review of the properties available on the books of a Dunoon estate agent revealed that 52 of the 148 properties advertised for sale in Spring 1992 were less than £30,000. Half of these were one-bedroom flats. In the Outer Isles accessibility and lack of employment opportunities tended to pull down property prices (personal communication, Anderson Banks, 1992). Further

sub-district variation was found in the Isle of Bute where the structure of the owner-occupied market is more complex than that on the mainland (personal communication, Bute Property and Insurance Agency Ltd, 1992). "There is no average asking price on the island as the value of houses is determined as much by the location as the size. An example of this would be property No.[reference number] and No.[reference number], similar quality houses but the former is towards the back of the town and the latter has commanding views over the bay". In this case the former house was advertised at offers over £52,000 and the latter at offers over £75,000. The lack of available land for building in Rothesay has resulted in a lack of new-build, especially of detached accommodation. This creates "a static supply of larger houses which in turn, in times of high demand, increases these property values" (personal communication, Bute Property and Insurance Agency Ltd, 1992). Nineteen of the fifty-eight properties advertised on the Bute Property Agency schedule were advertised at prices less than £30,000. In the Kintyre area of Argyll prices also varied according to the type of property and its location. Correspondence with an estate agent in Campbeltown indicated that "there are numerous traditional flats in Campbeltown in the two to four bedroomed range and prices would range from about £25,000 to £45,000 depending on location and the size of the property" (personal communication, 1992). Resold former council house and former Scottish Homes properties fetched anything from £32,000 upwards for smaller two bedroomed properties to around £40,000 for larger three bedroomed properties. At the other end of the price range, traditional villas (which rarely come on to the market) would fetch in excess of £100,000 (with sizeable ground). "With regard to new dwelling houses, for a semi-detached villa type property, or modern

bungalow, one would now expect to pay £60,000 for a three bedroomed property, rising to in the region of £70,000 for a larger premises" (C&D MacTaggart, 1992). The estate agents indicated that house prices varied over Kintyre and that "for a property in Southend and Carradale, one would expect to pay less than the price of a similar property in Campbeltown "and that "the market in Machrihanish is really restricted to the traditional villa type property, and the price would be on a par with property found in Campbeltown" (personal communication, C&D MacTaggart, July, 1992).

The supply of private-rented accommodation was problematic in each study area with participants referring to a lack of private rented housing and high rents for this type of accommodation. They explained that in some areas most of the private rented stock was available only as winter lets, that is, seasonally available accommodation that has to be vacated by the start of the tourist season. One woman in Peebles explained that "there's a real lack of housing because there's not the expansion in the private-rented sector..because summer lets are so lucrative...really a house for six months is no good to anyone..[the] council [is] the only option or buy". The phenomenon of the winter let caused problems for local authorities who received numerous applications for accommodation from potentially homeless applicants around the start of the tourist season. This problem, however, seemed to be restricted to the tourist areas. At the time of interviewing the supply of private-rented accommodation around Dunoon appeared to be restricted by American Naval Personnel who, according to participants, could afford to pay higher rents than locals. The withdrawal of the 8,000 to 9,000 personnel at American base in March

1992 is affecting housing in the area. It was previously mentioned that house prices have been affected but there could be implications for the rented sector. The Chairman of Dunoon and Cowal housing Association suggested, during an interview in 1992, that the withdrawal of the American naval personnel was bound to create a surplus of housing in Cowal. However, he also pointed out that the owners of the former officers' housing will not want to sell houses in "ones and twos" but will want to "get rid of the lot". This type of sale would possibly be more suited to a housing association, or letting company rather than an individual private landlord. In Campbeltown there was reference to high rents and one participant suggested that properties were let at rent levels equivalent to the maximum housing benefit level. Another suggested that rents were set at levels to suit personnel from the nearby NATO base at Machrihanish.

The combination of high cost owner-occupation and a lack of reliable rented accommodation, meant that the local authorities and housing associations were the primary source of long-term rented accommodation for many people. In many rural areas there has not only been a decline in private rented housing, but in areas where tourism is important it was often only available as short lets. Two participants from Tweeddale explained that the restricted availability of private rented accommodation was because private landlords were afraid that they would be saddled with sitting tenants. Four participants were landlords at the time of interviewing and only one indicated that she had experienced problems with tenants.

Participants also indicated the need to consider location and the availability of

employment and transport. The availability of transport is an important concern because in many rural areas public transport is poor or non-existent. Several Argyll participants stressed the necessity of private transport for access to employment and amenities. The role of private transport in rural areas is well documented (see Pacione, 1984; Knox and Cottam, 1981). Indeed it has been argued that the necessity of owning a car can aggravate rural deprivation by tying up disposable income (Shucksmith, 1990c). Within the study areas public transport was largely restricted to the main routes to the large cities of Scotland. In addition, services were often irregular and sometimes different timetables operated during the summer and winter months. Large parts of the study areas were served by public transport and as a result, households lacking private transport may have been restricted to living either close to the place of their employment or on a public transport route. There were examples of people moving to locations, which although still within the local area, allowed easier access to employment. Furthermore, availability of private transport improved one's ability to look for accommodation in areas where housing tends to be dispersed.

Not everyone believed that there were difficulties in finding accommodation in rural areas. Some believed that the difficulties an individual encounters depended upon the area in question. One woman from Argyll who was not resident in Argyll believed that it was easier for low-income groups to obtain access to owner-occupation in rural Scotland than in English cities. Another participant said that there were lots of building plots and houses to buy in his local area of Southend in Kintyre. Estate agents did comment that housing in Southend was cheaper than

the equivalent housing in Campbeltown. Others believed that whether or not an individual will face difficulty depended on whether he or she was in employment.

The responses also indicated a temporal dimension to the availability of housing in the study areas. This, however, seemed to vary according to the type of housing required. It was previously mentioned that a woman from Innerleithen believed that there was no longer a council house problem. A young man from the same town suggested that it was now difficult to buy a house in Innerleithen. He had experienced more problems the second time he was looking for a house. Council house figures for the three study areas indicated that access to council housing was increasingly restricted. All areas experienced an increase in the waiting list relative to stock even in Skye and Lochalsh where the council house stock had increased.

Finally, a participant from Skye and Lochalsh believed that although there were fewer houses available in rural areas there were fewer people chasing them. He identified three categories of people chasing rural housing: 1) locals, more specifically young couples getting married; 2) people retiring from cities to their local area; and 3) holiday home buyers whose origins possibly were not in the local area. He further identified that housing is cheaper for purchasers of holiday homes who have more "spendable" income and are "snapping up houses at prices related to [the] mainland". However, he also indicated that the effects of these factors were not uniform throughout rural Scotland informing that "Lewis is not so bad."

Participants, therefore, believed that there were many factors restricting access to housing in rural areas. According to the responses, high prices in the owner-occupied sector, long waiting lists and a lack of reliable private rented accommodation resulted in intense competition for available accommodation. This appeared to be exacerbated, if not caused, in some areas by the impact of incomers. Consequently, any accommodation that became available was not always obtainable.

It has been noted that participants employed a variety of techniques to secure accommodation, in particular local knowledge and personal networks. This, however, did not always ensure ease of access to housing. The next section of the chapter examines four individual case histories which illustrate how housing difficulties influence housing pathways. Again, housing experiences and outcomes are seen as the product of interaction between structure and agency in both temporal and spatial contexts. The time and space explanation developed at the end of chapter four is used to explain how housing outcomes are the product of a combination of several factors at a particular point in space and time. Treating housing as a dynamic phenomenon which varies over space and through time helps understanding of the significance of housing difficulties in shaping housing histories. For example, income is a major factor determining ability to enter the owner-occupied market. Even when a household had sufficient income to allow them to "choose" the type of housing they wanted they were not necessarily insured against housing difficulty. This was partly attributable to variation in individual perceptions of what constituted housing difficulty. Some people experienced "difficulty" in that they were unable to obtain the type of accommodation they wanted such as the man in Campbeltown who

explained that he experienced difficulty because "there weren't many flats with a front and back door and garden". Others experienced difficulties such as homelessness. Where individuals were unable to "choose" their housing the availability of accommodation became the fundamental factor shaping housing histories. Local contacts and personal relationships helped in the search for accommodation but the extent to which personal desires or aspiration could be fulfilled was limited by the availability of accommodation. In other words, changes in income and availability of housing at any given point in time and at a particular location altered the significance of the other factors that shaped housing outcome. The complexity of this issue is best explained by reference to case study material.

Case 6.1, Male, Argyll

The following case study of a young man who lived with his parents until marrying in 1982 illustrates how the availability of housing can dictate housing outcomes. He and his wife put their name on the council waiting list and moved into a furnished winter-let because they "couldn't get anywhere else". They had to vacate the cottage two months later and moved into another short-term rented cottage. On both occasions they obtained housing via personal contacts and local knowledge. Upon leaving the house, they moved into a caravan indicating that there was nothing else available except a tent. Four months later in October 1993 a mobile home became available which was "bigger and better" than the caravan. Their first child was born while they lived in the mobile home and they stayed there until the summer of 1984 when their current landlady approached them with an offer of accommodation. The

couple had been unsuccessful in obtaining a council house locally though they were offered two houses in Oban in 1982, neither of which they could accept because they were too far from work. Both worked full-time locally. When they eventually received an offer of accommodation locally they refused it as they already had a long let and the council house was no improvement on it. When interviewed the participant and his wife were in the process of buying ground upon which to build their own house.

