

Appendix 1:



Scottish Borders Young People

Housing Need and Demand Analysis

September 2018

Data Report

FINAL



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1. Secondary data analysis

1.1 Introduction

This Interim Report outlines analysis of:

- The profile of the younger population in the Scottish Borders now and as it is likely to change in future
- The extent and type of housing need and demand for young people
- The future of young people's housing across all tenures
- The need for specialist provision for young people.

This work will inform later stages of the research to provide recommendations on how Scottish Borders Council and its partners can improve the housing outcomes of young people.

1.2 Data scoping

The first stage of the project has been to work with Scottish Borders Council and its local partners to bring together the most recent available information on young people in the Scottish Borders, with analysis presented for the five localities, where possible. These are Berwickshire, Cheviot, Eildon, Teviot and Liddesdale and Tweeddale.

Map 1: Scottish Borders Localities



The analysis presented here is designed to provide a locality-based picture of young people in the Scottish Borders. The data is primarily presented for young people aged between 16-34 years old, although some analysis relates to school-age children.

Data analysis provides information about existing households and young people, while using household and population projections to inform potential housing scenarios for young people in the Scottish Borders.

1.3 Data sources

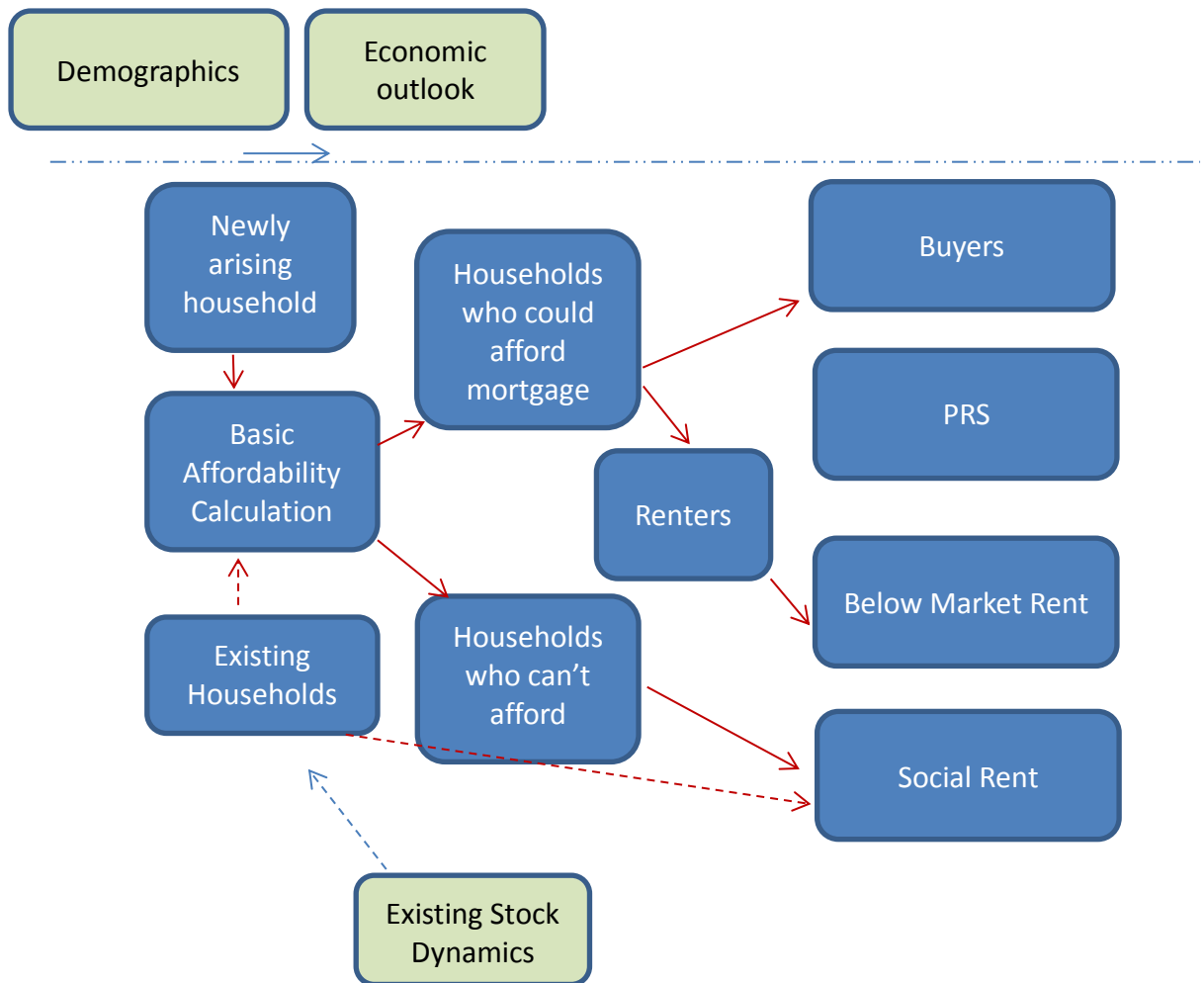
The secondary analysis scoping stage has involved reviewing current data on households and individuals across the Borders to develop a 'data map' to identify the most useful sources of information on young people in the Borders. A wide range of administrative and survey-based data sources are drawn upon, including:

- Data in the existing HNDA, LHS and other strategic documents
- 2011 Census and Census-based projections, including National Registers Scotland data on population and households
- Scottish Government National Statistics
- The Scottish Household Survey and the Scottish House Condition Survey
- SBC and partner administrative data (e.g. RSL statistics)
- Health and Social care data and online health data, for younger adults
- Education, training and employment data (including information on attainment, skills, employment, earnings).

1.4 The analysis process

The approach to examining housing need and demand has been designed to be consistent with Guidance provided by the Centre for Housing Market Analysis (CHMA) and the 2015 'SESplan HNDA2' – to examine housing need and demand through an exploration of existing need or 'back-log need' (e.g. homelessness or overcrowded households needing additional accommodation) and emerging need through consideration of changes to the household population of young people.

Housing need and demand – the first element of housing need and demand analysis is to build a picture of current and future likely demand, based on household and population projections and different migration scenarios (informed by an analysis of demographics and the local economic outlook). The process is summarized in the chart below, produced by the CHMA.



How housing need will be met is largely dependent on how affordable different tenure options are likely to be for young people. That needs a look at income and affordability, alongside assumptions about local economic prospects.

The CHMA suggest considering at least three scenarios – e.g. based on the Principal, High Migration and Low Migration household population estimates. The decision about which detailed scenarios to select to generate future housing need and demand estimates largely depends on assumptions about future incomes and house prices. The assumptions in our analysis are informed by the analysis underpinning the 2015 HNDA.

1.5 2015 SESplan HNDA estimates for the Scottish Borders

The 2015 SESplan HNDA estimated a range of eight ‘alternative futures’, with ‘steady recovery2’ and ‘wealth distribution2’ considered most likely to represent the future of the SESplan area, on the basis of the HNDA analysis, updated to incorporate 2012-based household projections. ‘Strong economic growth2’ is a set of estimates more closely aligned with the aspirations of the SESplan authorities on economic and population growth and anticipated to be achievable only with a range of policy interventions.

Table 1: Total current and future housing need, Scottish Borders 2012-2032 and 2012-2038

Alternative futures (2012-based population estimates)	2012-2032	2012-2038
Default 2	4,288	4,725
Steady Recovery 2	3,768	3,586
Wealth Distribution 2	5,407	5,833
Strong Economic growth 2	7,082	8,169

Source: SESplan Housing Need and Demand Assessment 2, Supporting Document 4- Final Analysis of Housing Need and Demand at Sub-Housing Market Area Level

The SESplan HNDA2 put the range of housing need and demand estimates over the 10-year period from 2012-2032 for the Scottish Borders at between 4,288 and 7,082. The 2017-2021 Local Housing Strategy presents housing requirement by tenure based on the 'Wealth Distribution 2' scenario. The estimate of 5,407 over 2012-2032 is made up on an estimated 1,219 existing need (e.g. homeless, overcrowded etc. and needing an additional unit of accommodation).

