



RENEW Qualitative Research Report

September 2007

Table of Contents	Page
1. Background and Research Objectives	3
2. Methodology and Sample	4
3. Main Findings	9
3.1 Common Themes Across The Research	10
3.2 Findings From Specific Groups	32
4. Summary and Conclusions	57

1. Background & Research Objectives

Background

This research was commissioned as part of a wider project designed to ensure RENEW is up to speed with good practice in terms of the Housing Offer with regard to supporting social mobility and dealing with affordability issues, and that an appropriate range of housing products are on offer.

This included work to ensure RENEW is informed by the housing aspirations of households at different stages of their housing life-cycle, to take account of whole market requirements and facilitate policy development on a wider basis than clearance.

The focus group part of this work concentrated on establishing the housing issues facing households at different stages in the housing life-cycle: the issues facing them, the factors driving/limiting their existing choices (both related to product and to area choice), their aspirations/future moving intentions and what might influence these.

Research Objectives

The objectives of the research were to explore the following issues:

- What would encourage people to buy a home/remain in homeownership (incentives)?
- What would encourage households to move in or remain in the area?
- What households would require in a home (for future development briefs)?
- What financial products required (to afford it)?
- Issues facing them and limiting their choices (product and area)
- Aspirations/future moving intentions and what may influence these

2. Methodology and Sample

The project consisted of a series of focus groups divided into two phases.

In the first phase, we essentially looked at the broad local population with the sample structure based on age and within this social class. We also intended this phase to reflect the local geography broadly on the basis of half of the sample to be from Inner Stoke, a quarter from Outer Stoke and a quarter from Newcastle. Eight focus groups were planned for this phase. We supplemented these with a further three groups to balance up the geographical quota requirements.

Thus, the sample for the first, demographically based, phase of the project was as follows:

Group Number	Key Criteria	Date Conducted
1	65+ ABC1 Homeowners	30/07/07
2	16-24 ABC1	30/07/07
3	16-24 C2D	30/07/07
4	65+ C2DE Homeowners	31/07/07
5	25-44 ABC1 Homeowners	31/07/07
6	25-44 C2D Homeowners	31/07/07
7	45-64 ABC1 Homeowners	01/08/07
8	45-64 C2D Homeowners	01/08/07
9	65+ Homeowners	15/08/07
10	25-44 Homeowners	15/08/07
11	45-64 Homeowners	15/08/07

The second phase of the project consisted of specific groups of interest to the Renew/Arc4 team. There were twelve groups in this phase of the project

Group Number	Key Criteria	Date Conducted
12	C2D Private Renters	16/08/07
13	ABC1 Private Renters	16/08/07
14	Graduates	20/08/07
15	Commuters from outside the area	20/08/07
16	Social Housing Renters – Economically Active	21/08/07
17	Commuters from outside the area	21/08/07
18	Social Housing Waiting List – Economically Active	22/08/07
19	Local High Earners ABs up to 55	22/08/07
20	Recent Movers. Owner occupiers. Not first time buyers.	28/08/07
21	Recent Movers. Owner occupiers. Not first time buyers.	28/08/07
22	BME – permanent residents or citizens	29/08/07
23	European Immigrants	

In the report that follows, when direct quotations are made from respondents from the groups these are shown in speech marks, italicized and followed by a reference number. The reference number refers to the group number shown in the right hand columns in the above tables. Thus if a quotation is followed by (12) it means that it is from the C2D Private Renters group.

As part of the recruitment criteria for some of the groups, we used the standard socio-economic group system used in the market research

industry. A brief description follows of each of the six classes: A, B, C1, C2, D and E:

A = 3% of the total population.

These are professional people, very senior managers in business or commerce or top-level civil servants.

Retired people, previously grade A, and their widows.

B = 20% of the total population

Middle management executives in large organisations, with appropriate qualifications. Principle officers in local government and civil service. Top management or owners of small business concerns, educational and service establishments. Retired people, previously grade B, and their widows.

C1 = 28% of the total population.

Junior management, owners of small establishments, and all others in non-manual positions. Jobs in this group have very varied responsibilities and educational requirements. Retired people, previously grade C1, and their widows.

C2 = 21% of the total population.

All skilled manual workers, and those manual workers with responsibility for other people. Retired people, previously grade C2, with pensions from their job. Widows receiving pensions from their late husband's job.

D = 18% of the total population.

All semi-skilled and un-skilled manual workers, apprentices and trainees to skilled workers. Retired people, previously grade D, with pensions from their job. Widows, if receiving a pension from their late husband's job.

E = 10% of the total population.

All those entirely dependent on the state long-term, through sickness, unemployment, old age or other reasons. Those unemployed for a period exceeding six months (otherwise classify on previous occupation). Casual workers and those without a regular income. Only households without a Chief Income Earner will be coded in this group.

All of the focus groups were conducted by Steve Williams of Stratosphere Planning & Research, and observed by Graham Martin of Arc4. A member of the Renew team observed two of the groups.

Technical Information

In order to allow for the focus groups to be replicated at a future date a technical appendix has been prepared which includes:

- Scripts used by the focus group facilitator (these followed a common template, but were customized for each group)
- Stimulus material shared with the groups. These comprised of
 - “explanations” of three assisted purchase products:
 - Shared Ownership
 - Equity mortgages/Homebuy
 - Shared Ownership for the Elderly (SHOE)
 - And lists of features which could be included in or with new properties

While most terms used in this report should be easily understood, it may be helpful to describe briefly the main assisted purchase products:

Shared Ownership:

The most common form of assisted purchase, whereby a housing association or Council own a property, and then sell a leasehold interest in part of the property to a household, and charge them a rent on the remaining part. Commonly (in Stoke) referred to as “50/50” housing. Households may buy as little as 25% of the property, or as much as 75%, but the normal amount is 50%.

On sale the original purchaser receives their “share” of the sale price (typically 50%), and the housing association or Council the balance.

The original purchaser also has the option to “buy out” the part of the property they do not own, and “staircase” to full ownership.

Equity Mortgages:

Commonly called “Homebuy” after a particular Government scheme. The home purchaser buys a property, funding 75% of the cost with their own resources (mortgage, savings etc) and then receive a 25% “equity mortgage” – usually from a housing association, sometimes from a Bank or developer – to fund the balance. The purchaser has full title to the property. On sale the original purchaser receives 75% of sale price and the equity mortgage provider receives the rest.

As with shared ownership the original purchaser can “buy out” the equity loan and staircase to full ownership.

In the version used in the focus groups the equity loan was offered on an interest free basis for the first 5 years, with interest then being charged (at around 3%).

Shared Ownership for the Elderly (SHOE)

This is a form of shared ownership designed, as the name suggests, for older people. It is particularly targeted at people selling their existing home to buy retirement housing.

Typically purchasers acquire 75% of the retirement property, but do not have to pay any rent on the 25% owned by the Housing Association. However purchasers are normally not allowed to purchase all the property, and it is subsequently resold on a 75/25 basis.

3. Main Findings

The main findings within this report are divided into two parts. The first section examines common themes that were found across the research. Despite the fact that we interviewed many very different types of people, on many issues there was broad consensus, or at least the differences were within groups rather than between them. Thus, we have collected these views and placed them together on key subjects in the first section.

In the second section, we examine the views of particular groups, but in general only on issues that were specific to those groups, or on which they revealed other points of relevance. Thus, for example in the section on recent graduates we do not describe their views on new buildings versus old, as these are covered within the common themes section. We will however note their views on local career prospects as they are of particular importance.

3.1 Common Themes Across The Research

Context: Attitudes Towards The Area

At the beginning of the groups, we asked people to describe what they saw as the best and worst aspects of the Stoke/ Newcastle area (including the housing), as if they were describing it to people from outside trying to capture what might attract or put people off living or working in the area.

Although there were inevitably differences between the groups, overall there was a remarkable degree of consistency in what most people said. The same strengths and weaknesses recurred.

Positives

The people – described consistently as being friendly

Nearness to the countryside – a sense that wherever people lived within the area, they were always very close (perhaps ten minutes) from the rural surroundings.

