



Wyndford Survey of Owner-Occupiers Preliminary Results

May 2013

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PREFACE

This study was carried out by a team from the University of Edinburgh as part of the Heat and the City project (<http://www.heatandthecity.org.uk/>) led by Professor Jan Webb. We are grateful to The Scottish Government for providing funding for the study, and to Cube Housing Association for help in carrying it out. Margaret Tingey carried out most of the interviews with the owner-occupiers, assisted by David McCrone. We are especially grateful to the owner-occupiers at Wyndford for agreeing to talk to us, and for their hospitality.



**BRINGING WARMTH TO WYDNFORD:
THE EXPERIENCE OF OWNER-OCCUPIERS**

University of Edinburgh Survey of Owner-Occupiers, March-April 2013

Summary

1. We interviewed 50 owner-occupiers at Wyndford (around 1 in 6) during March & April 2013. The sample was restricted to such owners who had agreed to the new heating system, and was drawn up by random sampling proportional to house type, overwhelmingly in the maisonettes.
2. The survey, commissioned by the Scottish Government, examined householders' experiences with the old systems, attitudes to, and methods of payments for, the old electric heating, spending on energy vis-à-vis household income, health of household members, and hopes and expectations for the new district heating system. To ensure comparability with the tenants' survey in which we interviewed 154 social housing tenants at Wyndford in late-2012, most of the questions were replicated, with supplementary questions on financial implications for owners, and perceived impact on property values.
3. There was considerable interest in having the new heating system, mainly as a means of staying warm or saving money, and having a system that by comparison to existing heating and hot water systems is more responsive and easier to regulate.
4. Three-quarters of owner-occupiers did not find the installation process disruptive (only one quarter had found it so).
5. The vast majority (over 80%) said they were not concerned about being unable to switch heat supplier under the new system.
6. Owner-occupiers were far more knowledgeable than tenants about the new heating system, and the majority had attended meetings and read the material from Scottish Government, as well as getting informal feedback from family and friends on the estate.
7. While there was appreciation that the new heating system had the potential to add to the financial value of their property, most people took a pragmatic view that its main value would be to add to indoor comfort and warmth, and make the house easier to heat.
8. Owner-occupiers were typically longstanding residents of Wyndford. Many had lived in another property on the estate before moving into their current home, and had lived there for 20 years or more. Most owner-occupiers had bought their houses under right-to-buy legislation.
9. They tended to be far happier with their houses than tenants (70% of owners said they were 'very satisfied', compared with only 19% of tenants), and less unhappy with the old heating system (48% 'dissatisfied' compared with 60% of tenants). Those who were 'very satisfied' with their house split evenly between being satisfied and dissatisfied with the old heating.

10. Owner-occupiers did have storage heaters, but many had turned them off, and a few had removed them completely and/or supplemented them with electric heaters.
11. They were significantly better off financially than tenants who were surveyed, but despite their higher income, more than half of owner-occupiers estimated that they spent more than 10% of their income on heating. Those owner-occupiers who relied on prepayment cards were spending as much as £4.34 per day, a much higher figure than those using direct debit or paying as billed.
12. Almost 40% said that they had been cold at home all or most of the time in the previous winter, while one-third claimed that they were never cold.
13. In order to pay heating bills, owner-occupiers were less likely than tenants to take avoiding action, such as cutting back on food or borrowing money. Around one-third of owners had nevertheless turned the heating down, or off, in one or more rooms to save money on fuel.
14. Owner-occupiers, like tenants, were strongly attached to their home as a place of safety, security and comfort. As well as much emotional investment in the 'home', most had carried out improvements by installing new kitchens, bathrooms, doors and changing internal layouts.
15. We collected benchmark details about health, as we did for tenants. There was little difference in the health profiles of the two groups, in part reflecting the fact that owner-occupiers who were somewhat financially better off were, on the other hand, also older. Over half reported some form of illness or disability which limited their daily activities.
16. In summary, the owner-occupiers of Wyndford, most of whom had lived on the estate for some considerable time and who were emotionally attached to their homes and their area, welcomed the investment in the new heating system funded by The Scottish Government. Apart from having potential impact on the quality of people's lives at home, such investment is likely, in our view, to sustain the quality of life and experience in the community as a whole.

BRINGING WARMTH TO WYDNFORD: THE EXPERIENCE OF OWNER-OCCUPIERS

University of Edinburgh Survey of Owner-Occupiers, March-April 2013

Background

Following the completion of the installation of the new communal heating system in the rented houses (over 1500 at Wyndford, Maryhill, Glasgow, owned by Cube Housing Association, the scheme was extended to owner-occupiers who number around 300. The installation costs for the owner-occupied houses were met by the Scottish Government. The main programme of installation began in January 2013.

The survey commissioned by the Scottish Government examined householders' experiences with the old systems, attitudes to, and methods of payments for, the old electric heating, spending on energy vis-à-vis household income, health of household members, and hopes and expectations for the new district heating system. To ensure comparability with the tenants' survey in which we interviewed 154 tenants in late-2012, most of the questions were retained, with supplementary questions on financial implications for owners, and perceived impact on property values.

A sample of 50 owner-occupiers (1 in 6) were interviewed between March and April 2013. The sample was restricted to such owners who had agreed to the new heating system, and drawn up by random sampling proportional to house type¹. A letter was sent to the occupiers outlining the purpose of the study. They were then contacted by telephone or in person to arrange interviews, a methodology followed in the tenants' survey previously. Virtually all those contacted agreed to be interviewed, in contrast to the tenants' survey where a larger proportion declined to take part. Interviews took place in people's homes, and lasted on average 45 minutes. Respondents will be re-interviewed in 12 months' time to assess the impact of the new heating system.

