

Cross-Party Group on Wellbeing Economy

Friday 13th February 2025, 11:00-12:00, Zoom

Minute

Present

MSPs

Maggie Chapman MSP, Maurice Golden MSP

Invited guests

Angela Lamont, Anne Marte Bergeseng, Caitlin Murray, Claire Symonds, Claudia Albrecht, David Petrie, David Skene, Dr Beth Stratford, Emma Jackson, Gordon Branston, Jamie Barker, Jenny Coxon, Josie Saunders, Kate MacLean, Larke Adger, Lisa Hough-Stewart, Lorenzo Martinico, Louise Scott, Lyndsay Fraser Robertson, Megan McHaney, Mel Young, Michael Tornow, Michelle Gillies, Patrick Wiggins, Rahag Shimuli, Simon Smith, Stephen Kelly, Suzanne Crimin, Terry Travers

Non-MSP Group Members

Augustijn van Gaalen (SURF), Brian Connolly (WEAll Scotland), Ewan McLeod (Volunteer Scotland), Gerry McCartney, Iain Black, Lukas Bunse (WEAll Scotland), Martin Meteyard (Co-operate Scotland), Michael Weatherhead (WEAll), Mudita Chauhan, Philip Revell (SCCAN), Susan McKellar (Scottish Women's Convention), Tom Sneddon (DTA Scotland)

Apologies

Alex Stobart, Emma Harper MSP, Fabio Villani, Gillian Achurch, Hilda Campbell, John-Paul Holden

1 Welcome

Official open, welcome and thanks from Maggie Chapman MSP, co-convener of the CPG on Wellbeing Economy. Delighted to have such a great turnout for today's

meeting which will explore the housing crisis in more depth.

Maggie gave apologies on behalf of Emma Harper MSP and flagged that this would be the final CPG meeting before parliament closes.

Minutes from the previous meeting were proposed to be accepted by Maggie and seconded by Lukas Bunse and Gerry McCartney.

2 Conversation and discussion with expert speakers

Summary

Lukas Bunse, Policy and Knowledge Lead, WEAll Scotland introduced the conversation topic: *Redesigning our economy to solve the housing crisis*, offering the chance to delve a bit deeper into the economic roots of the housing crisis.

The housing crisis is everywhere at the moment and a cause for concern for a lot of people. Homelessness, high rents, poor quality accommodation, lack of security, unaffordable house prices are affecting people across Scotland. If we want to build a Wellbeing Economy that provides good lives for all on a healthy planet then that is one of the key challenges we need to solve. The way we heat our houses and the way we build them puts a lot of pressure on the environment and is a key contributor to climate change.

At the root of the crisis lie a lot of questions about the design of our economy and to explore these we tested a different meeting format: a hybrid of panel conversations, presentations and follow-up audience Q&A.

Lukas introduced expert speakers: Emma Jackson, Head of Social Justice at Citizens Advice Scotland (CAS) and Dr Beth Stratford, Freelance Economist and Honorary Fellow at Institute of Public Purpose at UCL.

- Emma leads the policy and influencing teams at CAS which cover a broad spectrum of work around social justice. This includes social security, housing and homes, energy and anti-poverty lens CAS takes to all of its work. Emma emphasised how important home is to all of our lives, and how we can deliver good homes for all in Scotland.
- Beth has worked in housing justice for around 15 years. Beth's interest peaked after the subprime mortgage crisis and seeing how the deregulation of finance played in this. Throughout her work, Beth has seen that there is profound financial and psychological stress around home security. Beth also cited her work on:
 - [Homes that don't cost the earth project](#).

Lukas discussed a range of questions with Emma and Beth including:

What is the housing crisis?

How are people experiencing the housing crisis? What is it really like to be in the middle of it? Are there any groups that are particularly affected? Where do you see the most urgency?

Link between the economy and the housing crisis

How is the housing crisis rooted in our economy? Why has it become so difficult for many people to access affordable, secure and warm homes? Why has housing become so expensive?

How to solve the housing crisis

What is the solution? Do we just need to build more houses? What could UK politicians do tomorrow? What would be the impact of such proposals on vulnerable tenants, landlords, the finance sector?

What do you know about the policy landscape in Scotland - is the government moving in the right direction on housing?

What is happening in other parts of the world? Have you come across anything we can learn from?

How can we make sure that vulnerable and low income households have more say over their housing in the future? How can we put them front and centre in housing policy? What should be the priority for the Scottish Government?

Key takeaways

- Emma reminded us that home is the foundation of all of our lives. It affects everything from our relationships to our health, community to work. Home should be safe, secure, affordable and sustainable. When home isn't safe and secure, it has a profound and deeply negative emotional, physical and mental health impact on people's lives, and in turn this impacts on the economy too e.g. health, labour market.
- The main groups affected are low income households, black, minority and ethnic groups who have an even worse experience (cited Shelter report), and disabled, remote and rural communities. It's important to think about solutions facing these groups.
- Beth shared a wealth of research and statistics and highlighted the crisis has its roots stemming from 1980 and 1988 Housing Acts. By the 1990s a huge chasm had opened up. Before this private rent, social rent and mortgages were relatively comparable. In the 1970s, 95% of Government funding for housing was spent in construction, it is now at 12%. More money is now spent on housing benefits instead.

- Speculative market-led construction will not solely solve the housing crisis. The issue is more nuanced and complex including the relationship between housing stock and housing prices. The vast majority of housing is resale and existing stock is hoarded. It is estimated that £13bn a year goes to private landlords alone.
- Beth posed possible solutions including Rent Controls; more efficient use of existing stock (e.g. sub-dividing homes, downsizing); replacing Stamp Duty and Council Tax with proportional property tax (paid by owners not tenants).
- Beth shared examples of best practice from across the world and the emphasis and urgency of investing in social housing, which complimented Emma's points on the cost of inaction for the most vulnerable in our communities.

3 Close and next steps

Maggie wrapped up the meeting and gave thanks to Lukas, Beth and Emma for their time and input, reflecting that this was a rich conversation with lots to take away and think about. Maggie shared Emma's final reflection that we must challenge the scapegoating of the most vulnerable in our communities.

A reminder that this is the last CPG meeting and that there are 6 weeks left before we dissolve. We will need to reestablish the CPG in the new parliamentary session and will pick back up in May when we return.