Proximity to other cities – especially Manchester and Birmingham

Motorway links – close to M6 and to a lesser extent M1 meant that Stoke was convenient for accessing other parts of the nation.

Low cost housing – it was known or believed that relative to other parts of the country, housing was cheap in the area (although prices were also said to have been rising in recent years).

Leisure/cultural – there was believed to be a wide range of activities available in the area including Trentham gardens, the theatres, football teams (three often mentioned: Stoke and Port Vale plus Crewe, which gives an indication of the perceived geography of the area). Alton Towers also seen as a local strength.

Heritage – canals, oatcakes, museums and potteries

Education – the universities were seen as a strength for the area.

Shopping – this was seen as a strength by a minority, who liked the Hanley shops especially.

Nightlife – again, a minority (mainly the younger people) found this a strength of Hanley and also Newcastle.

Negatives

Employment and career prospects – it was widely believed that currently, Stoke/Newcastle suffers from offering from poor career prospects, especially for the young. A number of factors contributed to this:

- it was widely felt that the area had suffered from the loss of the traditional industries and thus occupations (potteries, mining, steel)
- it was also felt that the newer industries which had developed were typically low skill, low wage (warehouses and distribution, call centres, retail)
- there were thought to be high levels of unemployment within the area.
- insecurity appeared to be a characteristic of the employment scene, with agency jobs, temporary work and a general lack of conviction that some employment would be lasting in nature.

Poverty – it was felt that there was a good deal of poverty within the area.

Health – whilst there was some positive feedback about the hospitals within the area, it was also believed that people's health was poor. A "fact" quoted was that coronary rates were amongst the worst in the country.

Dirtiness – people felt that the area was dirty and was affected by litter and graffiti. Another "fact" quoted was the allegation that Stoke had actually been voted dirtiest city in the country. (Though it was

also felt by some that whilst the area might still be dirty, it was also cleaner than in the past).

Education – standards were believed to be relatively low across schools in the area. Whilst some schools were believed to be good, the average within the area was seen as below national standards.

Criminality – this was seen as a key problem in certain parts of the area, with lawlessness, drug related problems, and bad neighbours.

Poor public transport – it was believed to be difficult and time consuming to travel within and around the area using public transport.

Council lacking vision – Stoke Council in particular was believed to be slow to take initiatives and lacking in vision.

Low Aspirations – a minority expressed the view that Stoke people and their Council suffered from low aspirations for themselves and for the area.

Shopping – whilst some liked the current retail offer, others felt that it had fallen far behind that of other cities, or out of town developments such as the Trafford Centre.

Improvements

Respondents felt that some initiatives within the area had produced positive results.

A500/D Road – whilst it was still seen to be difficult to get around in the area, it was felt that the improvements to the A500 had considerably improved matters.

Cultural Quarter – respondents felt that the Cultural Quarter had been a good idea, linking the theatres, museums, galleries and other elements in the area. One aspect of this that particularly appealed was that it made use of the built cultural heritage of the area; it made good use of buildings that had been treasured over the years.

Trentham Gardens – the re-developed Trentham Gardens were regarded very favourably within the groups. They were regarded as a definite strength of the area.

Some other attempts at improving the area were regarded as being more problematic.

In particular, although respondents were supportive of the general need to regenerate the area, and to provide new housing within this, there was little enthusiasm and often much criticism for the approach taken to date.

Many felt that the older housing need not have been knocked down.

It was also felt that the newer developments were: piecemeal, not the sort of properties local people would want (apartments and town houses especially), and of poor built quality (this will be explored in more detail later in this report).

The exception to this was the work done alongside the canal – the Lock development was positively viewed, capturing people's imaginations as something that built on the area's heritage.

Underlying Themes and Under-Currents

A number of underlying themes or under-currents could be detected in the research

Low Levels of Local Pride – our observation is that local people did not show a great deal of pride in the area.

One exemplification of this is that people did not show pride in the distinctive local accent, tending to find it embarrassing to hear on television. It was also revealing to note that when on holiday, whilst some people would say they were from Stoke or The Potteries, others would say they were from Staffordshire or even near Manchester.

Levels of pride appeared to be strongest amongst older people and weakest among the young. Perhaps this is a normative finding which would be replicated in other areas. However it could also be a reflection of the fact that the older people formed their views when the area was at its most successful economically, whereas the younger people have formed their views in more difficult times.

Local Particularity – it was clear in the research that within the area, very specific distinctions are drawn between the different towns, different areas within the towns, different streets within the areas, and even different parts of the streets.

When asked about where they might consider moving, respondents often had extremely fixed views based on this: narrow sets of places locally that they would consider, and a seemingly wider set of places they would avoid.

“There’s a development in Parkside that’s really nice actually. The houses look nice and family orientated. The only downside is the persona. Parkside is not really classed as a very nice area..... It’s the same in Etruria. Lovely houses but I wouldn’t live there.” (14)

To some extent, this could be a reflection of personal (“I came from there”) or general (“That is a good area”) history. However, it also seemed to be connected to areas being seen as affected by crime and unruliness and to the perceived influx of outsiders from abroad.

“If your children live in Newcastle, the child has a tendency to stay there, and they might move to other areas around Stoke if they were regenerated as long as it’s done properly and not like a Beirut” (6)

Without informed local knowledge, things could go wrong.

“We bought a detached three bedroom...but we did not do our research on the area because although the house was reasonably priced the schools aren’t that good. It’s not a good area. It’s a bit rough. “(19)

Multi-cultural issues – although the structure of the groups meant that we did not dwell on this topic, it was evident that considerable unease exists about the changing racial or ethnic mix within the area, but especially within inner Stoke. Whilst a minority (within the historic mainstream population) felt that this added to the appeal of the area, it was clear that many felt the opposite and that “their” area was being taken away from them.

Lure of the Countryside – respondents in the groups were very aware that the countryside was very nearby despite the fact that they were in or near a major urban area. A strong theme in the research was that people wished to feel connected with the countryside. Thus, we had many examples of people saying that they liked their homes because they were near to the country, or had views of the country or were effectively in the country. We also had respondents who wished to move into or further out into the country. It would seem that within the hearts and minds of the local people the dream of rural living is an important consideration.

Home Ownership: Renting versus Buying

Home ownership was almost universally regarded more positively than renting.

This was true of owners and renters alike. Owners did not wish to take up or return to renting. Almost all renters would prefer to buy if they could (though only when circumstances were appropriate).

The positive benefits of buying were that it:

- Helped to build up ownership of an asset (which could be passed on ultimately to other family members)
- Provided a sense of control; within reason you could do what you wanted to your own property.
- The owner would benefit from improvements
- It provided a sense of pride and achievement

Ownership however did have its drawbacks:

- Owners have to maintain property, with attendant costs
- It is a less flexible than renting i.e. it is more difficult to move on quickly
- There is potential to lose money (negative equity) although this was seen as generally unlikely.
- Mistakes can be made in terms of buying in areas which do not appreciate in value or transpire to be unpleasant places to live due to neighbours for example.
- Personal circumstances can lead to financial or other difficulties (for example, loss of employment, break up of relationship) which can be complicated by mortgages

Concomitantly, renting too has positive benefits:

- It is more flexible (allowing people to move more quickly to reflect different jobs, relationships, circumstances)
- It avoids being exposed to longer term financial commitments
- The landlord would under-take repairs.

However, the main drawbacks of renting were pre-eminent in respondents' minds:

- Rent was "wasted money"
- Landlords could be problematic (slow to repair, unsupportive)
- Less control over life
- No incentive to improve properties by occupants (as ultimately the landlord would benefit).

Thus, overall, there was no doubt that given the right circumstances almost all people would prefer to own than rent.

Life Histories: Past, Present and Potential Future Trajectories

Within the groups, we spent a lot of time asking people about their housing histories: where they had lived, where they lived now, where they might wish to move to in the future. We also explored what had induced them to move in the past and what might make them move in the future.

Inevitably, this led to very personal life narratives as well as details of house moves. Thus, the key finding is that house moves are intimately connected to life-stage – the needs of an individual within their family, financial and working circumstances at different points in their lives.