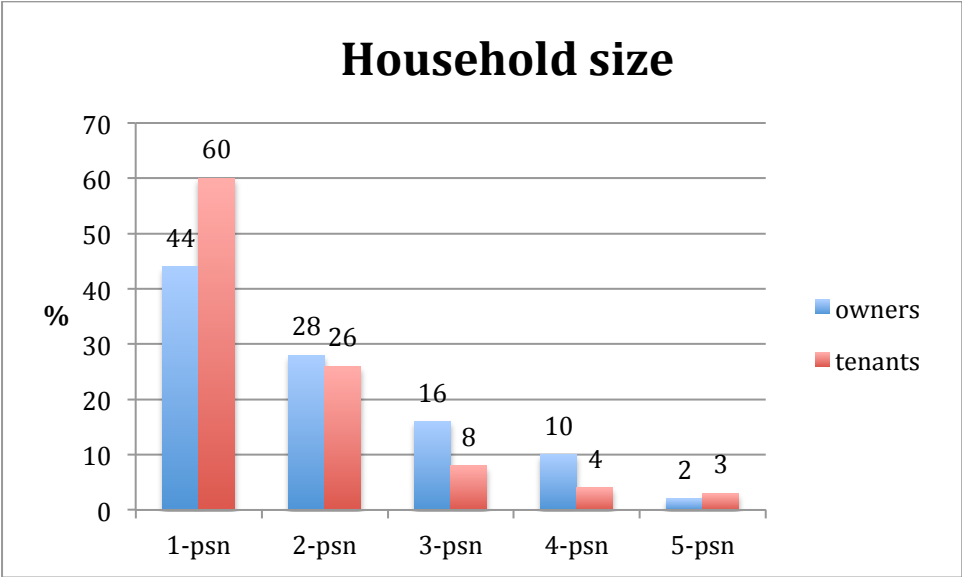
Owner-occupiers live overwhelmingly in the maisonettes². We interviewed 26 in the lower, and 19 in the upper maisonettes, a proportion of 90% of all owner-occupied properties in Wyndford. Most houses consisted of three bedrooms (28), or two bedrooms (20), with the lower maisonettes tending to have a higher proportion of three bedroom properties (73%) than the upper maisonettes (58%).

¹ The focus of the survey was on residents who owned and lived in their properties. The small numbers of owners who rented out their properties were excluded from the sample.

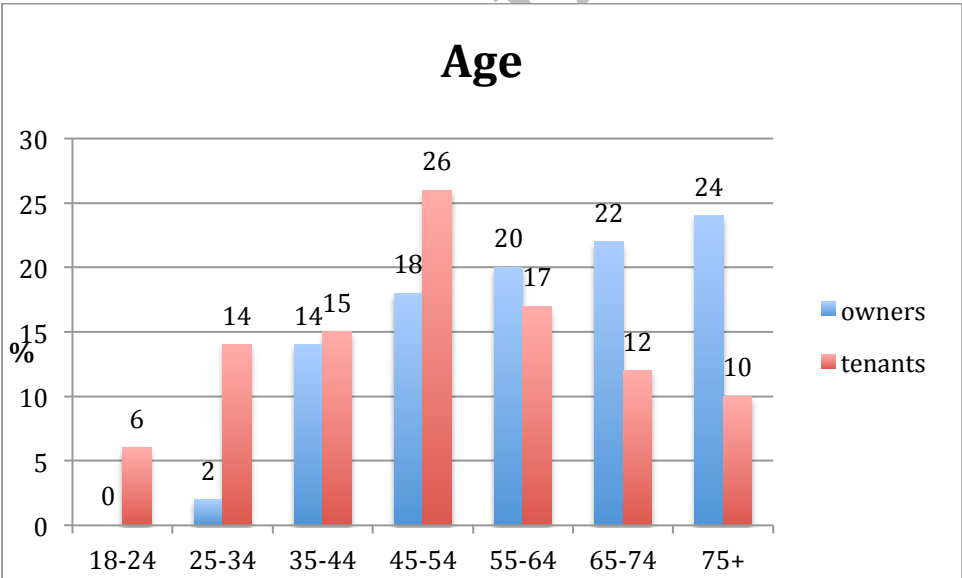
² Around a quarter of houses at Wyndford are maisonettes, three fifths in multi-storey blocks (between eight and twenty-six storeys). The remaining 15% are predominantly flats not in multi-storey blocks plus a small number (12) of houses.

Among those we interviewed, 66% of owners were women, compared with 69% of interviewed tenants who were men.

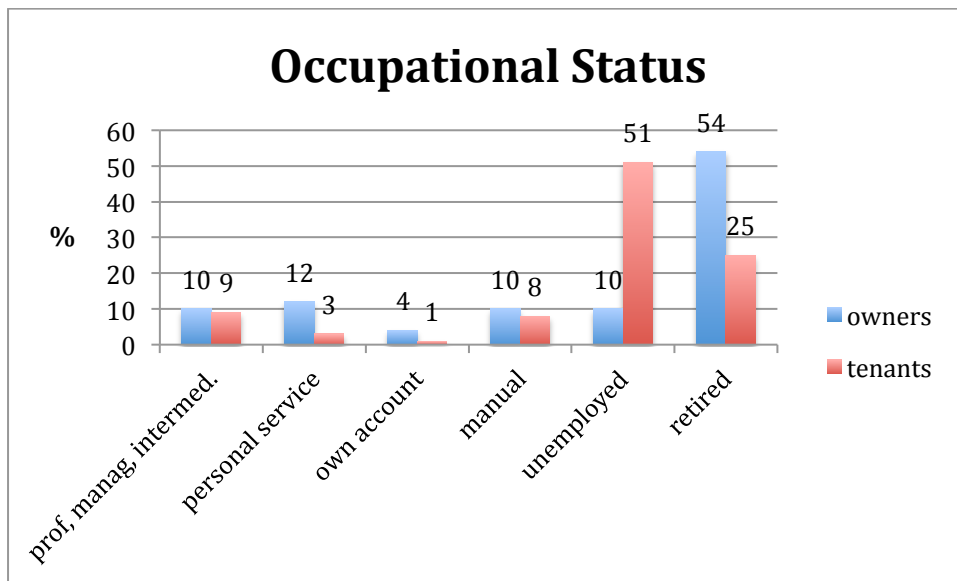
Under half (44%) of owner-occupiers were in one-person households (compared with 60% of tenants):