Table 2: HNDA Housing Estimates by tenure, annual average, 2017-2021 and 2018-2030

Annual average 2017-2021	Number	%
Social rented sector	202	54%
Below market rent	40	11%
Private rent	45	12%
Owner occupied	87	23%
Total SBC	374	100%
Annual average 2018-2030	Number	%
Affordable	165	59%
Market	113	41%
Total SBC	278	100%

Source: LHS 2017-2021, Table 5.1 (From SESplan HNDA Table 9.12)

This means that an average of 374 additional homes are estimated to be needed over the life of the LHS, of which 242 would be social rented or below market rent. Over the longer term, this reduces to an average of 278 each year (due to existing need being resolved over the first 10-year period, and as a result of demographic change) of which 165 are social rented or below market rent.

More detailed analysis of population and household projections below is used to examine where younger households fit into the need identified above and what impacts this has on the types and locations of properties required for younger households.

Key assumptions to explore, as set out in the housing need and demand model above relate to the affordability of market and affordable options for younger households.

2. The demographic context

2.1 Population estimates

National Registers Scotland (NRS) uses the Census and other data sources, including the Scottish Household Survey and NHS data to estimate the profile of the current and future population. Table 3 shows the population estimates from the 2001 and 2011 Census data presented in the SESplan HNDA2, with an overall estimated net population growth of 6,200 in the Scottish Borders between 2001 and 2011. This is an increase of 5.8%, slightly below the average increase in population for the SESplan area, of 7.7%.

Table 3: Population estimates – 2001 and 2011, Scottish Borders

Year	All	0-15	16-24	25-44	45-64	65-79	80+
2001	106,950	20,185	8,831	29,146	28,563	14,969	5,256
2011	113,150	19,763	10,943	24,531	34,636	17,427	5,850
Change(n)	6,200	(422)	2,112	(4,615)	6,073	2,458	594
% change	5.8%	-2.1%	23.9%	-15.8%	21.3%	16.4%	11.3%
SESplan % change	7.7%	-1.5%	14.2%	0.7%	18.5%	8.5%	20.1%

Source: Table 4.6, SESplan HNDA2 Final Report

Between 2001 and 2011, over a third of the net population growth was among those aged between 16 and 24 years, while there was an estimated reduction in the number of children aged 0-15 years (down 1.5% or 422) and a significant reduction in the numbers aged 25-44 years, of more than 4,500 (down 15.8%). The biggest total increase in population was among those aged 45-64 years, which increased by over 6,000 people between 2001 and 2011. Older groups also increased in number – with an increase of around 2,500 aged 65-79 and almost 600 aged over 80.

The latest mid-year population estimates (for 2017) show that, although the same proportion of the population is estimated to be aged 0-15 in the Scottish Borders and Scotland overall (17%), the proportion of young adults in the Scottish Borders is lower than in Scotland overall. Just 18% of the population of the Scottish Borders is estimated to be aged between 16 and 34 years old, compared with 25% of the Scottish population.

Table 4: Population estimates by age group – 2017, Scottish Borders and Scotland

	Scottish Borders	%	Scotland	%
0-15	19,026	17%	917,442	17%
16-24	10,363	9%	593,361	11%
25-34	10,370	9%	737,328	14%
35-64	47,562	41%	2,164,102	40%
65+	27,699	24%	1,012,567	19%
All	115,020	100%	5,424,800	100%