This case study raises several important points. While the participant's personal contacts and local knowledge were undoubtedly valuable in helping him obtain housing, they did not insure him against housing difficulty. Availability of accommodation was the dominant feature of the early stages of his housing history. Once he had secured adequate housing this factor became less important and he was able to exercise a degree of choice about the housing he wished to occupy. The idea of "constrained choice" in council housing was raised in chapter one and this example suggests that it may be possible to extend this idea to other sectors of the housing market. The severity of this participant's experience was reflected in his answer to the question on the difficulties faced by individuals trying to obtain housing in rural areas. He explained that there were "no houses" and there was a "shortage of council houses and houses at a reasonable price.. working people can hardly afford plots most [are] very expensive here".

Case 6.2, Female, Islay

Sometimes events in one's personal life can dramatically change the path of a housing history. This was illustrated in the case of a young woman from Islay who also stayed at home until marrying in 1978 when she moved into a house tied to her husband's job. They separated six and a half years later and the participant moved to Glasgow where she lived in a bed-sit before sharing a flat with a girl from Islay. About seven to eight months later, on discovering that she was pregnant, she decided to return to Islay and initially she moved back to her parents' house. She had to leave her parents and experienced difficulty in securing alternative accommodation explaining that "there was nowhere" and "all the winter lets had been taken". Eventually she found a private-rented flat with a six month lease and explained that she had to have a particular type of lease for council eligibility. Upon leaving this accommodation moved into another short let commenting that she had moved because she could not be put on the council waiting list because she had the wrong type of lease. Although she said there would have been other winter lets she commented that she felt terrified while looking for a house. She did, however, know that the accommodation would become available and was looking after the house. Meanwhile, the council offered her a house which she accepted. Her reply to a question on what she liked about that house reflected the stress of looking for housing: "mainly the relief of getting a house..I would have taken anything like." She later gave up the house to move in with her partner. The relationship did not last and again the participant had to find accommodation for herself and her child. She moved into a cottage for six weeks before moving into a caravan with no

electricity and a chemical toilet and then subsequently moved into a hotel because, she explained, the council had rules against caravans. The cost of the hotel was covered by housing benefit. Six months later she in 1988 obtained a council house because her local councillor exercised his power of veto on her behalf. Local councillors have the power to veto allocations of housing but it is only applied under exceptional circumstances.

While events in the participant's personal life triggered the search for housing, the availability of accommodation had an important role in shaping her housing history. There was evidence that she not only relied on her personal contacts and local knowledge but she tried to improve her chances of obtaining a council house by moving into accommodation that would improve the likelihood of being offered a council house. It is difficult to determine whether this strategy was successful as Argyll and Bute District Council penalise applicants who deliberately worsen their housing circumstances in the hope of improving their chances of obtaining a council house. The operation of such penalties may explain why the participant indicated that the council had rules against caravans when applicants in substandard accommodation are considered by the council to be in priority need of housing.

It was mentioned earlier that participants claimed locals were more likely to face difficulty in finding accommodation. Young people and single persons were identified as the most vulnerable groups in rural communities. The research identified a number of individuals who were in these categories and the evidence from the research largely validates these claims. For example, the case of the

young man in Kyle (chapter 5) who was considering leaving the area because he could not find somewhere to stay. Participants believed that incomers experienced less difficulty in obtaining accommodation. The aim of this study is to understand the experience of individuals from rural areas and, therefore, there were no interviews conducted with incomers. There were, however, several "return migrants" among the participants. Return migrants were participants who had returned to the area after living elsewhere as opposed to incomers who moved into the area without a prior local connection. Examination of the experiences of return migrants could provide some clues about the options available to those moving into a rural community.

Case 6.3, Female, Tweeddale

In this case the participant emigrated to Australia in 1981 when she married, but later decided to return to Scotland. Upon returning to Scotland in 1982/83 she and her husband stayed with her parents while looking for somewhere to stay. They were informed that they had no chance of obtaining a council house, and experienced difficulty securing a house at a price they could afford. The couple bought a flat which required substantial renovation and had to obtain a building permit to replace the ceilings, walls and doors and install a new bathroom. The renovation took one year to complete. They had two children while living in the flat and decided to move. Again they encountered difficulties finding something they liked at a price they could afford. As they had two young children, they did not want to buy a house that would require renovation and it took them between

twelve to eighteen months to find a new house. They moved into their three apartment terraced house in 1990.

Case 6.4, Male, Argyll

This participant left his parental home in 1975 at the age of 17 to join the merchant navy. His employers paid his fees and for his accommodation while he attended college. Since starting college he had been saving towards buying a house and in 1981 decided to buy a flat in Glasgow. In this case finding a flat was "dead easy". In 1986, he moved with his wife and child to a five apartment end terraced house in another part of Glasgow and explained that they faced no more difficulty than anyone else in finding a house. By this time he had completed a degree as a mature student. In April 1989 he secured a job as an engineering manager on a fish-farm in Cowal and returned to the village in which he was born. Initially the family lived in the participant's mother's house but experienced problems finding a house of their own: "we just couldn't get one". When questioned about the types of difficulties they faced he explained "there wasn't any [houses]" and "we were looking to buy, we always looked to buy so we hadn't thought about renting accommodation, when we realised it was going to be quite difficult we looked at renting accommodation". At the end of June 1989 rented accommodation became available in which they stayed for two months before buying the house they occupied when interviewed. This was a four apartment detached house which had previously been owned by people who wanted to sell their house to locals to ensure that it did not become a holiday home. The participant

explained that the main difficulty individuals face when trying to find housing in rural areas is "the lack of them, the lack of housing, I mean I don't think we appreciated how difficult it is because there are not enough people in the area by definition so there's obviously less houses changing there's less turnover in houses, so that's a disadvantage...the other disadvantage is the price, that would be the major disadvantage because of incomers coming to the area putting the prices up, it's very difficult for somebody, a local who works in the area to get a good standard house at a price he's able to pay because basically everybody around here is building bungalows and things like that for retired pensioners from the South of England...or even retired pensioners from the Central Belt of Scotland". This response indicated the important advantage participants believed incomers had over local people in terms of income. It was related to the fact that incomers who were purchasing second homes, retirement homes or commuter homes were not employed locally but were paid relative to urban wages and in some cases English wage levels. They could, therefore, afford to outbid local people for housing. It was suggested that in addition to higher salaries incomers may have sold a house elsewhere, where house prices tend to be higher, and, therefore, have more money to invest in housing. This is particularly important for retirement migrants who may have sold a large house and now wish to purchase a smaller property. However, it appeared that "return migrants" could encounter difficulties in finding accommodation. This, to some extent, may have been due to the fact that they were employed locally but, as illustrated above, was also influenced by the availability of accommodation. "Return migrants" did have one potential advantage over incomers in that they possessed local knowledge and possibly friends and

family in the town or village. Incomers did not have local contacts and might, therefore, have experienced difficulty in finding out about the local situation. However, some of the participants suggested that houses were not advertised locally but in the London market and were sometimes purchased without the buyer seeing the house. Under these circumstances, higher purchasing power may over-ride the potential difficulties of lack of local contacts.

The problems faced by return-migrants in obtaining housing could have important consequences for rural settlements. A lack of housing may make it difficult to attract and maintain a skilled local work-force. One tends to think of young people leaving their village to further their education and careers but there is evidence that they also return later in life. Shucksmith's study of the Western Isles (1987a) identified a number of return-migrants in the community and that incoming workers experienced difficulty in obtaining housing. Without sufficient housing small villages are in danger of two potential problems: a lack of permanent residents and the lack of a skilled work-force. These two elements are vital to ensure the future viability of rural settlements. The case histories examined illustrate that the two fundamental factors of income and availability of housing were vital in determining whether one experienced housing difficulty (Fig 6.1). However, these two factors do not operate on their own. Factors such as personal circumstances and personal perceptions of what constitutes housing difficulty were also important. In addition, these factors varied through time and with the place of residence. This was illustrated by the changing nature of the owner-occupied and rented sectors in each of the three study areas both at