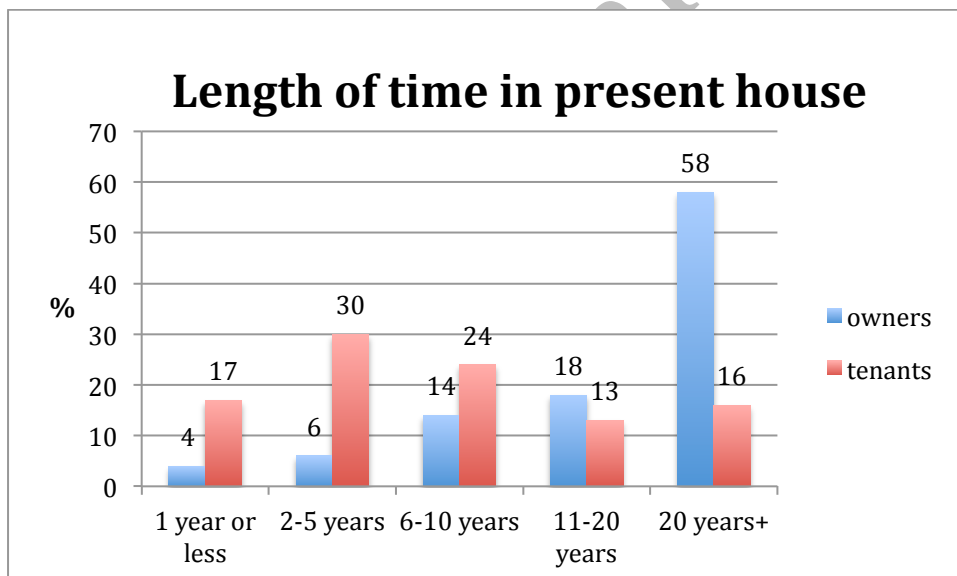
Owner-occupiers tended to be older (median age of 51, compared with 46 for tenants):



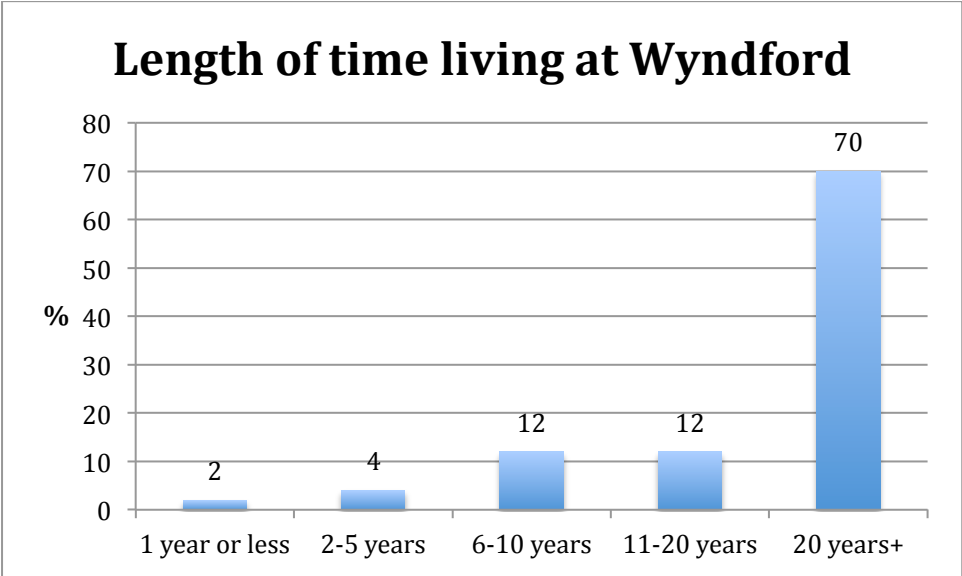
Owners were much more likely to be retired than tenants, who were, in the main, unemployed:



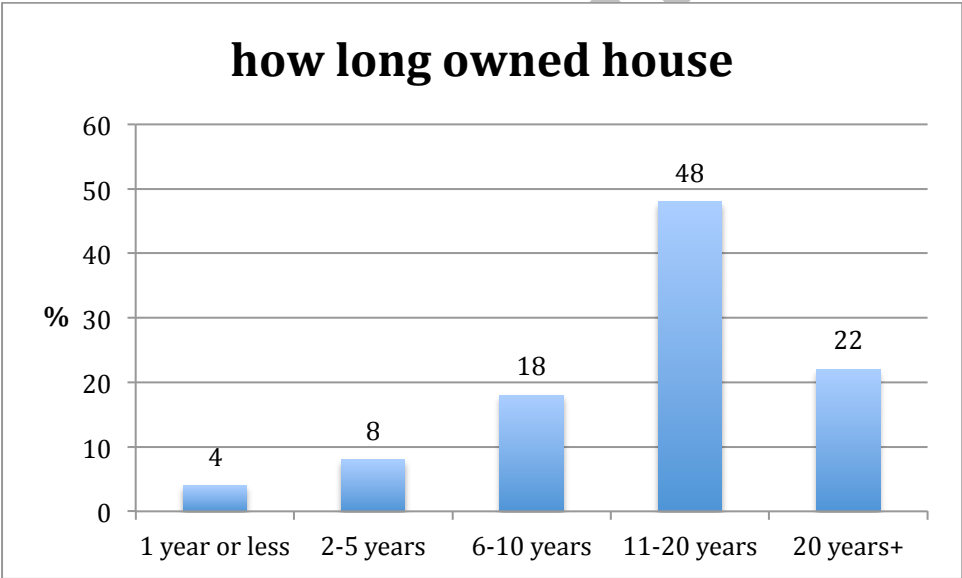
Owners are more likely to have lived in their present house for some time (20 years or more):



We asked supplementary questions about length of time at Wyndford, and this confirmed that owner-occupiers were longstanding residents³, often having lived in another property at Wyndford before moving into their current home:



Further, the typical owner had owned their house for more than 10 years:



³ We did not ask the comparable question of tenants.