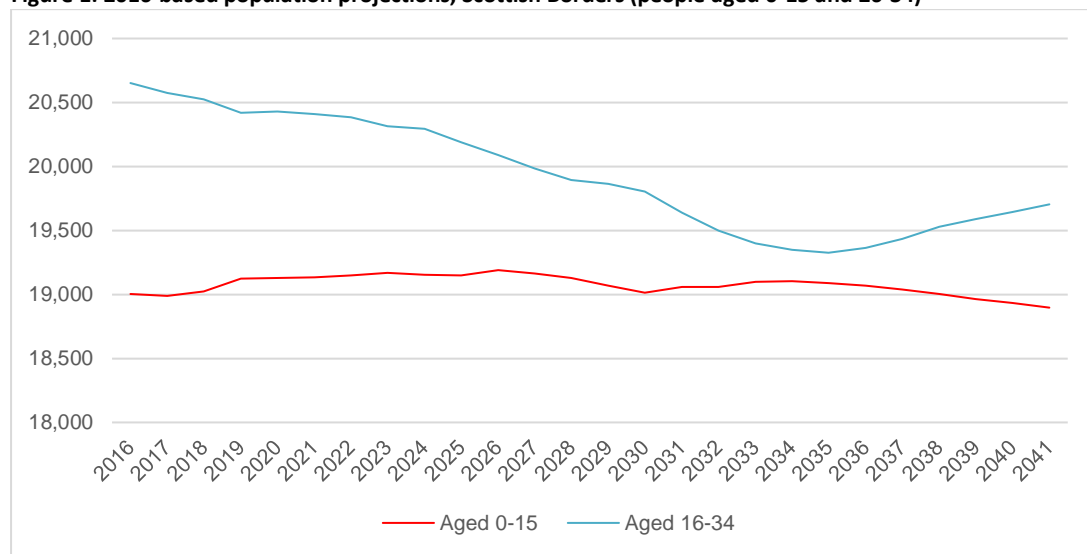
Source: NRS Mid-year population estimates, 2017

2.2 Population projections for young people

The latest (2016-based) population projections for the Scottish Borders show a projected reduction in the numbers of people aged between 16 and 34 years from 20,652 in 2016 down to 19,326 by 2035, after which numbers are expected to rise, reaching 19,706 by 2041. Over the same period, the number of people aged 0-15 years is expected to be more stable, at around 19,000 people.

This is the principal population projection, which is the projection most closely based on recent trends. It is informed by assumptions about the fertility rate, life expectancy and net migration that reflect recent trends.

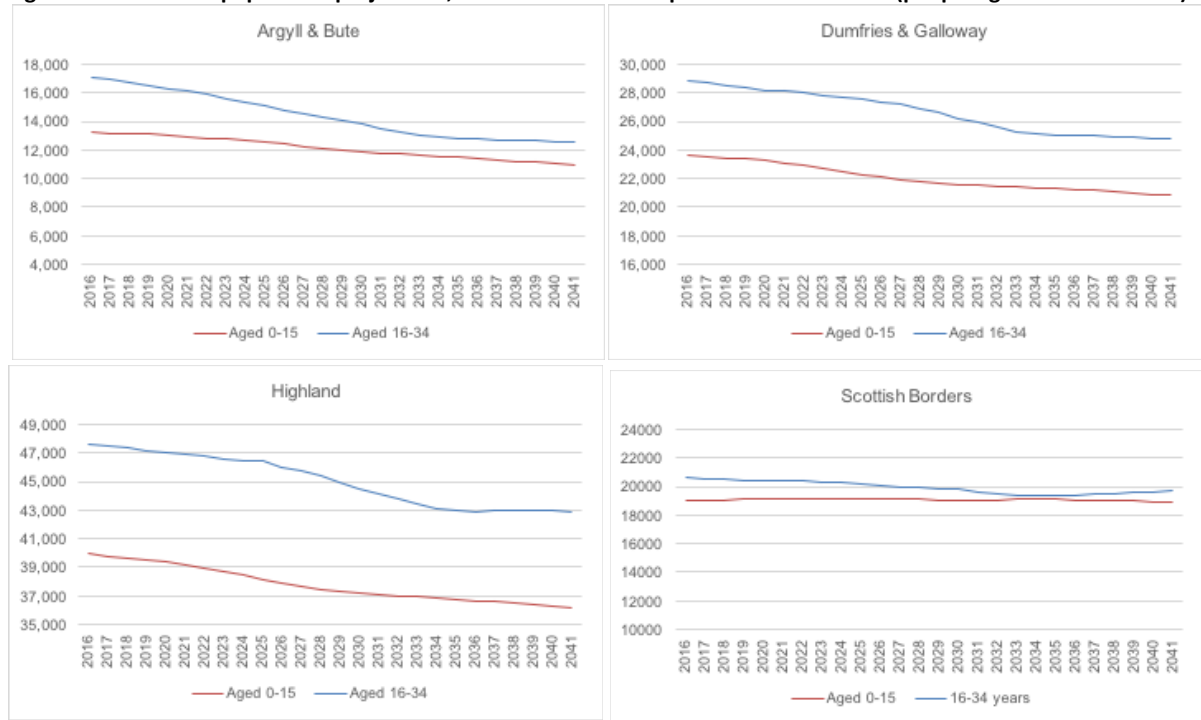
Figure 1: 2016-based population projections, Scottish Borders (people aged 0-15 and 26-34)