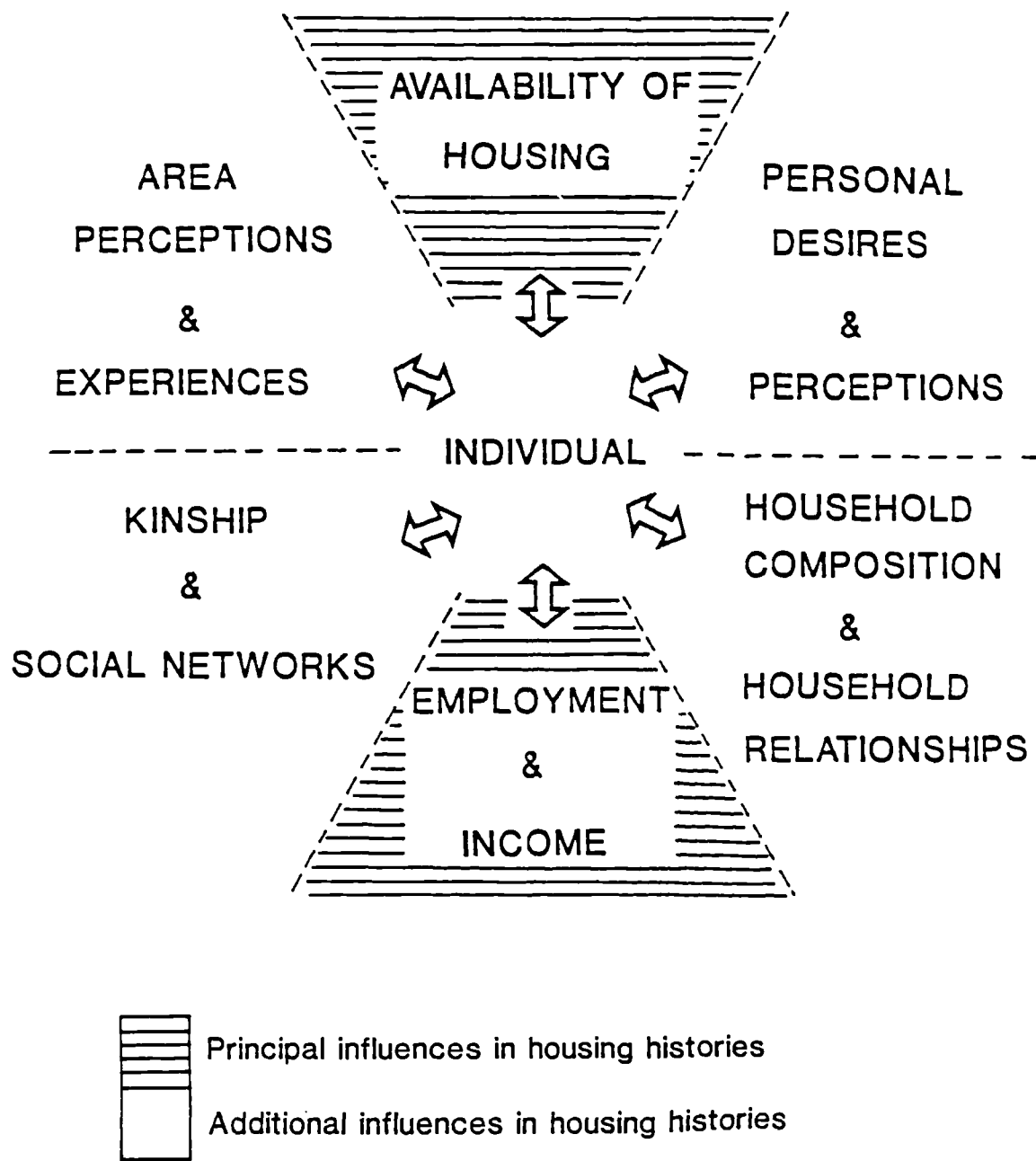


Figure 6.1 Principal Influences in Housing Histories

sub-district level and through time. Shucksmith (1990a) identified the ownership of capital and level of income as the most fundamental determinants of gaining access to housing. He also pointed out that existing housing circumstances of households were important because "once allocated a council house, for example, a household has a wider set of opportunities, including the right to remain in that house as a secure tenant, the right to buy at a discount, the right to transfer to another landlord, and access to the transfer list. The wider access to home ownership enjoyed by an existing owner-occupier may be offset in the case of impecunious home owners by the points penalties they face in any attempt to transfer, or revert, to council housing. Similar obstacles may face those in tied housing in Scotland or in winter lets" (p.79).

6.3 Second Homes and Holiday Homes

The strong feeling among participants with regard to incomers led one to question the impact of second homes and holiday homes on the availability of housing. Participants were, therefore, asked for their opinions on this matter (Appendix 3). Seventy-eight (61%) directly indicated that they believed holiday homes and second homes would affect ability to obtain accommodation while only seven (5.5%) indicated that holiday homes and second homes would have no effect. The remaining forty-two participants (approximately one third) did not provide direct answers but indicated that the effect of these houses depended on the area in question and the type of house required. It appeared that some areas were affected more than others with comments such as "not in a place like Dunoon..there's not many in Dunoon..[in a] place like Tighnabruaich it does

apparently"; "Yes and no..all depends how many second homes there are..quite handy if [you] want somewhere to rent but only for a certain time..most with second homes can afford to buy outright". A few participants seemed to be indifferent towards the impact of second homes.

The responses raised a number of complex issues and illustrated that the potential effect of the second home and holiday home market was closely linked to local socio-economic circumstances. There were a wide range of arguments against second homes. It was believed that the presence of second homes and holiday homes affected both owner-occupied and rented accommodation. Participants suggested that the second home and holiday home market in rural areas intensified competition for available housing. However, it seemed that holiday home purchasers, by virtue of their relative affluence, could afford to pay higher prices than locals for housing and effectively exclude them from the owner-occupied market. Furthermore, it was suggested that the types of houses that are popular as holiday homes, that is small cottages and flats, are similar to those sought by young couples and first time buyers. These groups were earlier identified by participants as vulnerable to housing difficulty: "it's impossible for young people in an area like this [mid-Argyll] to compete with holiday home buyers"; "locals just cannae get them [houses]" (Tweeddale). In one sense second homes and holiday homes increase the supply of private-rented accommodation because houses that are normally permanently occupied become available for rent. However, this accommodation is available only on a seasonal basis. Rents during the summer are high and geared towards the tourist market and houses had to be vacated by the

start of the tourist season. Again locals appeared to be at a disadvantage because they could neither obtain long-term rented accommodation nor afford to purchase accommodation. In the words of a participant from Tweeddale "well it's part-time accommodation but it's excluding the less well off..it's only the better off [that] can afford second homes especially if buying in this area". However, some of the houses were not rented out and remain unoccupied for long periods of time. In these circumstances participants expressed feelings of injustice that houses were empty for long periods while people were in need of housing "it's people holding onto houses that are not being lived in for most of the year".

The combination of incomers and a lack of permanent residents was believed to have a social impact on rural communities. In some areas there appeared to be animosity towards incomers which was reflected in references to "Great White Settlers" and "Little England". Rather than reflecting "anglo-phobia" or among participants, this may have been a reaction to the fact that the purchasers of this type of house obtained housing at the expense of local households:

"I would say in a small place like this they do there's only so many houses here...people who have grown up and [are] coming to the stage of getting married haven't got a chance of getting a house" (male, Cowal).

"people coming up from the South, they'll out bid you..no matter what you do, if they want it they'll get [it] and that's it when you think of the prices down South compared to up here it's unbelievable.." (male, Cowal).

Attitudes towards second homes and holiday homes seemed to be strongest among participants from Argyll and Skye and Lochalsh. Participants from Tweeddale raised similar issues but tended to concentrate on their impact on the rented sector. In addition, when Tweeddale participants referred to incomers they placed more emphasis on retirement homes and incomers who purchased houses and commuted to Edinburgh.

Although there were clearly very strong opinions regarding this issue participants did indicate that the problem was not simply one of incomers with higher purchasing power but that locals were poorly paid. Some suggested that locals, in the first instance, could not afford to buy and, therefore, the second home market would not affect them with responses indicating that "in a way it's not going to make any difference..[you] get turfed out in summer..but locals waiting for houses can't afford to buy them anyway" (Islay); "most young couples can't afford to buy them anyway" (Skye and Lochalsh); "I think the locals are less likely to be able to afford them" (ex-Tweeddale); "[it] depends if you can afford to buy..maybe if not doesn't make any difference" (mid-Argyll). Others felt that holiday homes had no impact on chances of obtaining housing because there were not many in the area and a few participants had no strong opinions on the issue. "If these people want to buy them and live here in summer it's up to them..if they don't want to rent them out it's up to them" (Skye and Lochalsh).

It was suggested second homes can have beneficial effects in rural areas by bringing in trade. Others disputed this explaining that they did not understand "how

someone that's staying in a house ten weeks of the year is spending as much as someone local" (Argyll) and "they contribute nothing to the community" (Tweeddale). There were suggestions that the introduction of the poll-tax would discourage purchase of second homes.

Earlier in this chapter it was explained that despite a reduction in the number of sales of housing to incomers there is still a market for second homes and holiday homes in Skye and Lochalsh. The Director of Lochalsh and Skye Housing Association was in no doubt that despite the housing problems created by the expansion of tourism, that is, winter lets and tourists who visit the island and then decide they want to be permanent residents, there were more benefits than disadvantages to tourism claiming that without the expansion of tourism "Skye would be struggling to survive" (personal communication, 1991). Furthermore, the housing manager of Skye and Lochalsh District council indicated that this is not a new problem and that Skye has always been popular. There were also indications that the impact of tourism has changed though time in different areas. In Rothesay the Housing Association have been blamed for the reduction of holiday homes but they believe that tourism would not have lasted on the island (personal communication, Isle of Bute Housing Association Ltd, 1991). The Association explained that the holiday home market has changed because it was previously low standard and suggested that, "salary-wise", the holiday home and the private market are separate. It was claimed that potential purchasers were put-off buying properties next to holiday homes. However, in common with the other areas mentioned Rothesay has a number of winter lets. Dunoon was also previously

a popular holiday resort but the Dunoon and Cowal Housing Association suggested that they have had a negligible effect on housing. Many holiday homes have been sold and rehabilitated. Oban on the other hand is a developing town and experiencing intense pressure on its housing stock.