In trying to make sense of these individual narratives, it helps to think of considerations by life-stage or major life event.

Life-stage	Considerations
Young Singles or couples without school age children	<p>Becoming independent</p> <p>Get on the property ladder.</p> <p>Get a job or start career.</p> <p>Be near work</p> <p>Nightlife/going out.</p>
Families. With school age children	<p>Bigger house, more bedrooms needed.</p> <p>Nice area for children to grow up in.</p> <p>Good schools in area.</p>

	Property as investment
Older singles including separated/divorced, bereaved.	Quiet. Downsize/downshift
Empty nesters or nearly so – children either left home or at home but working.	Near amenities Consolidate/enjoy/settled
Retired	Staying independent Amenities. Company: friends/family/neighbours Room for grand-children Health Up-keep of property/gardens Settled but thinking of moving on

Roots In The Area, Ways Out Of The Area

It was evident within the research that if we exclude commuters from other areas, and the people born overseas, a very high proportion of participants had been born and grown up in the area. We did encounter people who had moved in from elsewhere in the UK, but not many.

Within this, it was often family and friends that made people stay in the area or return. The sense we had was that the social ties were stronger than affinity with or liking for the place per se. In some cases, it was evident that people might have improved themselves by leaving the area, but stayed or returned for family reasons.

Based on hearing people talk through their life and housing histories, and where they might wish to move to next, and allowing for people having different circumstances, it is possible to see a pattern or series of patterns to their “moves”.

Roots			Dreams
Inner Stoke	Outer Stoke/ Newcastle	Rural Staffordshire/ Cheshire/ South Manchester	Abroad/ Coastal Britain
Families historically based in the area for economic reasons.	Many have moved out from centre once able to: betterment	Some have pushed further out, fulfilling strong local “back to the countryside” urge	The ultimate final destination: better weather, better lifestyle

Essentially, the migration pattern moves from left to right on the table. Once people have moved rightwards, they are highly reluctant to consider moving back to the left, seeing this as a regressive step personally, socially and economically.

Neighbours and Neighbourhoods

One theme that emerged very strongly in the research was the importance of neighbours and neighbourhoods. How central these issues were to respondents’ thinking is shown in the fact that when we asked what they liked about their homes or might want in future homes (in effect, attempting to address “bricks and mortar” issues) they tended to focus on situations and people.

Neighbours were often described as either the best or the worst thing about their homes. People talked about great neighbours or the neighbours from hell.

Properties were judged as much for what was nearby or what could be seen from them as much as for intrinsic qualities.

We found that a key reason for moving was to escape bad locations or neighbours.

Although by no means universal, the general assumption was that there were more bad neighbours and areas within Inner Stoke than in the other areas.

Barriers to Moving Onto Or Up The Property Ladder

Having asked people what sort of home or area they would like next, we also asked what was preventing them achieving this ambition.

A key barrier was of course money. In some cases they could not make their mortgages or other sources of finance stretch as far as would be necessary.

In other cases, including the young, many currently renting, and some of the C2Ds in general, it was a sense of insecurity about the local economy and their own jobs. Thus, they might be able to take out a mortgage for the first time, or go for a better property, but they were essentially disturbed by concerns about what might go wrong.

Some expressed a desire to spend on other things than property. They could take out first time mortgages or take out bigger ones, but this would mean cutbacks in other areas such as going out, and they did not wish to do this currently.

In some cases personal circumstances meant that they could not move currently: not wishing to move children from local schools, needing to be near elderly or sick family members, needing to be near supportive family members themselves.

Amongst older respondents, there were both financial and emotional barriers to moving: they felt they were too old to get the finance; they also felt that they could not be bothered given the upheaval involved.

Another barrier to moving onto or further up the property ladder was that people demonstrated limited geographical horizons. Their attachments were often to very specific localities, in terms of both the places themselves and the family and friends.

Built Products – New versus Old

There was a very strong preference within the groups for older properties. This was partly due to the inherent positives of older housing, but also the perceived negatives of new.

It should be noted that within the groups we had a mixture of people who had lived in or were currently living in older and newer houses.

We also had some people with “expert” knowledge, including architects, builders, restorers, landlords, conveyancers. Though these latter respondents had more in-depth knowledge, they did not have different views to the other people.

Older houses were typically seen as having:

- Character
- Traditional features
- Bigger rooms
- Solid walls

New housing was seen as having:

- Poor build quality in general
- Thin walls
- Bad sound insulation
- Small rooms
- Low ceilings
- Inadequate external space: too close together, small gardens, low levels of privacy.

As one person put it:

“There is something wrong with modern houses in that there are no sound regulations. And to be able to hear a neighbour go to the toilet and to have sex or whatever, I just think they are going to be tomorrow’s slums.” (19)

A general problem adding to the negative perceptions around new housing was that it was seen as being erected very quickly. The assumption made was that if it was built that quickly, it must be poor quality.

On the positive side, new houses could mean less maintenance (in the short term at least) and less work to undertake after or before moving in.

It should be noted that not all old housing was regarded favourably. It was thought that some of the old houses suffered from thin walls, damp and general deterioration.

.

Attitudes Towards Housing Built As Part Of Regeneration

Knowledge of new housing specifically linked to regeneration was patchy.

Some people expressed the view that they were glad to see the efforts being made to regenerate the area. The fact that disused industrial sites were being given new uses helped to make the area look more attractive.

However, there was also criticism based on the “in-fill” nature of the developments; the developments were seen as unconnected and piecemeal.

In general, though, what people knew, or thought they knew, confirmed their general prejudices against new housing.

This housing was believed to have all of the problems of new housing noted above. To these were added specific problems:

- They were seen as expensive, especially in comparison to the price of the (highly regarded) older properties.
- “Same-iness”: insufficient individualization of housing, and thus a sense of uniformity.
- The new housing was typically believed to be on brown-field sites in unattractive areas. That is, areas that many would not wish to live in, surrounded by for example the remains of historic industry or by modern warehouses or retail parks.
- There was believed to be a preponderance of apartments and town houses, neither of which held appeal for the respondents. Apartments were too small as well as being poor value for money. Town houses were referred to negatively as “upside down houses” and were seen as involving excessive running up and down stairs.
- There were indications that respondents did not believe the new housing was intended for local working people or families.
- Rather, it was believed that the properties were occupied by either people from outside who commuted to work elsewhere, and had moved in because the housing was cheaper than in e.g. Manchester, or were owned by landlords who had let them out to drug users or people on DHS benefits.

On the positive side, some of the regeneration housing did capture the imagination: this was essentially the work that had been done by the canal-side. This was seen as building on the heritage of the area.

Overall, though, perceptions of the regeneration process in so far as it was focused on housing tended to be negative.

Features Desired

We explored in detail what features the respondents would like in any future new homes they lived in. We explored this issue both

spontaneously (their own ideas) and on a prompted basis (providing lists of possible features).

The over-whelming finding was that traditional values dominated. That is, the sort of features that the groups wanted tended to be based on the old virtues of well built houses. There was however also some interest in innovative features.

Spontaneously, the features most desired were:

- En-suite bathrooms
- Up-stairs bathrooms if only one (of especial relevance to some inner Stoke respondents who had had downstairs bathrooms)
- Downstairs toilets
- Quality kitchens
- Big rooms
- Solid walls
- Parking or garage space
- Adequate storage areas
- Gardens
- Privacy – which was based on distance from neighbours, not being too close.

On a prompted basis, we tested levels of interest in some specific features.