Source: NRS 2016-based principal population projections

Comparing the Scottish Borders with other rural and remote local authorities, we see that the Scottish Borders is projected to have a more stable younger population over the coming decades compared with Argyll and Bute, Dumfries and Galloway and Highland. What is striking in the Scottish Borders is that the number of children (aged 0-15 years) is projected to be similar to the number of young people aged 16-34 years, while in other local authorities, there are far fewer children. This is projected to be most significant in Highland, where the gap between the population aged 0-15 years old and those aged 16-34 years old is widest.

Figure 2: 2016-based population projections, Scottish Borders compared with similar LAs (people aged 0-15 and 26-34)



Source: NRS 2016-based principal population projections

Table 5 shows the expected population change for key population segments, with the Scottish Borders projected to see a more modest increase in population over the foreseeable future, compared with the SESplan area and Scotland overall. The numbers of children aged 0-15 years between 2016 and 2026 is projected to increase in the Scottish Borders by 0.7% between 2016-2021, compared with 2.2% across Scotland and 4.0% across the SESplan area.

The Scottish Borders is then expected to see an increase in the population aged 0-15 years of 1.0% between 2021 and 2026 compared with 1.7% across Scotland and 4.5% across the SESplan area.

Table 5: % Population change – 2021-2041, five year periods Scottish Borders, Scotland SESplan area

Year	Scotland	Scottish Borders	SESplan
All ages			
2021	1.9	1.0	3.5
2026	3.2	2.0	6.3
2031	4.3	2.6	8.6
2036	4.9	2.7	10.5
2041	5.3	2.4	12.1
Children (aged 0 to 15)			
2021	2.2	0.7	4.0
2026	1.7	1.0	4.5
2031	0.2	0.3	3.6
2036	-0.4	0.3	3.7
2041	-1.5	-0.6	3.1
Working age			
2021	3.6	2.8	5.2
2026	3.2	0.7	6.4
2031	3.5	-0.1	8.5
2036	1.6	-3.9	8
2041	1.1	-5.6	8.6
Pensionable age and over			
2021	-3.9	-3	-2.9
2026	4.8	5.6	7.3
2031	10.3	10.2	13.9
2036	20.4	19.4	25.5
2041	25.1	23.1	32.6

Source: NRS Projected percentage change in population (2016-based), by age structure and Scottish area, selected years (Principal projection)

The growth in the working age population in the Scottish Borders is also expected to be more modest than elsewhere. The working age population is expected to increase by 2.8%, compared with 3.6% across Scotland and 5.2% across the SESplan area. By 2031, the Scottish Borders is projected to see a reduction in the working aged population (by 0.1%) while the working age population in Scotland is projected to rise by 3.5%, with an 8.5% increase expected in the SESplan area.

Tables 6 show the projected population numbers by age profile in the Scottish Borders.

Table 6: Population projection (number), by age, 2017 to 2041, selected years, Scottish Borders

Age group	2017	2022	2027	2032	2037	2041	Change 2017-2041
0-15	18,990	19,151	19,164	19,060	19,037	18,897	0%
16-24	10,317	9,630	9,642	9,909	9,729	9,754	-5%
25-34	10,259	10,752	10,341	9,590	9,706	9,952	-3%
35-44	11,976	11,885	12,471	12,934	12,277	11,524	-4%
45-54	18,158	15,537	13,339	13,416	14,192	14,595	-20%
55-64	17,350	18,918	18,971	16,435	14,377	14,351	-17%
65-74	15,699	16,070	16,999	18,635	18,766	17,022	8%
75+	11,943	13,974	16,016	17,559	19,440	21,223	78%
All	114,692	115,917	116,943	117,538	117,524	117,318	2%