The evidence from the interviews suggests that the presence of second homes and holiday homes in rural areas can affect one's ability to gain access to housing. Hughes (1987) suggested that incomers invest heavily in upgrading housing and that their demand retains housing in the stock. Rather than cause rural housing problems, the second and holiday home market exacerbate them. In some cases locals are unable to compete for owner-occupied housing. Second homes and holiday homes do provide rented accommodation, albeit on a seasonal basis. Furthermore, the absence of second homes and holiday homes did not necessarily ensure that there would be no problems obtaining access to housing. For example a woman from Lochgilphead explained that "[there's] not a lot to rent here..not a lot of holiday homes but [it's] still quite difficult to get accommodation". Finally, there were indications that rural inhabitants face housing problems other than those of access to housing. One participant from Skye and Lochalsh indicated that "it's not the big problem" and explained that there are high levels of poor quality housing in some rural areas.

6.4 Conclusion

Rural areas face a wide variety of housing problems. Some of these reflect national trends in housing while others have a distinct local character. Homelessness is increasing in many rural areas and the supply of private-rented accommodation is becoming increasingly restricted. In the mid to late 1980s house-prices escalated beyond local means. Economic recession, particularly in the South-East of England, may stem the flow of incomers to rural areas and aid stabilisation of house prices but the crucial issue will be whether house prices fall to levels that are within local reach. The evidence to date suggests that although the market may be stabilising young people are still facing severe difficulties obtaining housing. There certainly seems to be a shortage of housing in Skye and Lochalsh, Tweeddale and parts of Argyll. If locals continue to be excluded from home ownership and council house waiting lists lengthen the burden of providing general needs housing will fall upon housing associations. However, housing problems in rural areas are not simply those of access to accommodation. Rural housing problems are compounded by high costs of building and transport and, in some cases, by building specifications and planning regulations (Duncan, 1987). In addition, many parts of Scotland still contain high levels of sub-standard accommodation.

It is against this mosaic that individuals must negotiate the housing system. Whether they can successfully achieve accommodation will be determined by the complex interaction of a number of factors including the availability of

accommodation, income levels and their own perceptions of what constitutes housing difficulty. These factors vary throughout time and with place of residence. In other words housing histories are dynamic and vary through time and space. The practical implications of time-space interactions between structure and agency have been exemplified in both chapters five and six. In chapter seven these issues are addressed in a wider framework of the relationship between structure and agency and it is suggested that geography has a fundamental influence in understanding housing experiences.

CHAPTER SEVEN: Discussion and Conclusions

7.1 Summary and Introduction

The principal aim of this chapter is to draw together the themes that emerged from the analyses presented earlier in this thesis and provide a conceptual explanation of the housing histories of the individuals who participated in the study. It is argued that the housing experiences outlined in this study were intrinsically geographic in nature and that geography has a central role in developing understanding of the participants' experiences and their perceptions of rural housing problems. The main discussions and conclusions of the housing related issues were presented in the relevant chapters. The closing section of this chapter, therefore, presents the author's remarks on the methodology employed, the findings from the study, and provides recommendations for further research.

The first chapter of the thesis identified a lack of rural housing research in comparison to the amount of work conducted in the urban context. After reviewing the main issues that are relevant to the study of access to housing it was shown that most studies of access to housing tend to focus on the operation of the structures of the housing system rather than the "agency" or "actors" involved . While this research has proved useful it was suggested that an agency based approach would be more appropriate to the study of experience of access to housing and that this should be qualitative rather than quantitative in nature. A qualitative approach has the additional advantage that it is sensitive to the scale of rural problems. This issue

was picked up in chapter two where it was shown that traditional large scale statistical methods were inappropriate in the rural context. Instead it was shown that a qualitative methodology which reconstructed the housing histories of individuals could be used to develop an understanding of individuals' housing experiences through time and space. Detailed consideration was given to the actual process of identifying, gaining access to, and interviewing participants. Due consideration was given to the theoretical and practical implications of this type of research in the rural context. Chapters three to six presented and discussed the data obtained. Three study areas were chosen to allow analysis of the role of geography in changing housing experiences. Chapter three explained the changing housing situation in the study areas and identified the main problems perceived by housing practitioners. Despite geographical variation between these areas, a number of common problems were identified. These principally reflected increasing stress on the housing stock especially in areas subject to tourist development. There were also important sub-district variations in housing issues and several areas appeared to be less vulnerable to housing pressure. Chapter four presented an outline of the participants in the study while chapters five and six examined the information supplied during the interviews. Chapter five concentrated on residential relocation and the factors that influenced the changing housing outcomes of the participants in the study. Six main categories were identified: the availability of housing; personal desires and perceptions, household composition and relationships, employment and income; kinship and social networks, and area perceptions and experiences. The relative strength of the factors varied for each individual through time and over space. Chapter six highlighted participants' varying perceptions of "housing difficulties" and discussed them in the light of

information derived from local housing practitioners, housing plans and estate agents schedules. It was found that participants' perceptions largely coincided with those of the alternative "sources". Like chapter three, there were variations both between and within areas. It was shown in chapters five and six that housing outcomes at the point of changing housing circumstances were the result of the interaction of internal and external influences upon and within households through time and over space. Although the principal emphasis in the study was on the experiences of actors within the housing system, the housing history methodology indicated that structural constraints do operate on households. It is the way in which the components of structure and agency interact in time and space that shape housing experience. These issues are explored in more detail in the following section of this chapter.

7.2 Housing Experiences and Housing Outcomes: Towards an explanation in Time and Space

It was suggested in chapter two that "traditional" housing information sources were insufficient to allow detailed analysis of the experience of access to housing in rural Scotland. Instead, it was proposed that a qualitative methodology which reconstructed the actual housing experiences of individuals would be more appropriate. In chapters five and six analyses showed that not only are housing histories a valuable source of information but that geography has a fundamental influence on housing experiences and outcomes. Furthermore, it emerged that researchers should be sensitive to experiences at the individual level. This does not imply that the human agent should be interpreted as the pivot of social life or

experiences. Rather one should be aware of the close links people have with their local areas. Harper's (1987) humanistic approach was found to be useful in this respect because it helped understanding of this relationship. On a practical level, the individual differences recognised were a positive feature of the research which allowed triangulation of accounts from a variety of informants and provided information to allow further refinement of the ideas and issues in the research. This section pulls together these issues and provides a conceptual explanation of the housing histories of participants in the study.

The housing histories constructed during this study concentrated on the periods in which households were faced with the prospects of obtaining a new house. As a result the picture is somewhat incomplete. Less attention was paid to changing family and housing circumstances unless, of course, they influenced housing decisions. The study highlighted the complexity of household decision making and indicated that the factors influencing the shape and direction of participants' housing histories changed in time and space. Migration studies on residential relocation use the concept of life-cycle as a factor influencing relocation. This study highlighted that a strictly applied concept of life-cycle oversimplifies the dynamics of families and households and the influence this can have on housing experiences. Internal family and household relationships and the role of gender were found to have a fundamental influence on participants' housing histories. However, it would be wise to note that migration studies emphasise the motivating factors in migration rather than housing experiences. The study found that, for the individuals concerned, housing outcomes were the product of a combination of factors that interacted in time

and space (Figure 5.6). Understanding that both time and space have a role to play in housing experiences and outcomes can help in developing our conceptual understanding of housing histories.

If one imagines that household decision-making takes place along a series of points in time and space the outcome of any housing decision will depend on how these two influences interact. At the point of transition of housing circumstances individuals operate as part of their social and kinship groups and within their local, regional and national setting. Individual household circumstances, personal desires and aspirations and attitudes towards housing vary through time. These combine with issues such as the availability of housing in the local community which in turn will be influenced by local regional and national influences. Again these phenomena vary through time. While acknowledging the changing nature of the housing market and local communities through time, one must consider the role of the place in which these factors interact. In other words, the temporal dimension of housing histories must not be emphasized at the expense of the spatial. It has already been demonstrated that participants displayed strong associations with their local communities. Each place also has its own unique combination of factors. At the simplistic level this was reflected in differential housing markets and/or attitudes towards changes in the local community.

Place is a flexible, subjective experience and one must realise that individuals and communities vary in their experiences and attachment to places. Place is a condition of human experience and reactions to place and culture are elements of both

individual and collective identities (Entrikin, 1991). One must, therefore, be wary of generalisations about rural areas. Experience of place, associations with, and the context in which decisions are made, are important to an understanding of rural housing problems. Participants indicated strong social and cultural associations with their local areas. Their local areas were more than physical settings but places to which they felt a strong sense of "belonging". Many of the participants could, therefore, be regarded as truly rural since their lives were centred on the local area (Harper, 1987). The strength and complexity of participants relationships with their local area may help explain why they reacted strongly to incomers who they perceived as altering the local community.