Most (66%) had bought their houses under the right-to-buy scheme, while about one-third had bought them on the open market. In both cases, 8 out of 10 had taken out a mortgage to do so. There were strong ties to Wyndford among those who had bought on the open market, having family or friends on the estate, 'liking the area', or simply having been brought up in Wyndford or Maryhill. Here are some typical comments:

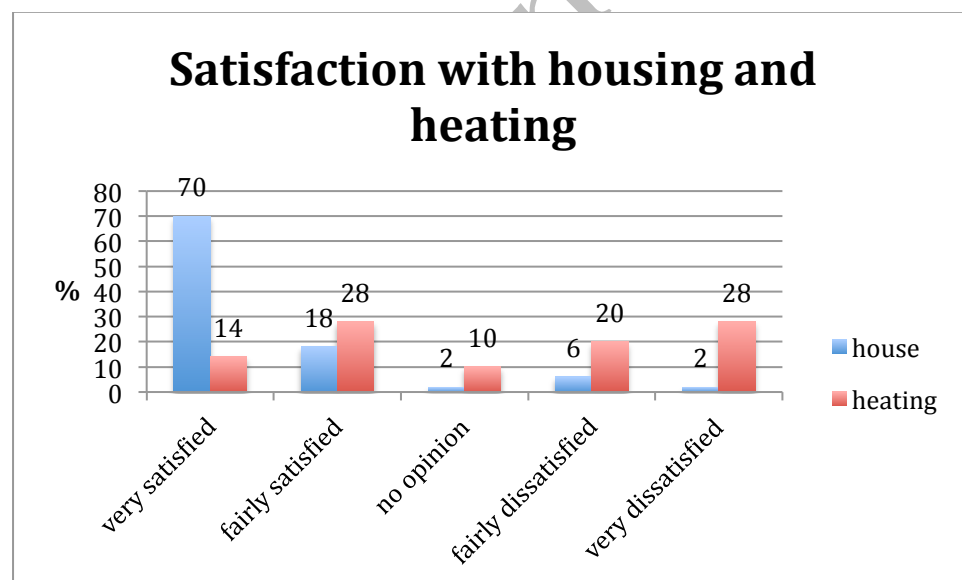
'I got it for £7,500 - everything was cheaper – and I didn't have to pay rent.'

'It was ma granny's house - she brought me up.'

'The house is mine's, all bought and paid for.'

Most (54%) said they had bought the property because it was 'affordable' and/or they had got the opportunity to buy it (48%). One owner said that he had bought the house for his mother when she was offered it under right-to-buy which he then inherited. He has now put the house in his children's name. Another said that her father had bought the house for respondent's disabled daughter – '*for her future, to give her a home*'. In other words, the house was bought mainly to provide security for family members.

Owner-occupiers expressed high satisfaction with their housing, but far less with the old heating system:



Owners tended to be far happier with their houses than tenants (only 19% of whom were 'very satisfied'), and less unhappy with the old heating system (48% 'dissatisfied' compared with 60% of tenants). Those who were 'very satisfied' with their house split evenly between being satisfied and dissatisfied with the old heating.

We asked owners about the main form of heating used in their homes. Sixty percent reported using one or more storage heaters as their main form of heating (with the majority of that 60% using two storage heaters as their main form of heating – 21 out of 30). By comparison 53% of tenants reported using one or more storage heaters as their main form of heating. Twelve percent of owners used electric central heating as their main form of heating (and had between two and seven radiators in the home which they regularly used). No tenants reported having electric central heating. Thirty eight percent of owners used moveable electric heaters as their main form of heating with the majority using either one or two moveable heaters as their main form of heating. Thirty three percent tenants used moveable heaters as their main form of heating. Forty percent of owners used electric heaters that were in fixed positions as their main form of heating and around half (11 out of 20) had one fixed position heater that they used as their main form of heating. Eleven percent of tenants reported to use fixed electric heaters as their main form of heating.

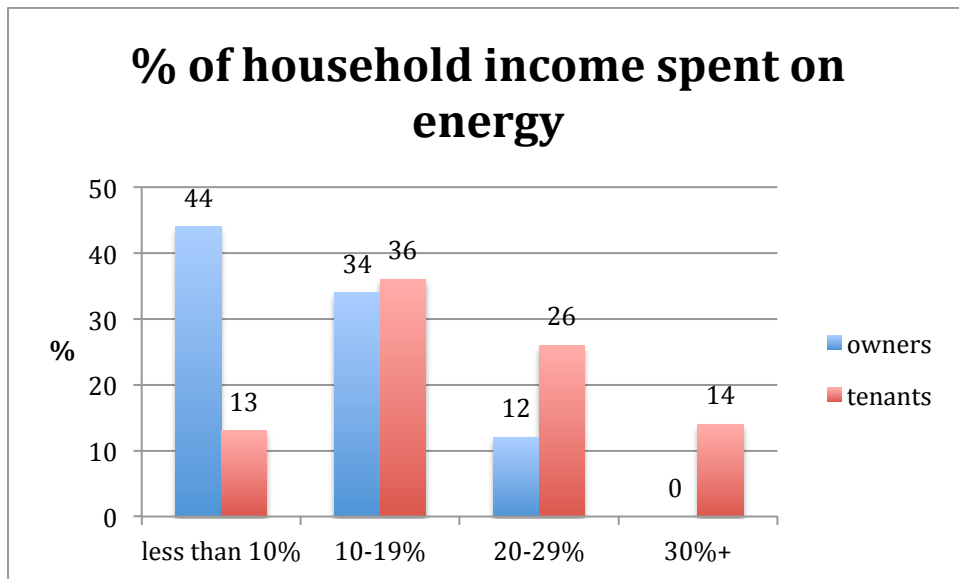
Owners also used combinational heating by ‘topping up’ their main form of heating with additional types of heating. For example, eight owners who had two storage heaters as their main form of heating also used moveable electric heaters for additional heating. Seven owners using storage heaters as their main form of heating used heaters in fixed position for additional heating.

When we asked owners if they had personally undertaken any improvements to heating since owning their homes the following was reported: 30% had upgraded storage heaters; 14% had removed storage heaters; 50% had added electric heaters either as fixed position heaters, electric fires or moveable heaters; 6% had installed a electric central heating system; and, 12% reported adding ‘warmth accessories’ (such as thicker curtains or electric blankets). previous occupants.