This table shows the same time periods covered in the SESplan HNDA2, (plus 2041, the end of the projection period). Over the period, there is not projected to be change in the numbers aged 0-15 years. However, the numbers of young people aged 16-34 are projected to decline (by 870 people) a 5% decline in those aged 16-24 and a 3% decline in those aged 25-34 years. This is considerably lower than the losses predicted among the 45-54 and 55 to 64 year-old age groups (of 20% and 17%). Overall, the Scottish Borders population is projected to grow 2% over the next two decades, mainly driven by the growing number of older households, an increase of around 10,600 people aged 65 plus, with a 78% increase in the group aged 75+.

In terms of the population profile, there is projected to be a slight drop in the proportion of the population aged 0-15 from 17% in 2017 to 16% by 2037 (Table 7). A slightly larger drop in the proportion aged 16-34 years is projected, from 18% of the population in 2017 to 16% by 2037. Over the same period, the projected population of older working age people - aged 45-64 - will also drop, from 29% to 24% of the population. The over 65s are projected to increase, from 24% of the population in 2017 to 33% by 2037, with the largest increase in the over 75s.

Table 7: Population projections (%) by age, 2017 to 2041, selected years, Scottish Borders

%	2017	2022	2027	2032	2037	2041
0-15	17%	17%	16%	16%	16%	16%
16-24	9%	8%	8%	8%	8%	8%
25-34	9%	9%	9%	8%	8%	8%
35-44	10%	10%	11%	11%	10%	10%
45-54	16%	13%	11%	11%	12%	12%
55-64	15%	16%	16%	14%	12%	12%
65-74	14%	14%	15%	16%	16%	15%
75+	10%	12%	14%	15%	17%	18%
All	100%	100%	100%	100%	100%	100%

Source: NRS 2016-based principal population projections by sex, single year of age and year, Scottish Borders (principal projection).

Tables 6 and 7 are based on the principal population projection, which is closely based on recent trends. Tables below show household projections considering the potential impact of changing assumptions about migration, providing more and less optimistic scenarios.

2.3 Household projections

National Registers Scotland (NRS) produce a principal **household** projection estimate, based on recent trends¹. Household projections take account of trends in population, with assumptions also made about household size, to allocate people to households.

A high migration and low migration alternative to the principal household projection is produced, to show a range of estimates based on different scenarios. Table 8 shows the 2012-based 2037 household estimates used in SESplan HNDA2, based on the three scenarios. Under the three scenarios, the projected increase in the number of households in the Scottish Borders ranges from 3% (an increase of around 1,700 households) under the low migration scenario to 12% under the high migration scenario (an increase of almost 6,200 households). The principal estimate, judged most likely according to recent trends, is that the number of households in the Scottish Borders will increase by around 3,900 households between 2012 and 2037 (from 52,671 to 56,575 households).

Table 8: Household projections – 2012 to 2037, Scottish Borders

LA	2012	2037			% change		
	All	2037 Low Migration	2037 Principal	2037 High Migration	Low Migration	2037 Principal	High Migration
City of Edinburgh	224,87	294,255	313,033	333,300	31%	39%	48%
East Lothian	43,429	53,865	54,944	56,410	24%	27%	30%
Fife SESplan	129,476	141,270	146,038	150,384	9%	13%	16%
Midlothian	35,540	42,264	43,312	43,819	19%	22%	23%
Scottish Borders	52,671	54,378	56,575	58,832	3%	7%	12%
West Lothian	73,847	84,376	86,487	88,266	14%	17%	20%
SESplan	559,838	670,408	700,389	731,011	20%	25%	31%

Source: Table 4.13 SESplan HNDA2 Final Report, NRS 2012-based household projections

2.4 Households headed by young people

Table 9 shows 5-yearly household estimates, for households headed by younger people, from 2017-2037. These are based on the latest estimates – 2014-based household projections, so more recent than the estimates in the SESplan HNDA2.