It is, therefore, essential to understand the phenomena that operate upon the individual and how these influences interact in time and space. This relationship is best explained graphically. Gregory's (1989) review of the changing relationship between geography and political economy explains Massey's theoretization of phases of capital accumulation in terms of successive deals of cards (Fig 7.1a). As successive layers are dealt, the structure of local economies take on new configurations. The combination of horizontal and vertical relationships means that changing rounds of investment will have different effects in different areas due to pre-existing structures. Gregory indicated that Massey also stressed "localities do not merely reflect processes determined at national and international scales. On the contrary, the vast variety of conditions at the local scale materially affects the outcome of those processes" (Gregory, 1989, p.76). Similarly housing experiences and housing outcomes reflect not only the regional or national trends. The conditions

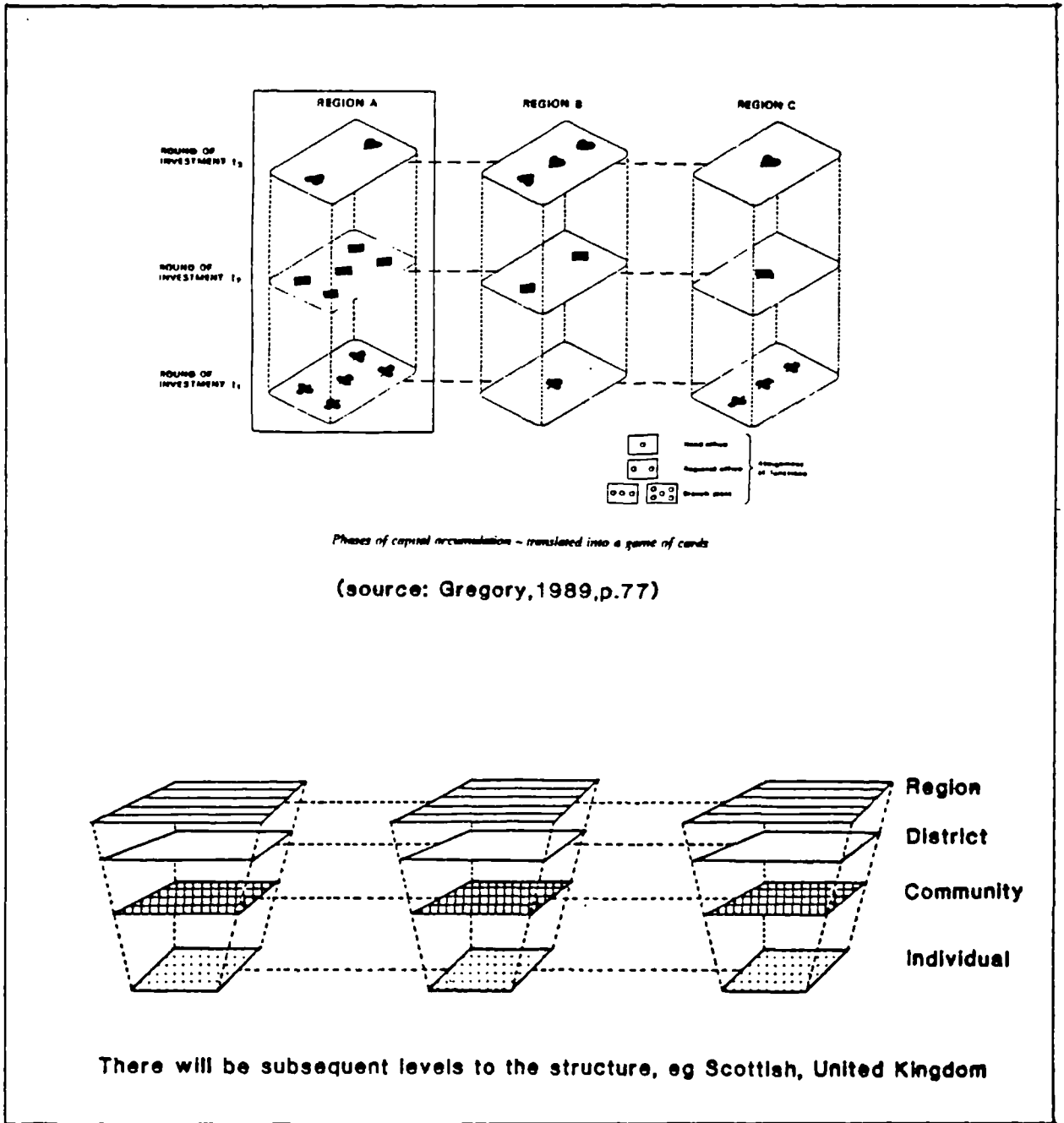


Figure 7.1 The Structure of Housing Experiences in Time and Space

at the local levels modify the manifestation of the processes at local level and therefore the wider spatial pattern of housing. The structure of housing experiences in time and space is displayed graphically in Figure 7.1b.

The interaction of time and space has received increasing attention in social science (see, for example, Gregory, 1985 and Fyfe, 1992). Giddens (1985) acknowledged the usefulness of Hägerstrand's ideas on time-space trajectories in social studies but criticised the notion of purposive individuals consuming limited resources of time and space in fulfilling individual projects. He criticised Hägerstrand for failing to scrutinize notions of place intimating that 'place' cannot be used to demarcate a point in space. This he suggested would be similar to using a series ofnows to explain a temporal succession (Giddens, 1985, p.27). Instead he preferred the concept of locale. The concept of locale is more circumscribed than place (Entrikin, 1991 p.52, Fyfe, 1992) and emphasis is placed on settings of interaction. In Giddens' view "societal integration- however precarious and partial it might be- depends upon the 'binding' of time and space into the conduct of social life" (Gregory, 1989. p.79). Rather than have rigid physical boundaries the concept of locale is flexible and an integral part of the structuration of society.

The concept is useful in helping understand housing outcomes in that it takes into account the variety of levels involved in the research, for example, the area which people regard as their local area, the national picture and the interaction of influential factors in time and space. Furthermore, the individual is regarded as integral to the wider operation of society. Giddens (1985, p.291) does not differentiate between

macro and micro scale in sociological enquiry suggesting that structure is not confined to macrosociology but that activity in the micro-context "has strongly defined structural properties". In this context the micro and macro levels are integral. While the individual housing histories clearly illustrated a unique combination of phenomena, individuals also operate within and have an influence upon the wider societal, cultural and institutional framework of society.

An important part of Giddens' ideas was that the socialisation of space involves regionalisation into front and back regions. The concept of front and back regions can help understanding of the relationships established within the interview setting. Interviews were conducted in the front regions of participants' homes: normally the kitchen, living room or dining room. These are areas of "disclosure" to which the public may gain access. The researcher rarely entered the back regions (areas of enclosure) of participants' homes. This reflected the social setting of the interview in which participants answered detailed questions on their personal lives but, did not allow the researcher access to the less public aspects of their lives. Regionalisation of space is not only part of the individual household but reflects the wider operation of society.

The concept of locale is valuable to the understanding of socialisation of space. Giddens' emphasis on the contextuality and regionalisation of the locale combined with the flexibility of its boundaries helps fit the experiences of the individuals questioned into their wider context. The individual experiences of the households interviewed are more than a collection of life experiences but are a fundamental part

of the housing system and collective experience at village, regional and national level. However, the role of place should not be underemphasised as it can influence the manifestation of housing issues. Geography clearly has an important contribution to make to housing studies.

7.3 Concluding Remarks and Recommendations

Conclusions

The preceding discussions illustrate that despite the complexity of individual experiences they are an integral part of the housing system. Furthermore, the place in which experiences occur is a fundamental influence in shaping housing histories. Rural housing problems are not the product of a unique set of factors. Rather, it is the rurality of the areas in which the factors combine, together with the collective experiences of people in that area, that result in the rural dimension of housing problems. Housing researchers, policy-makers and practitioners must be sensitive to the differences between urban and rural areas (and between differing rural locations) and that each area is the product of a unique combination of social, cultural, political and ideological factors. The places in themselves, therefore, affect the operation and outcomes of any change to the housing of the area.

Furthermore, it has been shown that changing one's housing circumstances is a far more complex process than traditional migration studies suggest. Housing is a significant component in residential relocation but decisions to move house involve

more than readjustment to changing circumstances. It was suggested that although the concept of life-cycle is useful in that it helps us understand that households are not static, it nevertheless undermines the fundamental importance of housing and household experiences in shaping patterns of residential relocation. It was shown in chapters five and six that individuals' housing experiences and relationships have an important effect on shaping housing decisions. In addition, many rural dwellers have close social and cultural ties with their village, town or local area and these are an important influence on housing outcomes.

Housing provides more than shelter. It is part of individual and collective experience, and of the rural cultural, social and economic environment. The close relationship between housing, local economies and rural development is well documented (see for example, McLaughlin, 1986; MacGregor and Robertson, 1987). The provision of housing is important to the future viability of many rural areas because employers need to be assured of the availability of accommodation for their workforce. On the other hand, without economic development it may be difficult to attract people to rural areas. Studies in England and Wales, for example, NACRT, (1987) have demonstrated that young local households face particular difficulties in obtaining housing in rural areas. This group of people are vital to the future viability of many rural areas and the evidence from this study suggests that parts of rural Scotland may face similar problems.

The housing history methodology is particularly useful in studying rural housing because it is sensitive to the scale of rural problems. This particular application

highlighted a number of issues pertinent to the rural housing debate. There appeared to be a dichotomy between locals and incomers in rural settlements. The research suggested that while locals appeared to face particular difficulties, it was hard to identify the locals within a rural community. Furthermore, it would be unfair to suggest that incomers face no problems when trying to find housing or that housing problems in rural Scotland result solely from an influx of wealthy incomers. While the issues of incomers and second homes were important concerns to participants in the study (who often mentioned this issue before being questioned about it) the main problem identified was the absolute shortage of housing. In the areas subject to tourism development, or those popular as destinations for white settlers, commuters, second homes or retirement homes, incomers did not necessarily create problems. Rather, they exacerbated existing housing problems. As it is, housing shortage results in intense competition for accommodation between locals and between locals and incomers. This was complicated by the low incomes of local households. Consequently, available housing may not always be obtainable for those in the rural locality.