The highest levels of interest were shown in:

- Green – solar panels/ insulation; heat pump for Central heating/hot water. It was of note that whilst reduced energy bills were probably the main reason for interest in both panels and pumps, it was also evident that many respondents (across ages and social classes) wished to contribute to the environmental agenda.
- En suite bathroom to main bedroom, with power shower (the idea of having a private bathroom away from children or guests lay at the heart of this interest).
- Luxury kitchen with high quality white goods

There was also some interest in:

- Gas fireplace (reflecting again the desire for traditional values, in this case that of the living room having a focal point).
- Decking patio in garden
- Conservatory
- Dual flush toilets

A minority were interested in:

- House internet ready (WiFi)
- Fully fitted “home office”

There was little or no real interest shown in:

- 42” plasma TV with “Home Cinema” surround sound
- “Walk in” American style fridges
- Jacuzzi

The last three items especially but also to some extent the preceding two items illustrate the fact that respondents differentiated between structurally valuable, major additions to the home, and elements that they could add subsequently themselves. There almost seemed to be a moral dimension to this: an item such as a plasma television however desirable was also somehow more frivolous, less essential, more discretionary and so should be up to the householder to buy should they so wish rather than it being tied up in home buying. A further dimension is that more choice was desired in relation to these kinds of items than they would expect to be provided; they would like to choose the makes and models themselves.

The features they were most keen on were firstly the basic or core elements that make a good house or home (such as the parking space, solid walls, bathroom provision, and secondly items that could fundamentally make a difference such as en-suite bathrooms. In many cases they were also the things that would be difficult or impossible to develop later, such as adequate parking or heat pumps. Items such as decking or walk in fridges could easily be bought later.

Hierarchy of Needs/Wants

Based on our analysis of what people wanted in their homes, and the views they expressed about areas and neighbourhoods, we can look at different types of needs on a hierarchical basis:

Type Of Needs	Examples/Issues	Characteristics
Area	Nature of area: nice or rough? Scenic or not? What are the neighbours like? What are the facilities like? What are the schools like?	Need to get right at beginning.
Core Needs	Solid construction Parking Gardens Space between houses Upstairs bathroom Downstairs toilet Big rooms	Cannot be rectified later. Tended to be universally appealing
Desirable	En-suite bathroom Solar panels or other energy efficiency Conservatory	Best included at the start as difficult to add. Varying levels of appeal according to taste/needs
Personal Choice	Plasma TV Walk in fridge	Can add or buy later Opportunity to express individual taste

Within this hierarchy, finding the right area and addressing core needs were by far the most important factors. It should be noted that area and core needs could sometimes be traded off against each other – for example, younger people getting onto the property ladder, or recent movers needing extra space/rooms for children on some occasions put core needs before area, and so moved to areas of Stoke that in other respects they might not have chosen. We found other people being prepared to accept a smaller home to stay in Newcastle for example.

Thus, on a hierarchical basis, either area or core needs could come at the top.

However, the factors we have termed desirable and personal choice always appeared to come lower down in importance than area or core needs.

It can be observed that many of the criticisms and reservations people showed towards the new regeneration property were that it tended not to meet expectations in terms of area and core needs. Added to this, there was the further factor that they were generally regarded as too expensive for what they were.

Assisted Purchase Products

Within the groups we explored awareness, understanding and interest in assisted purchase products.

Awareness of shared ownership appeared to be reasonably well established in the groups. Although this is not a piece of quantified research, we would estimate that between a third and half of the respondents had to some extent heard of this type of product.

In some case this awareness was linked to knowing family members or friends who had taken up the products.

Perhaps disappointingly given the potential targeting of this kind of product, awareness levels appeared to be lowest among the youngest people we researched, especially the under-25s.

Perhaps equally revealingly, older people including parents of young adults, seemed to show most awareness. Although again we cannot quantify this, based on the younger groups, there did seem to be a high proportion living at home, in some cases having returned from universities. Parents (and grandparents) appear to have been taking a keen interest in how to set their offspring onto the property ladder.

It was interesting to note that shared ownership was sometimes called 50/50. Even when we provided explanations mentioning potential 25/75 or 75/25 shared levels, it seemed to be 50/50 that stuck in respondents' minds.

Other products and descriptions have not caught on. Thus, the expression Home Buy is not known, even though several respondents described locally based schemes that seemed to show resemblances to Home Buy.

There were also low levels of awareness among respondents on the local authority/housing association waiting lists for rented housing. In some cases, there was real interest shown when the products were explained. Indeed, we found two tenants in Social Housing who almost certainly could – and probably would have – bought on a shared ownership or similar basis if they had been properly advised prior to being offered a Council or Housing Association tenancy.

Reactions To Shared Ownership and Home Buy/Equity Loans

We gave respondents descriptions of the two products to read in the groups.

Reactions to the products very much depended on personal circumstances, deep-seated attitudes, and also levels of understanding.

People who already owned and were satisfied in general with

their own homes showed little personal interest in either product.

There were also some feelings that essentially the products, especially Shared Ownership, were encouraging people to buy properties beyond their means, and that this was wrong.

“You should not be greedy. You should look before you walk. Yes, you should just buy what you can afford” (8)

They could however see a value for younger people trying to start on the road to home ownership.

Among the groups who might potentially gain most from assisted purchase (younger, recent graduates, in rented accommodation or on the local authority or housing association waiting list), there was most interest in Home Buy/Equity Loans.

This was because this product was felt to be emotionally and practically nearer to full ownership:

- Purchaser had full title,
- The property was not shared,
- Typically owned/ mortgaged for more than in shared ownership. Three quarters feels more like ownership than 50/50.

There was also a strong dislike for the idea of paying rent as well as mortgage in the shared ownership product. The idea of a five year interest free element was particularly appealing especially for those who felt their circumstances would improve during those five years. They felt that they might be able to save during those five years so as to pay off or at least buy through mortgage the remaining quarter when the interest-free period finished. Some also noted that they could sell before the five years were up and thus avoid paying anything towards the equity loan element.

Two problems that we encountered in the groups were that quite simply some people either could not understand the products while others spent a lot of efforts looking for the expected catch. Our experience was that participants found it noticeably harder to grasp these concepts than other groups we have worked with elsewhere (using the same product descriptions and stimulus material).

Across the groups, we encountered respondents who had been through the difficulties of marital or other relationship breakdown. A problem for them had been that in some cases they were forced to leave and sell their previously jointly owned properties. They had then either had to trade down the property ladder, move to other areas, or move to rented accommodation.

Amongst these respondents there was a high level of interest in the assisted purchase products; they felt that availability of these products could have made it more practical for them to have remained in the kind of homes they would have preferred.

Shared Ownership for the Elderly

We examined the idea of retirement villages and linked this to Shared Ownership For The Elderly.

Attitudes were perhaps inevitably divided on the topic of retirement villages.

Those who were best informed about a local example at Bradeley tended to speak very highly of the idea. They knew of the high standards there, and the fact that people enjoyed independent lives with support needed as required, and that a strong social life existed for those who wanted to take part.

Other people feared the idea of being almost captives, and having to take part in organized activities.

For those who appreciated the positive worth of the concept, it was seen as offering security, support, and freedom with independence.

In terms of reactions to the specific shared ownership product, essentially reactions were similar to those for shared ownership in general: good for those who needed it, but if at all possible they would prefer full ownership. Lots of specific questions were also raised to do with the status of other family members – could they live there and would they be allowed to live following loss of parents? Would they be allowed the shared ownership arrangement?

In summary, we would say that despite fears from some about the potential “Butlinisation” of their later years, many people, and not just the older respondents, could see real value in retirement villages and to some extent in the shared ownership for the elderly product, should they need this to afford their retirement home.

3.2 Findings From Specific Groups

16-24s – Economically Active

Within the groups conducted with younger people, we found a high proportion living at home. Many had left home at some point and then returned to their families afterwards. We did also however interview some who had left home.

There was widespread interest in home ownership. The younger people saw exactly the same benefits to owning as did the other ages and groups we researched. Thus, it was certainly something they aspired to.

“It’s having something to show for your money at the end. Renting is paying a certain sum of money to someone else. If you are buying it, it’s yours. And if you are renting, you have to get permission to get something done on the house” (2)

“When you rent you are not getting anything back for your money. You are paying someone else’s mortgage” (30)

However, for most it was not currently seen as affordable. This was because although they knew that house prices were relatively cheap within the area, their own incomes were generally low, and they found it hard to see how they could pay the amounts needed, or to gather deposits easily.

“I have worked out the maximum mortgage I can get is £50,000 and what can you get for that?” (2)

There was another factor which influenced this, which was the overall sense of insecurity within the area, which clearly affected the young – they felt that local jobs were neither well paid nor particularly secure. This meant that they were reluctant to stretch themselves.