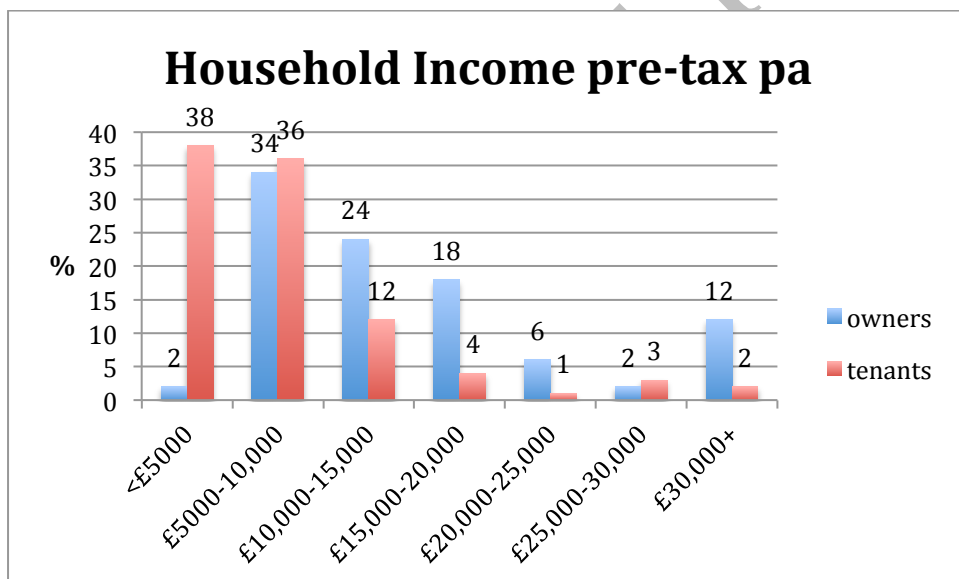
Paying for Energy

One of the striking findings from the tenants’ survey was the extent of fuel poverty, in terms of reported proportions of annual income spent on energy. In that regard, owners are much better off, but just as many estimate they are over the 10% threshold as are under it. We have not been able to disaggregate heating from other energy costs, nor to estimate whether households’ heating regime meets the criteria for maintaining adequate levels of warmth. We are therefore unable to calculate fuel poverty rates according to the Scottish Government’s definition, though the figures below suggest higher rates for tenants than owners.

Only 12% of owners estimate they spend more than 20%, compared with 40% of tenants:



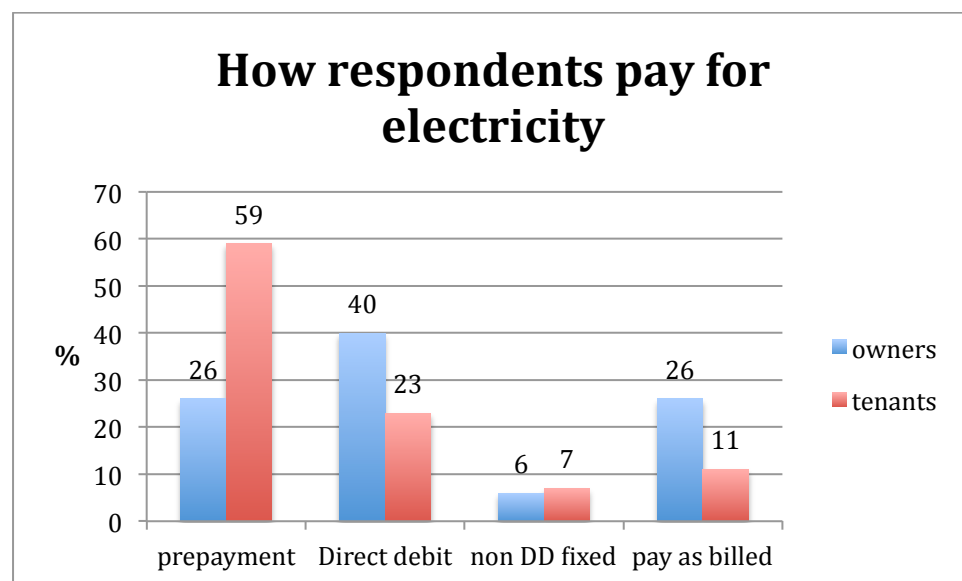
This is in large part a reflection of higher income levels among the owner-occupiers, with far fewer having incomes below £5000 pa, and 20% £20,000 or above:



Owners judge their income levels to be stable (54%), or rising (18%), with 26% reporting falling incomes in the last year. These assessments are broadly comparable with those of tenants (respectively, 53%, 25% and 20%), but they start from a much higher baseline.

In terms of their own assessment of how they managed financially, half of the owners said they managed very or quite well (compared with 28% of tenants), with only 12% saying they did not manage well or were in financial difficulties (compared with 24% of tenants).

This differential income level is reflected in how owners and tenants pay for their electricity:

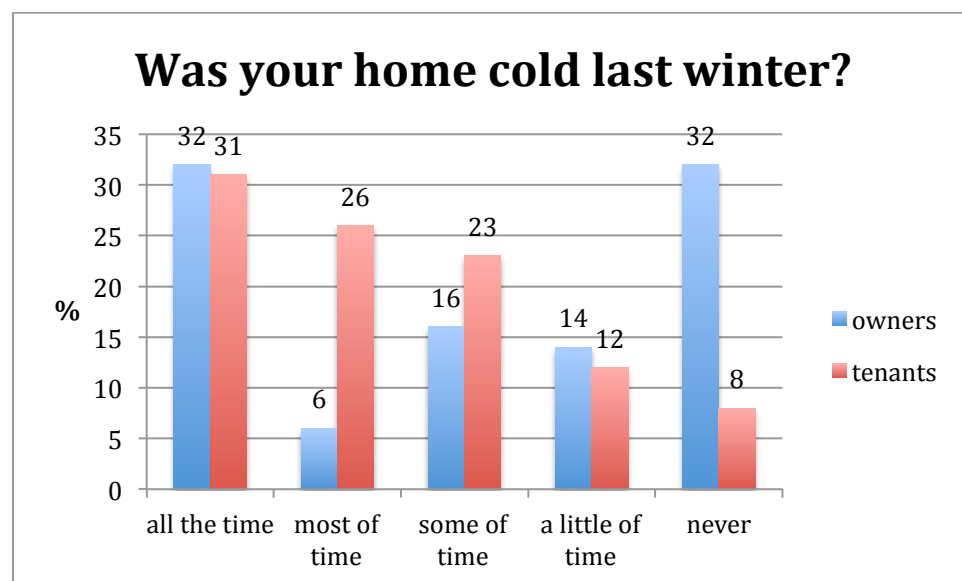


Of those on prepayment meters, only 15% estimated that they spent 10% or less of their annual income on energy. Owner-occupiers who paid for their energy 'as billed' or by fixed direct debit had much lower proportions above the 10% threshold (61% and 41% respectively). Put another way, those on prepayment cards were spending £4.34 per day (with standard deviation of £2.05), compared with those who paid as billed who spent £3.00 (sd: £1.15), and those using fixed direct debits who spent £2.91 (sd: £1.26). The most common payment method among owner-occupiers is to pay by fixed direct debit (34%), followed by prepayment card (26%) or paying as billed (also 26%). Most owner-occupiers (60%) were on white meter rate tariffs. No owner-occupiers said they were on fixed rate tariffs while 14% of tenants who said they were.