A further issue that emerged was the variety of housing experiences within and across the study areas. Chapters three to six highlighted the considerable sub-district variation in housing. In some areas such as Kintyre there appeared to be fewer problems or the problems were of a different nature. It materialized that one must be cautious when attempting to define rural housing problems or rural areas. The problems of defining rural areas and the inadequacy of current definitions are well documented (for example, Pacione, 1984; MacGregor and Robertson, 1987;

Shucksmith, 1990c). The current district boundaries are useful to housing studies because local authority housing departments are organized at this level. However, they are too large to be sufficiently sensitive to local problems. The local authorities involved in this study subdivided their areas into smaller more manageable units. While the three study areas were rural districts, there were some large towns such as Dunoon and Oban. Furthermore, people within the study areas distinguished between the urban and rural areas. Comparatively small towns such as Peebles and Portree were regarded as non-rural. The inadequacy of current districts has been recognised by Scottish Homes who commissioned Shucksmith to devise an alternative method of defining rural areas. Shucksmith suggested a definition of rural areas based upon a combination of civil parish boundaries and demographic characteristics. The advantage of this method is that it allows identification of different types of rural areas, for example, those facing pressure from commuters and those with a net loss of population. However, it may still be regarded as an arbitrary way of defining rural areas. The unique political, social and cultural legacy of each community means that in many cases rural areas are self-defining. It may, therefore, be more profitable to adopt a community-based approach to rural problems rather than trying to subdivide areas on the basis of statistical criteria.

The housing histories also illustrated the difficulty in defining rural housing problems. This can be illustrated in the case of caravans which are a common sight in rural Scotland. In many respects the presence of caravans is symptomatic of hidden homelessness and an absolute lack of housing. However, caravans are also homes to many people and many are of an extremely high standard. Consequently, living

in a caravan does not necessarily indicate, nor is it always perceived as, a housing difficulty. For some, such as young couples and young single people they provide a solution to their housing problems and a chance to establish an independent household. Housing difficulties are perceived and rationalized in reaction to past and present experiences, and to cultural and social ideals. It is, therefore, important to understand the complexity of housing perceptions and experiences when trying to understand rural housing problems.

Housing histories are also useful in that they avoid the problems of stereotyping or arbitrarily categorising households. The longitudinal dimension of housing histories revealed the complexity of households that can easily be missed by cross-sectional studies. Furthermore, the results identified that understanding housing in rural areas is important to our understanding of housing in general. For example, in chapter one it was suggested that the sale of council houses can contribute to residualisation and marginalisation of council housing. The responses of purchasers (and potential purchasers) of council houses suggested that the purchasers themselves may contribute to the marginalisation of the remaining tenants. One of the themes that emerged was that individuals who had purchased under Right to Buy or were contemplating buying believed that one disadvantage was that they still lived in a council scheme in which they lacked control over who became tenants in the area and that living in a council scheme reduced the resale value of housing.

Scottish rural housing problems are extremely complicated. A number of pressures both internal and external to households combine to restrict access to housing in rural

Scotland. There was an identifiable lack of housing in many parts of Skye and Lochalsh, Argyll and Bute and Tweeddale but the causes were complex. Continued council house sales without compensatory new build and slowing turnover in housing mean that applicants for council housing will have a long wait before being offered accommodation. Increasing homelessness and waiting lists are testimony to an increasing housing shortage. However, there are also increasing numbers of smaller households. Within the study areas single persons and two person households (of which the elderly occupy a significant proportion) are becoming an increasingly important component of the waiting lists. Within the private sector, incomers have had an inflationary effect on house prices but there are signs that the present economic recession is having an impact on this sector of the housing market. Nevertheless, it remains difficult for young locally employed couples to obtain housing as house prices tend to be beyond their reach. Rural housing difficulties are not solely the result of housing problems, but are entangled in the social and economic environment of rural areas. Housing issues are related to factors such as the availability of local employment and wage levels. On the broader scale changes in housing, economic, environmental and social policy have their own unique manifestation in rural areas. This rural dimension must not be forgotten. Rural housing studies are part of the wider remit of housing studies and are not only complementary but necessary to understanding urban housing. The complex inter-relationship between housing and the social, cultural and economic environment means that housing must be regarded as integral to the study of rural geography. Indeed it has been shown that geography has an important role in understanding housing problems. Despite increasing interest in rural housing, the main difficulty

is still a lack of detailed research. The concluding paragraphs, therefore, present the author's recommendations for further research.

Recommendations for further research

Previous discussions highlighted that while the housing histories reconstructed in this project provided a vast quantity of valuable information, there are ways in which the methodology could be improved. Future applications of housing histories would benefit from a more ethnographic approach. The interviews revealed that the phenomena that influence households when they are changing their housing circumstances are extremely complex. To some extent, this particular application was not sufficiently intensive to investigate the full potential impact of issues such as family and household relationships. Only one member of the household was interviewed. Interviewing all adult members of the household would provide a better indication of the role of inter-personal relationships on housing decisions. Forrest and Murie (1985, 1987) interviewed both partners in their study of housing histories in Bristol but the researcher decided against this strategy because it would have been extremely time-consuming and the focus was on particular individuals. It is further recommended that housing histories adopt a more biographic approach allowing the participants to talk freely about their housing experiences rather than to reply to questions or a fixed set of topics. This would provide a clearer indication of the factors of most importance to participants. Ideally, the researcher should return to the household for a second or third interview where participants' experiences prove to be valuable to the research. Theoretical sampling is a possible strategy for

selecting households for interview. While maintaining a large amount of contact time, this would reduce the number of individual households that have to be visited and increase flexibility of projects allowing researchers to acquire more detailed information where relevant, and if necessary, verify information from previous interviews. It is possible to include an element of random sampling in to this technique to ensure that researchers do not fall into the trap of following up "good" or interesting informants as opposed to re-interviewing on a theoretical basis (Finch and Mason, 1990).

The process of analysing qualitative data and writing up is extremely time-consuming but again a number of ethnographic adaptations would improve the efficiency and quality of data analysis. The first is to keep a detailed research diary which records the researcher's changing thoughts and feelings about the project, notes on the various texts consulted and how they affected thinking as well as a detailed record of decisions made (see Fox, 1990). This type of diary would, therefore, be a source of information on the changing nature of the project and the context in which research decisions are made. Secondly, researchers should take detailed notes while in the field which record their thoughts and feelings about how well interviews progressed, the relationship between interviewer and interviewee during the interview and any other relevant contextual information. Interviews should be recorded where possible and transcribed in full. An additional strategy would be for interviewers to listen to the tapes prior to transcription and make summary notes of the important issues. This would generate data that can be analyzed while the tapes are being transcribed and provide information for further sampling (Finch and Mason, 1990).

Back-up copies of all data should be held at all times.

Housing history record sheets were completed as part of the interview process and it is recommended that future applications of the housing history methodology should adopt this technique. This would allow researchers to record summary information that will form the basis of preliminary analysis and discussion. Record sheets which record the methods, aims and procedures involved in each stage of the analysis together with details of how successful they were should be completed at each stage of the analysis (Miles and Huberman, 1984). These are invaluable when reviewing the research process and writing up. They may also be useful sources of reference in future projects using housing histories or similar techniques. The fourth possibility for improving efficiency in housing history projects is to use computer software, such as Ethnograph or NUDIST, which will speed up the data sorting procedures in qualitative analysis.

Despite the recommendations for improving the methodology, the housing histories reconstructed in this study provided a wealth of high quality information on the experience of access to housing: information that would have, otherwise, been unavailable. Given the wide dispersal of the participants and the size of the "sample", this study made best use of limited resources. It would have been ideal to tape interviews but the large number of interviews undertaken and the high cost of transcription would have resulted in extremely lengthy periods of transcription prior to commencing the main body of the analysis. The principal advantage in this particular application of the housing history methodology was that it provided high

quality information that was "standardized", that is, the same issues were covered with every participant. This minimised the amount of time spent sorting the information prior to analysis. The open-ended nature of the questions encouraged participants to express their own opinions but the use of the interview schedule helped reduce unnecessary digression. The housing histories of the participants, therefore, provided valuable information on rural housing experiences and problems.

A number of potential topics for future research emerged from the analysis. Second homes were previously a topical concern in rural geography and the response from participants suggest that it is still an important concern for many in rural areas. There is a need for intensive research on, for example, who buys second homes and to whom they are rented. This could be combined with research on incomers to rural communities and their contribution to local economies. Both quantitative and qualitative techniques would be useful in this type of research. The complexity of the circumstances surrounding housing decisions suggests that the extension of qualitative methods to adopt a more ethnographic approach to housing studies would be worthwhile. A number of issues deserve attention: family structures and relationships and the availability of employment. The close bonds between participants and their local community suggest that further attempts should be made to understand the cultural, social and ideological relationships within Scottish rural communities. A combination of participant observation research and in-depth interviewing would be potentially valuable in this respect.