At this stage in their lives, there was also a perceived need to have money to spend on other concerns such as going out, socializing, running cars, shopping and holidays. Thus, there was a reluctance to commit to home ownership if it impacted on these other activities.

*“I’ve never saved anything. I just spend my money on my car”
(2)*

A factor that also held back entry into home ownership was the perception that it was only generally affordable for those in couples. For single people, it was harder.

“If you are single, it’s very difficult. You virtually have no chance of buying one on your own” (3)

The groups had not heard of either Shared Ownership of Homebuy

When the assisted purchase products were explained, there was definite interest.

As with the sample overall, there was much more enthusiasm for Homebuy. This was preferred by all except those on the lowest incomes who felt that they could not afford a 75% mortgage.

“It gives you a five year leeway to actually pay it off and make it your own house...and it’s better because it’s in your name and you are not paying rent” (3)

Shared ownership was not as popular, with the key reasons being the lack of a sense of the property being “theirs”, and the fact that they would have to pay rent as well as mortgage.

“You are paying their mortgage off and you are going to increase the value of the house with no help from them, and then they are going to benefit when you sell the house”

“It’s a bit of a rip-off” (3)

The view that the area was not in general rich in opportunities for developing careers meant that some of those with potentially higher earning prospects felt that they would probably have to move further afield to achieve their ambitions. This meant that they were reluctant to buy properties within the area.

It is also worth noting that in terms of the type of homes the young aspired to, there was very little difference between themselves and their older peers. They did not aspire for example to luxury apartments. Rather, they seemed to hold solidly traditional values. Within this context, they were also clearly considering the possibility of having families at some point in the future.

“I would like a semi-detached with a garden, nice schools, and parks ultimately.”

“I prefer a semi too because you would have a garden and you could have a Barbie in the back. It’s more of a home really.” (2)

“You wouldn’t want an apartment if you have got a family. The only reason you would buy one is if you were really well off and you were going to rent it out”

“I would not want a flat. It would be like living in a hotel, going upstairs to get to your house and having no garden.” (3)

“Apartments are nice, but they are not realistic for your future for what they cost” (3)

“As long as you have got good neighbours” (3)

25-44s – Economically Active Homeowners

Within this age range, ties of family, friendship and community were key factors in staying in the area. Another key factor was the fact that housing within the area was still relatively cheap.

Whilst discussing house moves, it was clear that expanding families meant that they needed more space, and more rooms. Based on this, in some cases their core need for more bedrooms for example had over-ridden their desire to live in specific areas.

“The best thing about my house is it’s a semi in a quiet nice, neighbourhood and it’s safe for the kids” (6)

“I moved to Clayton Village because I was pregnant and needed more space” (5)

“I bought my house where it was because it was £40,000 cheaper than the Newcastle area.” (10)

The presence of children at schools had the effect of restricting the ability to move. In some cases, being close to elderly or infirm parents also restricted the ability to move.

We found within this age range, that an “adverse event” such as separation or divorce was a significant predictor for living in inner core areas.

A major aspiration of this age group was to move to more rural locations. This was especially true of the higher earners.

“I would like to move to somewhere more rural, out to the more rural side of Staffordshire” (5)

“I am planning to wait until my son goes to university and then downsize to somewhere more rural” (5)

There was some awareness of assisted purchase products. Whilst in general they did not feel that these products were aimed at themselves, they could see value for the young. Also, those who had been through relationship breakdowns could see potential value for people in their situations. As with the other groups, Homebuy tended to be preferred to Shared Ownership.

“I looked at that but you had to pay rent as well as mortgage so it’s not as cheap as you think” (10)

Another feature of this age range was that although movement could be restricted by children or parents, there was active consideration of the potential next housing moves, especially higher earners.

45-64s – Economically Active Homeowners

The people within this age range had generally arrived at a form of housing equilibrium. That is, they had generally made the kind of house moves that meant they were generally very settled in their homes and areas. In many cases, they seemed to have lived in their homes for long periods of time.

Based on this, they did not aspire to move to new homes.

“I like just about everything in my castle” (8)

“I live in a four bed-roomed detached house on a corner plot with nice views. I love the house and can’t fault it.” (8)

“I wouldn’t move. It’s a brilliant house. It’s got great views”. (8)

After discussion however, we found that if they had to move or if they acquired windfalls of some sort, then there was some interest in three possibilities.

They showed the same attitudes towards the value of home ownership as the rest of the sample.

“Our age group would buy because you can build equity into the property. The money is going to do something for your future” (15)

The first was bungalows which were attractive to some as they acknowledged that in time they would find things like steps or large gardens troublesome.

The second was to consider either downsizing or upsizing according to how they felt about having the extended family visit for short or longer periods. Stopping adult children and their families moving in was a serious consideration for some, whereas by contrast others preferred the idea of larger properties so that adult children or grandchildren could stay or return. Indeed, the influence of adult children and their needs still influenced possibilities for this age group.

“I’d like to move to a three or four bedroom detached with a garden or a garage but my pregnant daughter wants her mum close by so things are on hold for a bit” (7)

The third was the possibility of moving abroad or to the coast, either at retirement age or before. We found that some people had already taken steps to this end, either seriously exploring the possibilities or actually buying ready for eventual transition.

“We have got a bungalow in Spain now although I am not sure whether we will be living in Spain or England in ten years time.” (8)

“I’d like to leave now as we are a country of can’t do’s, can’t do this, can’t do that” (8)

“If you are going to be poor do it in the sunshine” (7)

However, other people were becoming aware that as they got older, and perhaps health began to deteriorate, they would benefit from having facilities nearby. Thus, within this age there was less interest in the rural ideal than among some of the others.

“I have always had this idea about living in a country cottage and gardening but now as I get older I need the facilities and they are not as good in the countryside” (8)

Indeed, one person had made the move into the countryside, only to find that he had preferred it in the city.

“We went to a detached house in the country but we moved from there because although it was nice it was not near any facilities. If you fancied fish and chips on a whim it was ten mile round trip” (15)

65+ Homeowners

In general, we found that the 65+ age range were very settled in their homes and areas. The urge to move to improve had dissipated.

“I have been in my semi for twenty six years. I like it because it’s on the edge of the country but only five minutes from the town centre. Everyone knows everyone and there were good schools” (4)

“When you reach our age you don’t want bricks and mortar you want to enjoy yourself. Material things are not that important, and it’s a big upheaval. If you don’t have to move you don’t want to” (9)

“I’d like to move near the sea perhaps. That would be nice. But it would be starting all over again. And you have got a circle of friends. It’s not so easy to start again when you are old” (1)

The sense was that if they had not moved on retirement then would only move when had to due to changing personal circumstances and needs.

“As I am getting older, I need to be near all the amenities” (4)

Most of our respondents had benefited from long term property ownership, with most entering the market thirty years ago or even longer when houses were cheap.

Even people who would now be regarded as low earners had been able to enter the market and then been able to trade up. Some of these people had started on a Right To Buy basis.

The idea of retirement villages (on an ownership basis) appealed to some of the respondents. However, there were reservations about the size of individual properties and the general sense of feeling trapped.

“I would move if I were on my own and I needed company and also if I needed help” (1)

“I wouldn’t want one of those care home ones. It would be like a mini-prison. I would be on the escape committee.” (1)

“There are some very attractive retirement homes at £250,000 plus and they have the same sort of ethos but without the bingo” (4)

Despite personal testimonies as to the worth of retirement villages such as Bradeley, not everyone could be persuaded of their merits.

“I have visited some people there and they are very happy”

“Sounds like a jail” (4)

“I visited my friend and she has her own room and carpets and furniture. She just shares a room to eat”

“Sounds a bit like a ghetto. I prefer my own independence” (9)

“I think it depends on your circumstances. It’s better for some than sitting on your own everyday” (9)

Bungalows also held appeal. However, it was known that they could be expensive and were relatively rare forms of housing.