Variable-rate tariffs (including white-meter tariffs) are suitable for storage heating, but relatively expensive for other forms of electric heating. All owners who reported the kind of tariff they were on had variable rates, even though a third of these households did not use storage heaters as their main heating. By comparison, of tenants who used non-storage electric heaters as their main heating, a third reported being on a fixed tariff, which likely resulted in lower costs than a variable-rate tariff.

The average daily cost of electricity in winter was £3.26 (standard deviation (sd) of £1.59), with those living in lower maisonettes (which tend to have 3 bedrooms) paying marginally more (£3.62 (sd: £1.70)) than those in upper maisonettes (£3.00 (sd: 1.50)). The comparable figures for tenants are £2.74 (sd: £1.70), with those tenants living in maisonettes paying £3.92 (sd: £2.24).

So how did owners cope with their homes being cold? Once more, comparing owners and tenants, we find the following:



24% of owners said that being cold was 'serious' or 'a bit of a problem'.

So what had they done to try to keep warm and pay for the costs?

% mentioning	owners	tenants
Shivered with cold ⁴	42	40
Not move from room to room	36	48
Turned heating down	34	42
Turned off heating in some rooms	32	39
Went to bed early	32	42
Wore outdoor clothing	28	66
Avoid going outside	22	26
Cut leisure activities	16	44
Avoided certain rooms	12	48
Gone somewhere else	10	35
Cut food spending	10	27
Borrowed money for heat	4	34

It is clear that, with few exceptions, owners are less likely to take major avoiding action in keeping warm in winter and paying heating bills, reflecting in part their higher income levels. The differentials for the more drastic items such as cutting spending on food, or borrowing money for heating bills, are much lower for

⁴While 'shivering with cold' is not an adopted strategy for keeping warm so much as an involuntary reaction, it is relevant that similarly high proportions of both owner-occupiers and tenants give this response. In other words, it confirms that a large number of people recall being cold in their homes in the previous winter to the point of shivering.

owner-occupiers than tenants (respectively, 27% and 10% (-17); and 34% and 4% (-30)).

In contrast to the tenants, owner-occupiers were far less likely to say that friends and relatives had been put off visiting them because of having a cold house: 12% compared with 22% for tenants, although one woman told us: *'My Ma wouldnae come here – she thought the windows were open.'*

Over 80% of owners had been visited three times or more in the last two weeks, compared with 42% of tenants⁵.

The New Heating System

So how keen were the owner-occupiers to have the new heating system? Over half (58%) were very keen, and 18% quite keen. However, 20% were not at all keen, but who presumably felt that they should go ahead with it for other reasons not given⁶. This compares with 35% of tenants who were very keen, and 42% who were quite keen, distributions which, taken together, suggest not much difference between owners and tenants. Of tenants, only 6% said they were not at all keen.

So what attracted owner-occupiers? Many – 32% - said it was a way of cutting heating costs, with the same proportion saying that 'increased warmth' was the attraction. Thirty percent saw it as an improvement on the old system. The attraction to tenants, on the other hand, was mainly about 'increased warmth' (69%), suggesting that many owners had already found the means, and the money, to make their homes warmer. Owner-occupiers saw the key advantages as having considerable cost improvements (36%), the fact that it was being installed at no cost to them (30%), and that the system would be easier to operate (30%). Here is a selection of comments:

'When you get it for nothing, [it is a] different kettle of fish.'

'... Just thought of being warm in winter.'

'I heard reports that it's good system. My sister had it done.'

'I feel happier to be in the house now.'

'I can dry ma claes. I got rid of the tumble dryer, and it's roasting hot water - takes a while to come through, though.'

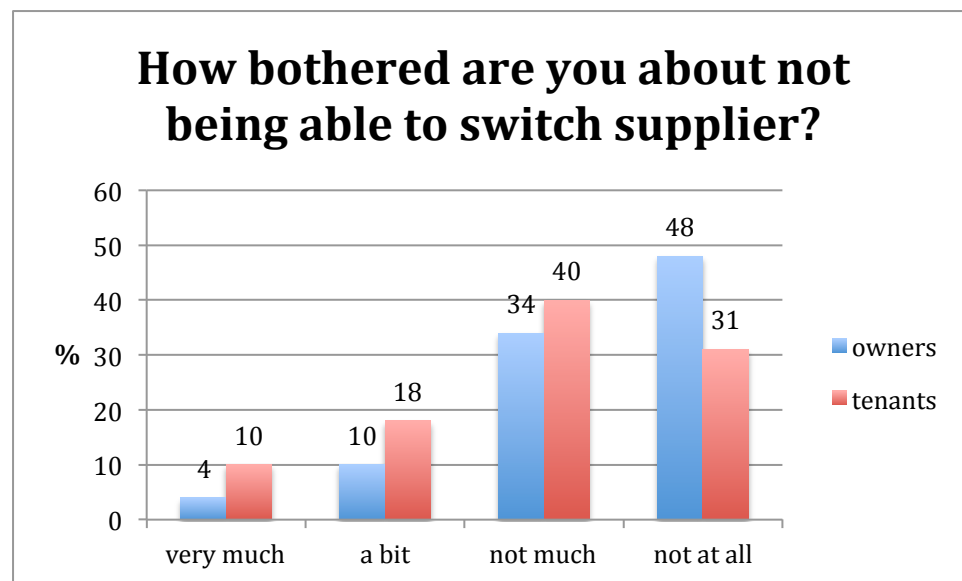
'Without paying for it - how could we refuse?'

⁵ Clearly, being an owner or a tenant is not in itself the 'cause' of this differential. For example, among owners as well as among tenants, women, compared with men, are more likely to say they have been visited three or more times a week. In the case of owner-occupiers the differential is +20 (91% to 71%), and among tenants, +9 (55% to 46%).