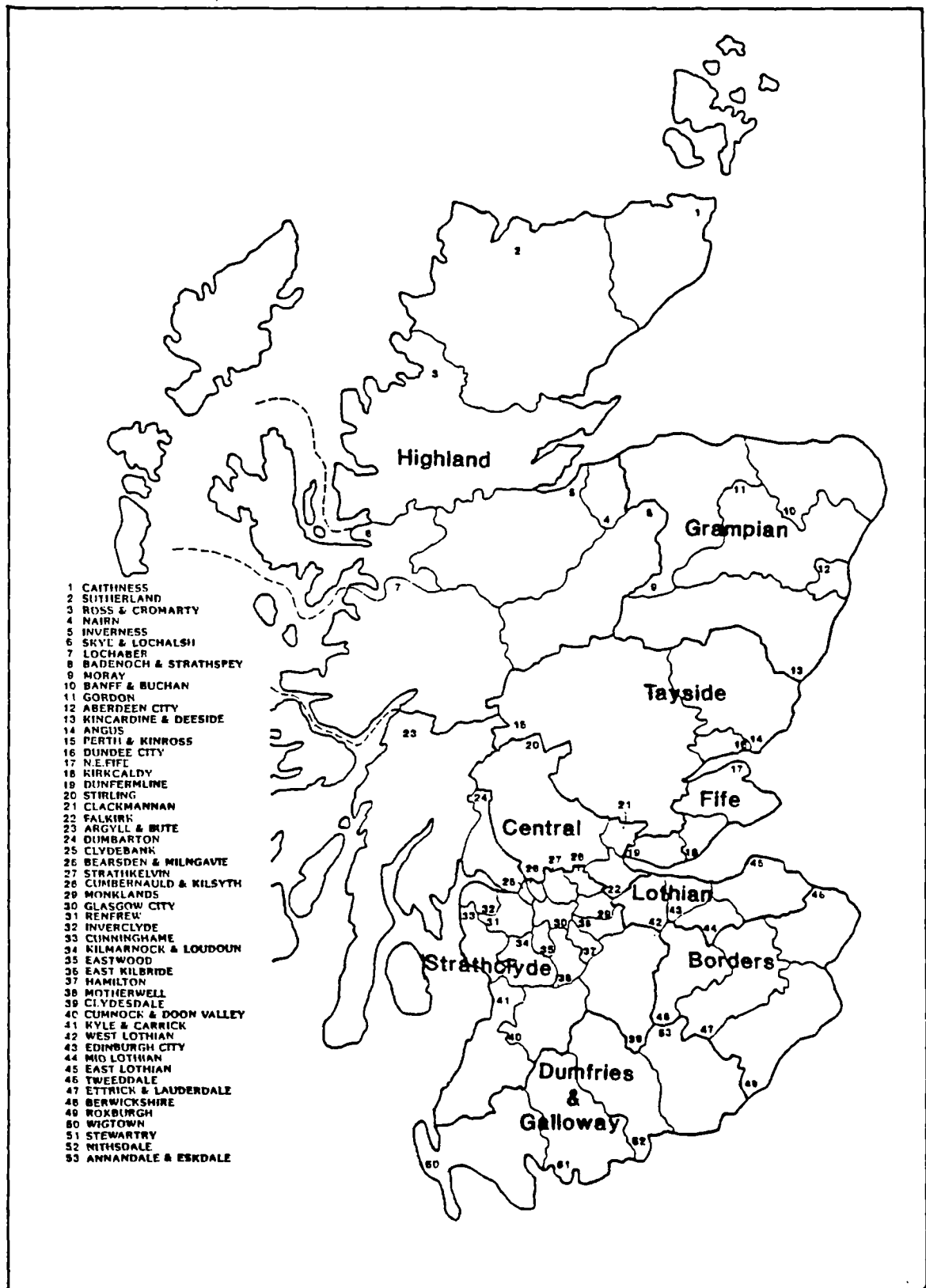
The increasing interest in Scottish rural housing has identified a lack of understanding

of rural housing problems. Future research should attempt to move beyond identifying problems to understanding the impact of such problems in rural areas, for example on the effect of homelessness on households and small communities. The increasing importance of smaller households suggest that the experience of this group should be monitored. Britain's ageing population and the advent of Care in the Community has created a new agenda for housing research into issues such as wealth and inheritance and the provision of housing for those with "special needs". These issues will affect both urban and rural areas.

Qualitative methodologies have a vast potential in rural geography and housing studies. If carefully and sensitively applied they can significantly improve understanding of rural areas.

APPENDICES

APPENDIX 1: The Regions and Districts of Scotland



APPENDIX 2: Reply Form

CODE	
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1. PLEASE TICK THE APPROPRIATE BOX :

(a) Yes, I agree to take part in the study.

(b) No, I do not wish to take part in the study.

2. PLEASE SUPPLY A NOTE OF YOUR NAME AND ADDRESS IF DIFFERENT FROM THAT SHOWN ON THE LETTER

NAME : _____

ADDRESS : _____

3. PLEASE INDICATE THE MOST SUITABLE TIME FOR AN INTERVIEW

THANK YOU FOR YOUR HELP. IF YOU HAVE AGREED TO TAKE PART I SHALL BE IN TOUCH SHORTLY TO ARRANGE AN INTERVIEW.

APPENDIX 3: Interview Schedule

INTERVIEW RECORD SHEET

DATE

CODE:

HOUSE TYPE:

- 1. Detached
- 2. Semi-detached
- 3. Terraced

Flat or rooms in a building with:

- 4. 2 storeys
- 5. 3 or 4 storeys
- 6. 5 storeys or over
- 7. A single flat with a shop, office or other business

Non-permanent structure

- 8. Caravan
- 9. Other non-permanent structure

TENURE:

- 1. Owner-occupier
- 2. Rented from Local Authority, or SSEA/ Scottish Homes
- 3. Rented from Housing Association (Not SSA) or other Charitable Trust
- 4. With a job, farm or other business
- 5. Rented furnished from private landlord or company, etc.
- 6. Rented unfurnished from private landlord or company, etc.
- 7. Croft
- 8. Other

CARS AND VANS: Number of cars/vans in household

How many people have access to these

PRIVATE GARDEN: YES/NO

NOTES

ROOMS:

Number of rooms excluding kitchen, bathroom

AMENITIES:

- (a) Fixed bath/shower connected to water supply and waste pipe
 - 1. Yes - for use only by this household
 - 2. Yes - for use also by another household
 - 3. No fixed bath or shower
- (b) A flush toilet (WC) with entrance inside the dwelling (exclude any on common stair or landing)
 - 1. Yes - for use only by this household
 - 2. Yes - for use also by another household
 - 3. No inside flush toilet (WC)
- (c) A flush toilet (WC) with entrance outside the dwelling (include any on common stair or landing)
 - 1. Yes - for use only by this household
 - 2. Yes - for use also by another household
 - 3. No outside flush toilet (WC)

CODE:

<u>FAMILY/HOUSEHOLD DETAILS</u> (Introduce section)	<u>Go to</u>
1. Could you please tell me whether you are single	6
Married	2
Living with partner	3
Divorced	4
Separated	4
Widowed	5
2. On what date were you married	6
3. How long have you been living with your partner	6
4a. How long have you been separated	6
b. When did you get married	6
5a. How long have you been widowed	6
ANSWER QUESTIONS 6-18 ON HOUSEHOLD GRID	
6. How many people live in this house	
7. Who are they (obtain information for every household member)	
8. What is his/her relationship to you	
9. FOR MEMBERS OF THE IMMEDIATE FAMILY ONLY	
Could you please tell me your/their Date of Birth	
10. FOR HOUSEHOLD MEMBERS WHO ARE NOT IN THE IMMEDIATE FAMILY	
(Otherwise go to Q.11)	
When did they move in to stay with you	
11. Are you/he/she working at present	
..... Yes	
..... No	13
12a. Where do you work	
b. What is your/their present job (obtain name, full job description and hours)	14
13a. Are you/they one of the following: housewife, unemployed, student, other (please supply details)	
b. What was your/their last job (obtain name, full job description and hours)	
c. How long have you/he/she been unemployed	
14. How old were you when you left school (RESPONDENT AND PARTNER ONLY)	

CODE:

Go to

15. What qualifications did you obtain at school	
16. Have you had any further education	
..... Yes	
..... No	18
17. What qualifications did you obtain	
18. Have you had any 'on the job'/occupational training (e.g. apprenticeship, in-service courses)	
..... Yes	
..... No	20
19. What type of training have you had	
HOUSEHOLD INCOME AND EXPENDITURE (Introduce section)	
20. Could you please tell me the total net weekly/monthly 'take home pay' for this household	
21. Do you have income from any sources other than your main occupation	
..... Yes	
..... No	24
22. What is this source	
23. How much income does this provide	
24. Does anyone in the house receive any kind of state benefit	
..... Yes	
..... No	27
25. What type of benefit is received	
26. How much benefit is received	
27. Does anyone in the household receive any kind of 'employee benefits', e.g. mortgage allowance, profit sharing, rent allowance	
..... Yes	
..... No	29
28. Please supply details	
29. How much do you spend on housing per month/week	
Rent	Cost of house
Community charge	Mortgage
Other	Asking price
	Community charge

CODE:

Go to

- 44a. Was there anyone else living with you Yes
..... No 45
- b. Who
- c. When did they move in to stay with you
45. Were you working at the time of the move
(Find out appropriate details) Yes
..... No
46. IF RESPONDENT IS 'SINGLE'/LIVING ON THEIR OWN GO TO Q.47.
REPEAT Q.46 FOR ALL ADULT MEMBERS OF THE HOUSEHOLD.
Was your husband/wife/partner, etc. working at the time
of the move Yes
(Find out appropriate details) No
47. Did you have any difficulties finding a suitable house
..... Yes
..... No 49
48. What were these difficulties
49. What information sources did you use when you were looking
for a house (Supply prompts if necessary).....
50. How long did it take you to find a house
51. Did you get your 'ideal' choice of house Yes
..... No 53
52. How did you manage to obtain your 'ideal'
choice of house 54
53. Why didn't you get your 'ideal' choice
.....
54. What did/do you like most about that/this house
.....
55. What did/do you like least about that/this house
.....
56. What did/do you like most about that/this area
(Amend as appropriate)
.....