“As long as I can still go upstairs I’d like to stay until I die, but if I couldn’t I’d like to go into a little bungalow.” (1)

“I am very happy where I am. Perhaps I’d buy a bungalow later. But they are so expensive. And where I am the neighbours are very nice” (1)

As with the 45-64s, there was interest in both downsizing and upsizing related to considerations of adults and grandchildren.

There were positive reactions to SHOE (shared ownership for the elderly). It was felt that if this could help them buy bungalows, properties in retirement villages, or/and free some equity (for some, to spend on a Spanish villa, or similar) then it would be potentially valuable to them.

This age group was concerned with personal security, and held strong views about particular areas of Stoke that felt less safe than others. This factor also helped reinforce interest in products such as the retirement villages or if they felt safe in their current homes to stay in those areas. Based on this, it would be important to think about precisely where potential retirement villages might be situated. There would be extreme reluctance to move to areas considered unsafe.

Commuters – Non Local High Earners

Within the two groups conducted with non local high earning commuters, that is people who worked in the Stoke/Newcastle area but lived further afield, we discussed the same kind of issues as with the other group but also had one additional key issue to explore which was whether or in what circumstances they would consider moving to live in the area.

The major finding from this discussion was that a large majority would not consider moving into the area to live, even if this meant having to change jobs

*“I campaigned to move my job rather than have to move house”
(17)*

There were positive and negative factors influencing this point of view.

The positive factor was essentially that they were happy in their own areas – places such as rural Staffordshire and Cheshire.

“I was born in Stoke and moved out two and a half years ago. I now live in Knutsford on a farm. There’s nothing I don’t like about the area. There is no litter, no graffiti. It definitely

contrasts with where I was brought up and I definitely wouldn't come back." (15)

The negative factor was their perception of Stoke relative to their own areas. It was seen as an uninviting place, characterized by run-down areas, crime and lack of aspirations. Quite simply, it was not for them.

"For shopping I go to Leek not Hanley. It just disgusts me." (17)

"In areas of Stoke there is vandalism and derelict buildings. It gives a bad impression. I drove through Longton and I know the area well, but if I hadn't I'd have put my foot down. It looks like a bad area, there are lots of empty buildings" (15)

These perceptions were not based on ignorance so much as familiarity; in some cases they worked or had lived in derived parts of the area and in effect wished to put this behind them when they went home.

"For ten months we rented in Burslem and I would never buy a house there. It was horrible. We had lots of hassle from the kids nearby. Lots of verbal abuse. It was terrible." (15)

We did however interview some people who had actively considered moving closer to work or family (it was interesting to note that some of our respondents were originally from and still had family or friends in the area).

Within this minority who had considered moving, the view was that the new homes were expensive, too close to each other, in unappealing areas without regenerating on the basis of heritage.

"We did look for a house in Stoke and saw one of the new houses in Norton Heights, but it was so close you could touch your neighbour" (15)

"My friends have a new one and the walls are so thin. It's one of the ones by the Morrison's supermarket. They are very close-knit. They look beautiful inside but they cost an absolute fortune and they are clonked in the middle of a roundabout" (15)

“I do travel to Hanley and they have built loads of new houses, and I thought fancy sitting there and watching people go into Bensons for Beds. They just back straight onto a warehouse wall. If they were doing something on the lock by the canal I might think about it. Or if I were older I might want to move to a town centre, but not to Stoke” (17)

“It seems to me in Stoke they knock down the warehouses and build again whereas in Manchester and Newcastle (On Tyne) they have regenerated their warehouses”. (17)

In terms of the assisted purchase products, there was again a positive reaction to Homebuy, but less so to Shared Ownership. It was revealing to note that some of the most affluent members of these groups could imagine utilizing Homebuy to benefit from a five years interest free loan in order to develop their property portfolio. In a way, this reveals the lack of aspiration or imagination shown by the other groups we conducted, who all showed a much more cautious approach.

“It sounds like a really attractive scheme. It gives you a chance to get a chance to get an interest free loan. You have got quite a few choices there. It sounds quite flexible”. (15)

“If the area has high cost housing, you could sell the property, take this, and use it as an equity loan to put down somewhere else. Although that’s probably not what it was designed for” (15)

Although we did not find direct evidence for this (that is, we did not interview anyone who fitted this description) the view in some of the other groups was that in fact some high earning commuters were moving into the area, particularly into the outer or more rural parts. The belief was that better off families from Manchester, Cheshire etc who work in places like Macclesfield were buying homes to commute out of Stoke.

Resident High Earners

In our groups of locally based high earners, the biggest reason for staying in the Stoke area, the factor that helps retain them, is the desire to be among family, friends and the area in which they grew up.

“I moved back because my mum was ill” (19)

“I like the family close and I am convenient for the train” (19)

This group was particularly critical of the new regeneration housing.

“The apartments in Newcastle are hideous” (19)

“Some in Hanley South and by the canal are the most awful design ever” (19)

“The flats and apartments – my impression is that half of them are empty, but the idiots are still building them. They are cramming them in as many as they can” (19)

“They are building the kind of houses they want us to live in. they have no parking but more pedestrian walkways.” (19)

“As an architect you can push your ideas but in the end it’s what the developer wants. If he wants that many houses we have to fit them on. They work to the minimum requirements.” (19)

“They are selling but not being inhabited” (19)

“Why would I want to live in an apartment when I can buy a two bedroom housed for half the price?” (19)

In terms of potential next housing moves, there was some interest in the idea of an amenity rich “featured village” which might be based on a safe environment, and with a focus provided by a golf course, or a credible village green location (with safe play for children)

“I like the idea of that” (19)

“I think people would like those but you would have to have things to do as a family.” (19)

Some of the younger high earners were not yet on the property ladder. For these people, Homebuy was an attractive proposition, as it would allow them to buy a better level of property than they could otherwise afford.

“Good idea. Makes it a lot more accessible for people to get on the property ladder with the wages in Stoke. In five years my wages will have gone up to perhaps take on more mortgage and buy the twenty five percent back” (19)

Social Housing Tenants

Participants who were living in social housing displayed divided views on the benefits of renting and buying.

The benefits of renting were seen as:

- It was safer if you lost your job or were in insecure employment
- The Council was as doing a good job of improving estates (in some areas at least)
- Similarly, in some areas it was seen as addressing anti-social behaviour.
- Repair services were positively viewed (again, in some areas)

“I’ve done both. We only had a low mortgage. But this time when we had a problem with the water pipe and I just rang the Council they were there. My husband said, isn’t it lovely being a council tenant?” (16)

- Some had also had bad experiences of home ownership – either being unable to meet the financial demands or finding themselves in bad areas and unable to sell.

“My step daughter recently bought but then two months later he was laid off and now they are struggling, with interest rates going up, and that’s when the rows start” (16)

“So many places are closing in Stoke. Jobs aren’t safe.” (16)

On a financial basis alone, renting could prove better value, it was felt:

“They say it’s only ten or twenty pounds more than your rent but then you have to add on your insurances and your repairs.” (16)

The benefits identified for home ownership by those in favour of it were to some extent specific to their situation as tenants of social housing. That is, they expected to be able to take advantage of the “Right to Buy” or “Right to Acquire”

In part this was because RTB/RTA values were seen to be well below open market resale value and they would also receive the RTB/RTA discount.

There was less interest in buying outside of their own estates for example any of the new regeneration or “infill” housing. To test this we “offered” them the prospect of taking their full £26,000 RTB discount to help buy a new property. The response was very negative, and this was clearly an inadequate incentive compared to the opportunity to buy their existing home with a discount.

“I would stay where I am. Better the devil you know” (16)

“They are meant to be new houses and they look like the chalets at Butlins (16)

“Who would want to walk up three stories to go to bed?” (16)

“It’s £150,000 for a rabbit hutch” (16)

There was some interest in assisted purchase products. It was interesting to note that two of the eight members of this group could probably have purchased prior to becoming tenants if they had been

given support and advice about Shared Ownership or Homebuy. In essence, this group felt it would be useful to be informed about the products in case they could be of value.

“It’s a nice thought that there are different things out there that would suit your pocket” (16)

Within this group, there was a high level of positive interest in measures designed to make houses “greener” – thermal panels, insulation, and heat pumps. This was partly due to reduced energy bills, but also a definite desire to help with the environmental agenda.