⁶ This is in spite of the sample only containing owners who have agreed to take the new heating system.

What did owners think they would end up paying in heating costs? Four in 10 said they expected to pay a little or a lot less, but a further third said that they did not know what they would end up paying. Over three-quarters said they expected their homes to be 'a lot warmer'. These figures are marginally higher than for tenants – just over half of whom thought they would be a lot warmer- while among tenants there was greater unease about future heating costs, possibly reflecting the fact that their incomes are substantially lower and budgets tighter.

The new heating system requires that heat be bought from one energy supplier, and that customers will be unable to switch suppliers. This did not appear to bother owners very much:



Indeed, tenants were more likely to express concern than owner-occupiers⁷. Only 4% of owner-occupiers had ever switched suppliers, in contrast to 16% of tenants who did so for price reasons. It is also the case that older people are less likely to switch supplier, and that the mean age of owners is higher (at 62) than that of tenants (50).

Assessments of disruption at the point of installation showed that owners found it far less of a problem than tenants had. While 24% of them said that installation had been very or quite disruptive, and three-quarters not very or not at all disruptive, the comparable figures for tenants were 51% and 47% respectively. This difference might be explained by three factors: one, that owner-occupiers came at the end of a long process of installation by contractors who possibly had become more adept at the process; that the time pressure for installation in tenant properties (driven by CESP requirements) were greater than for the owned properties; and that owners were able to negotiate the location of radiators and pipework for no extra cost (only three owners ended up paying

⁷ The question asked: 'With your electricity supply, you are able to switch from one company to another. With new system you will only be able to buy heat from one supplier, SSE. Does this bother you?'

more, and that was for the installation of additional radiators), whereas tenants were given no choice in the matter.

Here are some comments on the installation process:

'They were in and out in one day.'

'Very clean, the boys, no damage at all.'

'They did it as quickly as you can hope for.'

'It was really, really cold on day of installation. I had to eat out as everything in kitchen. Couldn't fault them, but, - very tidy.'

'They didn't clean up, dust marks on walls, need to do redecorating not the cleanest of jobs, I'd say.'

'You wouldn't know it had been done upstairs (the work is good).'

'The boys were brilliant! Everything was covered up.'

It was noticeable that owners recorded higher levels of knowledge of the new heating scheme. For example, almost all had heard about the scheme (94%), most had attended meetings (56%), as well as high levels of reported letters from Scottish government (80%), SSE (80%), and from Cube Housing Association (50%). As many as 8 out of 10 had heard about the scheme from family and friends. The comparable figures for tenants were: 84% had heard about the scheme; 18% had been to meetings; two-thirds recalled getting a letter from Cube; and 54% had heard about it from family and friends. In other words, owner-occupiers were much better informed about the new heating scheme.

There was a reported high take-up from owner-occupiers, and we asked them whether their neighbours in the block had also been connected. Just under half (48%) said that not all had been connected, but that they took the view that this was a matter for their neighbours, not themselves. No-one we interviewed reported that they had been unable to be connected because a neighbour had refused. Neither did we encounter anyone during our door-knocking who said this.

So what was the attraction for owner-occupiers of the new heating scheme? More than half (58%) thought that it would enhance the financial value of their property, but most (54%) said that as far as they were concerned, this was not the reason they had gone ahead with it. Three reasons stood out: that it would add indoor comfort and warmth (98%); that it make the house easier to heat (98%), and that it would be easier to control the temperature and hot water (96%). Environmentally friendly energy was also important (90%). Reduced fuel bills (86%), and more money to spend (77%), also figured. In these regards, owners were little different from tenants in wanting warmer, easier to heat houses with better control over the temperature. Least important reasons, as for tenants, were greater privacy (10%), more money to spend (10%), and more pride in the house (13%).

Attachment to the Home

One of the striking findings from the tenants' survey, even those living in the multi-storey blocks, was the importance they placed on the significance of 'home', what we have called 'ontological security'. We have already seen that owner-occupiers reported very high levels of satisfaction with their houses (70% were 'very satisfied' and 18% 'fairly satisfied'). As we did for tenants, we explored the extent to which owners expressed commitment to their homes by asking three questions using a five point scale ranging from 'very important', quite important', no opinion, 'quite unimportant', and 'very unimportant'.

'my house is a place I want to get away from'

'my house is a place where I feel safe'

'my house is a place where I feel at home'

All three measures showed strong emotional investment in the home. Thus, 80% disagreed that the house was a place they wanted to get away from (58% 'strongly disagreed'); 92% felt safe in the house (68% 'strongly agreed'); and virtually all (49 out of 50) agreed that they felt at home there (82% 'strongly agreed'). These were higher levels of satisfaction with home than expressed by the tenants (respectively, 62%; 82%; and 82%), but throughout Wyndford, we can say that there is strong emotional investment in 'home'. We also asked the owner-occupiers a further question: did they consider the house a good financial investment? Interestingly, 60% did so (36% 'strongly agreed'), but we can conclude from those lower figures that the prime significance of home for most people is not financial but emotional. The fact that they were able to buy their houses simply reinforces the desire for security and some control over their lives.

Nevertheless, more owners than tenants said they would move house if they could (52%), and the most common response among those who wished to leave (40%) related to getting out of the area, with the rest giving reasons related to the size of the house being inappropriate to their current needs in terms of size or access (given that most of our respondents were over 60⁸). These figures were not that different from those given by the tenants, among whom 56% said they would move, and 40% of those saying so, giving 'the area' as the main reason.

Comments included:

'Wyndford was a lovely place, and hard to get in – it's gone downhill.'

[Why?]-'Bad management and targeting the wrong people as tenants - asylum seekers.'

'The area. There's no pride in it anymore.'

'It's changing; you've got to keep the doors locked nowadays.'

⁸ By which we mean that the mean age of our respondents rather than of all those living in the house.

'As long as you keep shut the door'

'I used to keep open door; not any more.'

Owners have made substantial investment in their houses since buying them. This included installing new kitchens (76% had done so), new bathrooms (70%), changing the doors (52% had replaced the external door or a patio door, and 40% the internal doors), installing double glazing (46%), as well as changing interior walls or layout (18%), draught-proofing (8%), or general decorating (24%). The point of these alterations was to reinforce home comfort, rather than primarily to improve the market value. Some told us that houses in Wyndford were not selling anyway:

'You couldn't sell it now. Next door was on the market for five years. The asking price £90K went down to £50K.'