The table below shows that, in the principal scenario, although the overall household population would increase by 7% between 2017 and 2037, the proportion of households headed by someone aged under 35 years old is not expected to increase.

The high migration scenario, on the other hand, shows a 10% increase in households overall and a 6% increase in households headed by someone aged under 35 years (an increase in younger households of an estimated 432 households).

The low migration scenario shows a 4% increase in households, with a 6% reduction in the number of households headed by someone aged under 35 years old.

¹<https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/households/household-projections>

Table 9: Household estimates, by age of head of household, Scottish Borders

Age group	2017	2022	2027	2032	2037	Overall change 2017-2037	% change 2017-2037
Principal scenario							
16-19	386	400	444	475	491	105	27%
20-24	1,484	1,309	1,269	1,332	1,322	-162	-11%
25-29	2,515	2,654	2,423	2,418	2,624	109	4%
30-34	2,814	2,965	3,053	2,789	2,761	-53	-2%
All <35	7,199	7,328	7,189	7,014	7,198	-1	0%
35+	46,636	47,789	49,008	49,937	50,233	3,597	8%
All ages	53,835	55,117	56,197	56,951	57,431	3,596	7%
High migration scenario							
16-19	386	404	448	483	509	123	32%
20-24	1,492	1,335	1,301	1,374	1,378	-114	-8%
25-29	2,545	2,746	2,556	2,567	2,796	251	10%
30-34	2,835	3,052	3,224	3,006	3,007	172	6%
All <35	7,258	7,537	7,529	7,430	7,690	432	6%
35+	46,685	48,031	49,555	50,932	51,751	5,066	11%
All ages	53,943	55,568	57,084	58,362	59,441	5,498	10%
Low migration scenario							
Age group	2017	2022	2027	2032	2037	Overall change 2017-2037	% change 2017-2037
16-19	385	399	439	466	475	90	23%
20-24	1,474	1,286	1,239	1,296	1,274	-200	-14%
25-29	2,490	2,562	2,297	2,274	2,461	-29	-1%
30-34	2,796	2,881	2,878	2,573	2,530	-266	-10%
All <35	7,145	7,128	6,853	6,609	6,740	-405	-6%
35+	46,597	47,586	48,552	49,087	48,938	2,341	5%
All ages	53,742	54,714	55,405	55,696	55,678	1,936	4%

Source: 2014-based household estimates, NRS

<https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/households/household-projections/2014-based-household-projections/list-of-tables>

Comparing the different population migration scenarios in the Scottish Borders with other rural local authorities – Argyll and Bute, Dumfries and Galloway and Highland – we see less optimistic projections in these areas. In Argyll and Bute, the principal migration scenario shows a 2% drop in the population aged 16-19 years and a 27% drop in the population aged 20-24 years, with a 16% drop across the overall population aged under 35 years old.

In Dumfries and Galloway, there is projected to be an overall 7% reduction in the population aged under 35 years of age, with a 14% loss in those aged 16-19 and a 16% reduction in those aged 20-24 years. In Highland, we see a projected 12% increase in the number of 16-19 year olds but a reduction in the other younger groups leading to a projected overall 6% reduction in the population aged under 35 years of age.

By comparison, the projected 27% increase in the numbers aged 16-19 years of age in the Scottish Borders and the overall stability of the younger population as a whole appears comparatively more positive.

Overall, the 2014-based household projections show higher rates of household growth compared with the 2012-based household projections.