“Saving energy. And it’s nice to do your bit for the environment” (16)

Private Tenants

In terms of why people were renting, the major reasons were:

- ABC1s – young and starting out on road to ownership
- C2Ds – unable to afford ownership, in their view
- Separated/divorced: Relationship breakdown and loss of joint ownership

Among private tenants, we found that if circumstances allowed them to do so, the majority would prefer to buy rather than rent.

They showed the same general attitudes towards the benefits of buying versus renting (seeing ownership as the better option in terms of building an asset over time) but were able to add an extra dimension which was knowledge of the variability in standards of private landlords.

Attitudes towards the assisted purchase products tended to be favourable. Homebuy was most popular, but Shared Ownership was regarded as a useful product too especially if they could not take out the 75% mortgage requirement of Homebuy. The generous nature of Homebuy actually made some people somewhat suspicious and to look for the catch:

“I think it must be more technical than this. It seems too good to be true. You’d be mad not to take a five year interest free loan.” (13)

However, despite what we might term theoretical leanings towards home ownership, with or without assisted purchase products, the sense we had was that most would hold back from entering the market because of relatively low aspirations, low wages and insecurity about jobs.

“You can’t guarantee in three years time you will be earning more. I would rather stay with something I can afford.” (12)

“I think you could get carried away with this and buy something you couldn’t afford” (12)

“I am twenty four. I earn a reasonable wage. And I don’t think can take on a mortgage” (13)

Some respondents had in fact looked into assisted purchase products whilst searching for houses. Their impressions were not entirely favourable.

“I looked at them but they seemed quite good. But when you look into it they are not that good. And they seem to be only on these new flats and I’d prefer a house” (13)

“I tried to buy a £120,000 apartment. It was a gorgeous property but in twenty years time it was only half your house” (13)

These groups also revealed more negative attitudes towards the Stoke area and Stoke people than we found in other groups. It might be that because of their nature as private tenants, they were closer to some of the more troubled parts of the area and this had affected their views.

“I find the Potteries bleak and dirty and see litter everywhere” (13)

Indeed, among the ABC1s, there was a strong desire shown by many to leave the country. Potential destinations included Italy, Spain, Canada and Florida.

Although a minority were on waiting lists for social housing, the majority were not. The reasons given were that they would not be eligible or not gain enough points, and that they believed they would be put with drug pushers and be living amongst anti-social behaviour.

Some respondents had looked at Shared Ownership, but considered the “full” sales prices to be above market value and thus saw this as something of a con.

Social Housing Applicant List

Within the group we conducted with people on the social housing applicant lists, a majority would prefer to buy a property if they could afford to do so and circumstances allowed.

Their ambitions in housing terms were similar to those of most existing homeowners:

“I wish I could afford to buy one. I would not move out of Small Thorn. To me it’s got everything I need.” (18)

“I’d just like a decent house in more or less the same area with a decent garden and bigger sized rooms” (18)

The assisted purchase products were of particular interest to these respondents. Given that they had positive attitudes towards the idea of home ownership and in many cases felt that their stay on the social housing waiting lists was likely to be long and perhaps ultimately fruitless. It was particularly relevant.

“I have been on the list for about three years but I won’t get any points unless I am homeless and there’s nothing wrong with the house I am in except the area is horrible, there’s drugs and cars riding round the estate and I have burgled three times.” (18)

This led to a certain degree of indignation that they had not been made aware of such products when they first registered with the local authorities or housing associations.

Of the two main products examined, Homebuy was preferred. If this was not available or not suitable (due to the 75% mortgage element) then Shared Ownership would also be of interest.

It was revealing that when asked how they would react if an offer of tenancy arrived at the same time as they had agreed an “assisted purchase” most would chose to buy, rather than rent.

There was however also interest in renting and then waiting the opportunity to use Right To Buy.

We also found however that job insecurity was a factor in preferring rent. When we mentioned the idea of “trusted” unemployment insurance, this was favourably received and helped to assuage some of the fears.

Recent Graduates

Within this group, the major concern was that although they felt attached to the Stoke area, the lack of suitable career opportunities meant that there was a high expectation that they would have to move away from the area.

Among those who had gone away to university, people told us that they had not anticipated returning home, or not wanted to. However, the ties of family, friends and familiarity had drawn them back.

Other graduates had stayed at home and attended one of the local universities.

Despite their reservations about the area, they clearly had strong affection for it. Therefore, going away (in some cases for the second time) to follow their careers, would represent a major and to some extent unwanted move.

“I’d stay in the area but perhaps move a bit further into the country into a bigger house.” (14)

“I’ve had lots of friends who’ve gone to London and then come back here because it’s a more comfortable standard of living here.”(14)

When we examined attitudes towards the assisted purchase products, Homebuy was preferred to shared ownership.

“Is there a catch in this somewhere because this sounds really good to me” (14)

“I think it would be really good for someone who’s got a job and knows their money is going up.” (14)

We also found indications that they might respond positively to “graduate incentive packages” – for example. £5,000 golden handshakes towards their first properties (conditional on them living there at least 3 years).

The sense was that if they could stay in the area, if that is they had some choice in the matter, then these kind of products and offers would help persuade them to stay and help them settle in. However, if they could not find suitable career prospects locally, then these incentives would not be able to help.

To look at this differently, we did not find a major barrier to living, staying or buying in the Stoke area as such (in the way that we did with commuters for instance) but rather a disincentive caused by a paucity of meaningful career opportunities which meant that they felt they would probably have to move away.

Recent movers

Recent movers understandably reflected the general pro-ownership orientation, although some were able to add a wry perspective:

“As a society we have been forced into the idea of having to get onto the property ladder. It’s just the way things are.” (20)

In discussing the recent moves people had made, we found that most people made:

- Mainly shorter moves
- Mainly for betterment (numbers of rooms, better schools, nicer areas)
- Were prepared to trade price, area and property size

When the assisted purchase products were introduced, there was a strong preference for owning all of their own homes. However, there was some preference for Homebuy to Shared Ownership.

However, for those who had moved due to adverse circumstances such as divorce could see retrospective benefit in Shared ownership.

“If there was a property that I really, really liked and it was just that little bit out of my budget and I thought I would get a little help, I’d go for it” (21)

It was revealing to note that in these two groups of recent movers almost all had moved into older rather than new houses. This was due to preference, as they held low opinions of the quality of newer properties

“Like Lego land” (20)

They were particularly negative about the lack of space internally and externally, high prices, poor sound insulation etc

“They are like boxes. Even the newer four bedroom houses are still like boxes” (20)

“They have knocked down an old mill and they have stuck as many one and two bedroom houses as possible on this plot of land” (20)

These groups were less positively disposed towards green issues than some of the other groups, but when explained, they liked heat pump/insulation package as a way of saving money on bills.

It was interesting to note that although they had recently moved within the area, there was also a high degree of interest in the possibility of moving further out into the country or even abroad for many

“I’d like to sell up and move abroad. But not until the children have grown up. I’d move for the crime, the healthcare, the weather and the relaxation. It’s too stressful in this country.” (21)

European Immigrants

This group consisted of economic migrants from Eastern Europe, including Poland, Czech Republic, and Slovakia.

They tended to be very positive about the UK, seeing it as a place that offered them opportunities not available at home and also as having a stable, supportive democratic system.

“Compared with my country, you can live very well here on a minimum wage. You can have a nice place, a car and still go on holiday. That’s the UK” (23)

They were also positive in the main about Stoke.

“Bit ugly, but full of opportunities”

They had come to the Stoke area for work either from friends or family already here, or because they had found out that about

relevant opportunities such as new warehouses or business parks at home.

Although it would be fair to say that plans in general appeared to be fluid, with some still finding out about the area and the country, the general sense was that some planned to remain in the UK for a long period or perhaps indefinitely, learning the language and putting down roots. Others thought, that they would like to learn the language, save some money, and then return home.

Job aspirations differed according to personal leanings. Some respondents were content to have found good pay and regular work as unskilled workers. Others aspired to take qualifications, gain experience, and ultimately get better jobs.