'Upstairs [maisonette] went for £50,000, [when they were going for] £80,000-90,000 few years back.'

Health and Housing

One of the key issues in our study of Wyndford is whether, and to what extent, improving the heating system will have an impact on people's reported health. To that end, we asked both tenants and owner-occupiers a comparable suite of questions on the state of their health, with a view to recording the same at our second visit in a year's time, once the heating system has had a season to run. Comments included:

'We're all hail and healthy here!'

to

'Put it this way, I don't see it curing ma diabetes.'

Truth to tell, this may be too short a time-span to draw definitive and long-term conclusions about the impact warmer housing has on health, but we believe it can be indicative of incipient change, and gathering benchmark data now will facilitate further investigation in future. It is the case, however, that one cannot simply isolate the impact of housing improvements on health in that there are other key variables such as age and social class. We have seen that on average that owner-occupiers are older than tenants, and one would expect age-related conditions to manifest.

If we compare owners and tenants, therefore, we find that they present not dissimilar health profiles as follows (figures are for respondents who are owner-occupiers, with those for tenants to allow comparison. Figures in brackets are for *all* members of households including respondents):

	Owner-occupiers	Tenants
Reporting colds and flu in last year	44% (53%)	65% (68%)
Reporting ever having been diagnosed medically with:		
• asthma	16% (16%)	22% (22%)
• chest problems	24% (15%)	12% (10%)
• eczema	1 person (3 persons)	10% (11%)
• nasal allergies	12% (16%)	17% (15%)
• heart disease	26% (20%)	13% (11%)
• circulatory problems	8% (7%)	11% (9%)
Woke with shortage of breath in last year	28% (19%)	16% (15%)
Woke with tight chest in last year	20% (15%)	16% (13%)
Visits to GP practice in last year	82% (mean number of visits: 6.3) (70% (mean number of visits 6.2)).	79% (mean number of visits: 6.6) (79% (mean number of visits 6.2)).
Visits to hospital outpatient clinic or daybed in last year	46% (mean: 1.1) (29% (mean 1.5))	43% (mean: 2.1) (40% (mean 1.9)).
Overnight stay in hospital in last year	26% (mean 4.4) (20% (mean 2.5)).	23% (mean 0.68) (19% (mean 0.6)).
Visits to Accident and Emergency in last year	18% (mean: 0.27) (18% (mean 0.25)).	16% (mean: 0.32) (16% (mean 0.38)).
Reported Illness or Disability ⁹	58% (41%)	51% (45%)
% taking prescribed medicines	74% (53%)	63% (56%)
% taking non-prescribed medicines	32% (33%)	23% (21%)

⁹ The question asked: 'Do you have any longstanding illness, health problem or disability that limits your daily activities or the kind of work you can do? (by disability we mean a physical or mental impairment which has a substantial and long-term adverse effect on your ability to carry out normal day-to-day activities)?'

Two features are worthy of comment: first of all, that in general terms the similarities between owners and tenants are greater than the differences between them; and that conditions of older age such as chest complaints, heart conditions, shortage of breath at night are manifest. Levels of reported illness and disability are comparable and high (58% for owners, and 51% among tenants), with higher levels among owners taking prescribed medicines (74%, and 63%).

One would not expect, hypothetically, that improvements in levels of warmth and comfort at home would offset deteriorating conditions of old age in and of themselves. Nevertheless, we will be better able to tell when we revisit respondents in a year's time, bearing in mind that self-reported assessments are valuable to have. There remains a case for carrying out further assessment in the longer term, given that evidence from other studies suggests that there is likely to be no significant short-term gain which can be simply and easily attributed to improved housing conditions.

Conclusion

What can we conclude from the survey of owner-occupiers, especially vis-à-vis the tenants' survey?

In the first place, it is clear that owners in Wyndford, who overwhelmingly are housed in the maisonettes and not in the flats, are people who have lived there for a considerable time, and are people who have bought their properties under the right-to-buy scheme. They have done so, not primarily to make a return on investment from property prices, but to take advantage of discounted purchase rates, as well as to consolidate control over housing conditions (notably offsetting rising rent levels). They are 'local' people in the main, and those who have bought on the open market have done so because they have local and family connections with the area. For example, we came across many examples of extended family connections across the estate. Thus,

'My parents live down the stair, and the wife's family's down the road.'

'We moved here because we belong to the area and our families live here.'

Our previous research in Wyndford had picked up anecdotal evidence that there was considerable interest among owners in having the heating scheme extended to their properties. There was earlier concern about the cost of installation, and whether it would be dependent on high levels of agreement among owners in the maisonettes blocks to make it viable. There was concern too that owners – and a high proportion have carried out home improvements – would be unable to choose where to have radiators and piping installed. The fact that funding was made available for the installation by Scottish Government was much appreciated, as was the fact that there was opportunity to choose the location of radiators, while some were prepared to pay for additional ones.

The owner-occupiers, while a minority of residents in Wyndford, do have deep local roots, and provide an important mix of social and economic conditions in the estate at a point where its overall reputation is somewhat in the balance. For

example, the housing mix in Wyndford, of 8, 12, 14 and 26 storey flats, as well as houses and maisonettes, works to provide an important social and cultural mix, and possibly sustains vibrancy on the estate. Anecdotally, the social divide between 'the multis' (26-storey flats) and the rest of the tenanted sector is greater than the one between owners and tenants. Rather, both owners and tenants alluded to 'social problems' (drugs, violence) which they associated with 'the multis', and in any case, most of the owner-occupiers have lived at Wyndford for 20 years or more. Wyndford as a whole is not without its problems: high levels of unemployment and social deprivation, as the Scottish Neighbourhood Statistics (SNS) and the resultant Deprivation Index makes plain. It seems to us that the considerable investments in the new heating system by Cube Housing Association and Scottish Government ought to make improvements not only in the quality of people's individual lives, but in the capacity of the Wyndford estate to sustain itself and to develop at a time of financial challenges and austerity. This is an investment in the social and community fabric which, at this point, appears to make both economic and cultural sense.