CODE:

Go to

57. What did/do you like least about that/this area
(Amend as appropriate)
.....
58. Initially, how much did you spend on housing per month
- | | | | |
|------------------------|-------|------------------------|-------|
| Rent | ..... | Asking price | ..... |
| Rates/Community charge | ..... | Cost of house | ..... |
| Other | ..... | Mortgage | ..... |
| | | Rates/Community charge | ..... |
| | | Other | ..... |
59. How had this expenditure changed by the time you were leaving this house
- | | | | |
|------------------------|-------|------------------------|-------|
| Rent | ..... | Mortgage | ..... |
| Rates/Community charge | ..... | Rates/Community charge | ..... |
| Other | ..... | Asking price | ..... |
| | | Price obtained | ..... |
60. Could you please tell me the net weekly/monthly take-home pay for the household at the time of the move. (Check that income at end of stay coincides with income at next move).
.....
61. Did you have income from any other sources Yes
..... No 64
62. What were these sources
63. How much income did they provide
64. At the time of the move, was anyone receiving state benefit (Include Family Allowance) Yes
..... No 67
65. What kind of benefit was it
66. How much benefit was received
67. Did anyone in the household receive any kind of employee benefits (Use prompts if necessary) Yes
..... No 69
68. Please supply details

CODE:

Go to

HOUSING FUTURE (Introduce section)

69. Do you think you are likely to move house within the next year
..... Yes
..... No 73
70. Are you actively looking for a house at the moment
..... Yes
..... No 73
71. How long have you been looking for a house
- 72a. Have you experienced any difficulties in finding a suitable house
..... Yes
..... No 73
- b. What sort of difficulties have you experienced
73. Have you ever applied for a council house or a housing association house
..... Yes
..... No 82
74. When did you apply for a house
75. Which local authority did you apply to
76. In which area did you apply to be housed
77. Are you currently on the waiting list for either a council house or a housing association house
..... Yes
..... No 52
78. Which list are you on LA WL
 LA TL
 HA WL
 HA TL
79. How long have you been on this list
- 80a. Have you had any indication when you are likely to receive an offer of a house
..... Yes
..... No 81
- b. When are you likely to receive an offer of a house
.....

CODE:

Go to

81a. Have you had any offers that you have refused Yes
..... No

82

b. Why did you refuse

Q. 82-83 FOR TENANTS WHO MAY EXERCISE R.T.B. ONLY
OTHERWISE GO TO Q.84.

82. Do you think that you are likely to buy your 'council'
house Yes
..... No

83. Why do/don't you think you are likely to buy your council
house
.....

85

84. FOR RESPONDENTS WHO HAVE BOUGHT THEIR HOUSE UNDER R.T.B.
ONLY, OTHERWISE GO TO Q.85.
Why did you buy your council house

85. What are the main advantages of buying a 'council' house
.....
.....

86. What are the main disadvantages of buying a council house
.....
.....

HOUSING ASPIRATIONS (Introduce section)

87. Ideally, where would you like to be living in 5 year's
time

88. Why

89. Ideally, in what kind of house would you like to be living
in 5 year's time

90. Why

91. Realistically, where do you think you will be living in
5 year's time

92. Why

CODE:

Go to

93. Realistically, in what kind of house do you think you will be living in 5 year's time
94. Why

GENERAL SECTION (Introduce section)

95. What do you think are the main difficulties that most people face when trying to find housing in rural areas today
-
-
-
96. Does the presence of second homes/holiday homes in an area affect an individual's ability to obtain a suitable house
-
-
-
-

HOUSEHOLD RECORD SHEET

CODE:

DATE:

No.	Relationship	DOB/ DOE	Employment		Unemployment			Education					
			Name and Location	Duties and Hours	U.	H.W.	St.	Other	Age at D.O.-L.S.	School	Further Education	Occupation	
1	Respondent												

HOUSING HISTORY RECORD SHEET

DATE:

CODE:

MOVE:

Date of Move		Marital Status: S/M/LP/D/S/W/OTHER
Reasons for Move		
Area	Where	Why
House-Type and Tenure	Tenure	House Type Rooms Amenities
Reasons for Tenure Choice		Advantages Disadvantages
Reasons for House-Type		Advantages Disadvantages
No. in Household	Children:	Others:
Employment	Location:	
	Job Title:	F.T./P.T. Hours:
	Duties:	
	Unemployed/Housewife/Student/Other	
Spouse's Employment	Location:	
	Job Title:	F.T./P.T. Hours:
	Duties:	
	Unemployed/Housewife/Student/Other	
Others		

Difficulties in finding a house	YES/NO Details:																								
Information sources	Estate Agents/Newspapers/Personal Contacts/Council/Other																								
Time taken to find house																									
'Ideal' house	YES/NO HOW/WHY																								
'Likes' about house																									
'Dislikes' about house																									
'Likes' about area																									
'Dislikes' about area																									
Initial housing expenditure	<table border="0"> <tr> <td><u>Rented</u></td> <td></td> <td><u>O/O</u></td> <td></td> </tr> <tr> <td>Rent</td> <td></td> <td>Cost</td> <td></td> </tr> <tr> <td>Rates/Community Charge</td> <td></td> <td>Asking Price</td> <td></td> </tr> <tr> <td>Other</td> <td></td> <td>Mortgage</td> <td></td> </tr> <tr> <td>Deposit</td> <td></td> <td>Rates/Community Charge</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Other</td> <td></td> </tr> </table>	<u>Rented</u>		<u>O/O</u>		Rent		Cost		Rates/Community Charge		Asking Price		Other		Mortgage		Deposit		Rates/Community Charge				Other	
<u>Rented</u>		<u>O/O</u>																							
Rent		Cost																							
Rates/Community Charge		Asking Price																							
Other		Mortgage																							
Deposit		Rates/Community Charge																							
		Other																							
Housing expenditure at end of stay	<table border="0"> <tr> <td><u>Rented</u></td> <td></td> <td><u>O/O</u></td> <td></td> </tr> <tr> <td>Rent</td> <td></td> <td>Asking Price</td> <td></td> </tr> <tr> <td>Rates/Community Charge</td> <td></td> <td>Price Obtained</td> <td></td> </tr> <tr> <td>Other</td> <td></td> <td>Mortgage</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Rates/Community Charge</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Other</td> <td></td> </tr> </table>	<u>Rented</u>		<u>O/O</u>		Rent		Asking Price		Rates/Community Charge		Price Obtained		Other		Mortgage				Rates/Community Charge				Other	
<u>Rented</u>		<u>O/O</u>																							
Rent		Asking Price																							
Rates/Community Charge		Price Obtained																							
Other		Mortgage																							
		Rates/Community Charge																							
		Other																							
Income	Take Home Pay: Other: Employee Benefits: State Benefits:																								

APPENDIX 4: Format of Summary Record Sheet

DATA SUMMARY SHEET

Respondent:

Location:

Household circumstances:

No. of changes in housing circumstances:

Current classification:

Summarised housing history:

Outline of any difficulties experienced:

Perceived rural housing problems (general):

Notes:

APPENDIX 5: Housing Associations operating within the Study Areas

Argyll and Bute

The Abbeyfield Carradale and District Society Ltd

The Abbeyfield Kyles of Bute Society Ltd

The Abbeyfield Oban Society Ltd

Ballochgoy Housing Co-operative *

Bield Housing Association Ltd

Dunan Housing Co-operative Ltd

Dunoon and Cowal Housing Association Ltd

Isle of Bute Housing Association Ltd

Key Housing Association

Kirk Care Housing Association

Lorn and Mull Housing Association Ltd

Margaret Blackwood Housing Association *

Oban Housing Association Ltd

Royal British Legion Housing Association

William Woodhouse Strain Housing Association Ltd

* These Associations had not yet started development at the time of the (1989-94) housing plan.

Skye and Lochalsh

Buidheann Tigheadas Loch Aillse Agus An Eilein Sgitheanaich Ltd (Lochalsh and Skye Housing Association Ltd)

Kirk Care Housing Association Ltd

Link Housing Association Ltd

Tweeddale

The Abbeyfield Peebles District Society Ltd

Ark Housing Association

Eildon Housing association Ltd

Eildon Tweed valley Housing Association Ltd (Approved Landlord)

Hanover (Scotland) Housing Association Ltd

Margaret Blackwood Housing Association

List compiled from the Scottish Homes (1992) register of housing associations and housing plans

Appendix 6: Abbreviations used in Thesis

BTS	Below Tolerable Standard (housing)
HIDB	Highlands and Islands Development Board
LCHO	Low Cost Home Ownership
MIRAS	Mortgage Income Tax Relief at Source
NACRT	National Agricultural Centre Rural Trust
SDD	Scottish Development Department
SHELTER	Shelter (Scotland) Campaign for the Homeless
SO	Shared Ownership
SSHA	Scottish Special Housing Association

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