It was recounted that accommodation was hard to find when they first arrive, but once orientated and in work they seemed very able to find rented accommodation suitable to their needs. All rented in the private sector – they were not able or had not tried to access Council or Housing Association properties.

Several respondents aspired to home purchase if they stayed in this country. They demonstrated reasonable knowledge of local property market.

“We would definitely like to buy, but it’s a big decision, a big life decision. It’s twenty five years of our life.” (23)

Unlike any other groups conducted, this group showed a preference for new build rather than older homes. Despite this however, they were still critical of specific examples of local new build offering that they had seen. They regarded them as very small, very expensive compared to older properties.

“There are lots of new flats by me but I prefer a house with a garden and flowers” (23)

In terms of specific features they wanted in houses, their views were largely similar to the rest of the sample. Key factors were price, location, size, plus extra features such as gardens

We discussed shared ownership with the group. Understandably, this took some time for them to understand given the language and conceptual issues, but once they understood it they seemed to be positive. Some were able to calculate that they could buy half a £100K property for what they currently were paying as rent.

Most felt that there was little prejudice against them as a result of their foreign origins, but one lady claim to have experience some prejudice or racism, including treatment of children at school. The general sense we had though was that it was not extensive and by and large they were able to ignore it and get on with their lives.

BME

This group was consisted of Asians. Both sexes were represented. Most were Muslims but we also had one Hindu. There was a range of ages and economic status. In housing terms, most were owner occupiers, but there was also some private and local authority tenants.

This group was more positive attitude to Stoke than many other groups. For example, they saw the city as clean compared to other places out of Stoke they knew. They were the only group to note this. Overall in fact they seemed to have strong ties of affection towards the Stoke area, liking the friendliness and cohesion within their own communities at least.

However, they believed that Stoke overall was not a great place to build a career. Within this, for the Asian orientated businesses it was said that times were very difficult.

“If you want to retire here it’s good. If you want to live here and have a career it’s bad” (22)

There was a strong preference for home ownership. However, some in the group had to rent due to personal circumstances such as marital breakdown.

Older homes were much preferred to new. Older homes were seen as more solid, feature rich, larger.

"I have viewed some and I don't like them. They are very small. You can't swing a cat. You could hear someone flushing the toilet downstairs. And they are over-priced." (22)

"The older houses have got character. You get that feeling it's solid. The new ones are built in a day. The older ones are constructed" (22)

When presented with a list of potential features for future homes, on the idea of having two living rooms was especially popular as this could facilitate the traditional separation of sexes (when relatives or friends visited).

They were also very positive on green themes, spontaneously mentioning items such as solar panels.

They also liked solid walls between rooms.

When assisted purchase products were explained, they were sympathetic to Shared Ownership/Homebuy. However, their clear preference would be to own all their home if they could. They would only use products if they had to.

"I don't like it. I think I'd like to keep the equity in my house. It's your nest egg" (22) Homebuy

The dynamic of integration versus segregation was discussed within the group. Not all of the respondents lived in areas with significant proportion of other Asians. Those living outside "Asian areas" had chosen to do so to live closer to non-Asian friends. They noted strong subtle pressure to move into more Asian areas. This consisted of both push and pull factors.

The "push" could come from problems such as children not being wished to be seen as "different" by (non-Asian) peers when going to the mosque, and feeling embarrassed being seen dressed in traditional Asian clothing.

The "pull" came from Asians living in areas with higher proportion of Asians who emphasized to their friends the benefits of shops stocking traditional Asian cooking ingredients not stocked in local shops, closeness to mosque, community facilities etc.

Education was also important. It was noted that some schools made the effort to be inclusive. For example, they educated the children about Eid or Chinese New Year and this was appreciated. Other schools were said not to make the effort, resulting in respondents (and their children) feeling isolated or alienated.

“Asian communities are always very segregated. But that can be nice as well. They are thinking of making the curry mile where I live and sometimes people like living together.” (22)

Despite the economic difficulties in the area, most people expected to remain in Stoke in the long term, though some aspired to move away on retirement (for example, back to India).

4. Summary and Conclusions

The research found a consistent pattern of perceptions of positive and negative aspects of the Stoke/Newcastle area.

Key positives were: the people, nearness to the country, proximity to other cities, motorway links, low cost housing, and the leisure, culture, shopping and nightlife scenes.

Key negatives were: employment and career prospects, poverty, health, schools, criminality, poor public transport, Council lacking vision, low aspirations and shopping.

The employment and career difficulties were mentioned by all groups but were of particular concern to the young and recent graduates, who saw it as a reason why they might have to leave the area.

It was felt that some improvements had taken place in the area: particular mention was made of the A500/D road, the Cultural Quarter and Trentham Gardens.

Whilst people supported the idea of regeneration, there was less enthusiasm for the specific work on housing undertaken. This was partly to do with the houses themselves, but also the piecemeal, unconnected nature of the developments, their locations on brown-field sites in run-down or industrial/retail areas, and the fact that they did not make use of local heritage

We identified a number of underlying themes and under-currents. These were:

A lack of local pride. Especially among the younger people

Local particularity was very strong – attachments to and distinctions between specific areas. This limited the considerations sets of where people would consider moving to.

Unease about the changing ethnic mix within the inner area.

Lure of the countryside – a common ambition is to move into or further into the countryside

Regard for home ownership was very strong among all groups. The principle attraction being the ability to build up an asset and the sense of being in control.

Belief in the value of ownership was evident among tenants – if circumstances allowed, they would prefer to own rather than rent. Rent had its advantages but overall was “dead money”.

Life-stage, the nature of roots in the area, and views about neighbours and neighbourhoods were key in determining housing needs and aspirations. That is, how old a person was, what their family responsibilities were, and how they connected or not to particular areas influenced whether they wished to move and where they might consider moving to.

Barriers to moving onto or up the property ladder were identified as insufficient money, job insecurity, other demands on finances, personal circumstances and commitments and limited geographical horizons.

In terms of built products there was a strong preference for older properties (solidity, character, more for the money). New housing, by contrast, had a poor reputation (poorly and quickly built, flimsy construction, poor sound insulation, expense).

Attitudes towards housing built as part of regeneration were affected by the general criticisms of new housing, but also by additional issues. These were perceptions of expensiveness, the wrong type of properties (apartments and town houses), and in unappealing areas.

The nature of areas was a key factor in housing choice: attractiveness, neighbours, facilities and schools.

Features most strongly wanted by people in any future houses tended to reflect traditional values.

Core needs were for solid construction, parking, gardens, space, upstairs bathrooms, downstairs toilets and big rooms.

Desirable features included en-suite bathrooms, energy efficiency measures and conservatories.

There was little or no interest in features they could add or buy themselves such as plasma TVs.

The core needs described above combined with attitudes towards areas to form the top of people's hierarchy of needs and wants.

Assisted purchase products were fairly well known, but disappointingly less so among the young.

Though people were sometimes sceptical of the schemes, and would prefer to wholly own properties, some were able to identify themselves or others as potential beneficiaries. These included the young, divorced and some tenants.

Equity Mortgage/Homebuy was generally preferred to Shared Ownership, for both financial (no need to pay rent and mortgage, five year interest free period) and emotional reasons (the sense of ownership).

There was also interest in Shared Ownership for the Elderly and related to this the idea of retirement villages.

In thinking of retirement or the future more generally we found a sizeable group of people considering leaving the UK.

In terms of relevant people from outside, among high earning commuters who worked in the area, we found strong barriers to moving to live in Stoke; perceptions or knowledge of run-down areas, crime and lack of aspirations meant it was "not for them". The new housing in the regeneration areas was found to be unappealing.

By contrast, Stoke and the area generally were more favourably regarded by BME and European migrants.

The European migrants were from Eastern Europe and saw Stoke as being as full of opportunities. If they were able to, it was clear that many would like to stay and ultimately own their own homes.

The Asians in the BME group tended to have more reservations about the local economy, both in general career terms and specifically how it was affecting Asian businesses, but apart from some who were thinking of retiring back to the sub-continent, most wished to stay in Stoke.