Table 10: Household projections – 2012-based v 2014 based, in 2037, Scottish Borders

	2037 Low Migration	2037 Principal	2037 High Migration
2012-based	54,378	56,575	58,832
2014-based	55,678	57,431	59,441
Difference	1,300	856	609

Source: Table 4.13 SESplan HNDA2 Final Report, NRS 2012-based household projections, NRS 2014-based household projections

2.5 Migration among young people

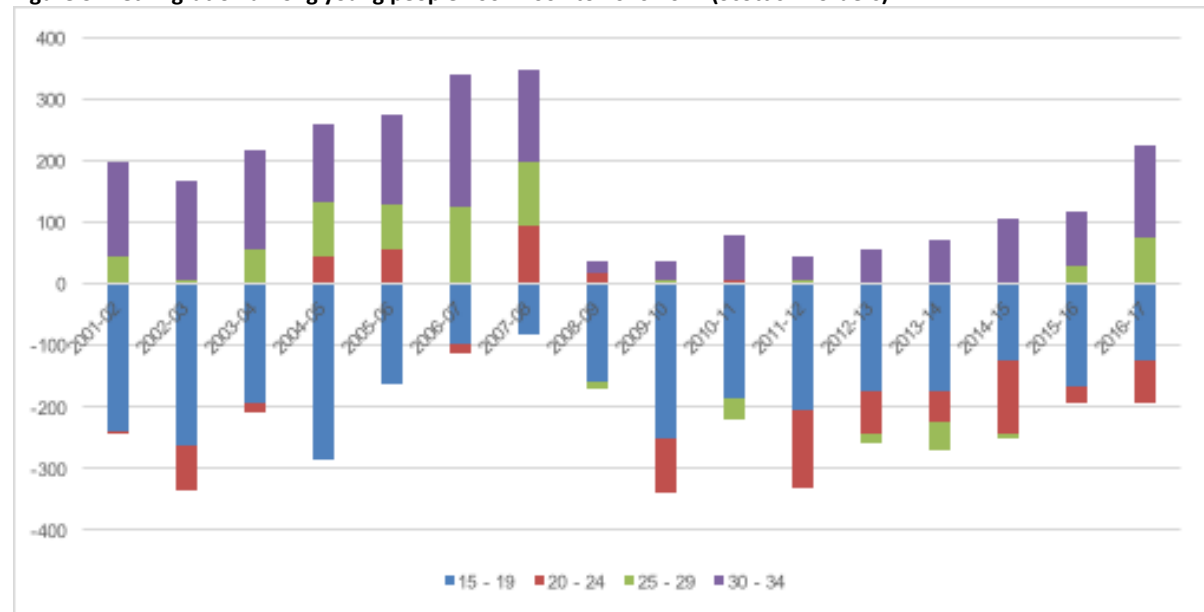
The figure and table below show the net migration figures for young people across the Scottish Borders.

This data shows that school leaving age is a critical period of net population loss for the Scottish Borders, with annual net out-migration among those aged 15-19 years old. Since 2011-2012 there has also been a net loss each year in those aged 20-24 years, albeit a smaller net loss in 2015-2016. In 2016-2017 the in-migration of 25-29 year olds and 30-34 years olds offset the losses among younger people, to give modest net growth across the 15-34 year old group.

Before the global economic crisis in 2008, net losses among the 15-19 school leaver age group were offset by net gains among older groups of young people - those aged 25-29 and 30-34. This may be evidence of 'young adult returners' moving back to the Scottish Borders after a period of study, or others moving to the Borders to live or work.

Since 2008, net losses of young people have reduced from a peak net loss of 307 young people. In 2014-2015 net losses went under 150 young people, reducing to just 78 young people lost in 2015-2016. Although there was net out-migration of 167 15-19 year olds in 2015-2016, this has occurred alongside far smaller net losses in the 20-24 age group and net in-migration among the 25-29 and 30-34 age groups.

Figure 3: Net migration among young people 2001-2002 to 2016-2017 (Scottish Borders)



	15 - 19	20 - 24	25 - 29	30 - 34	Net 15-34
2001-02	-241	-5	43	152	-51
2002-03	-263	-76	6	160	-173
2003-04	-195	-15	55	160	5
2004-05	-287	43	87	127	-30
2005-06	-164	53	73	147	109
2006-07	-100	-15	122	217	224
2007-08	-84	94	104	147	261
2008-09	-162	14	-11	22	-137
2009-10	-252	-90	6	29	-307
2010-11	-188	3	-35	76	-144
2011-12	-208	-126	3	41	-290
2012-13	-175	-72	-13	54	-206
2013-14	-178	-47	-49	68	-206
2014-15	-127	-118	-8	104	-149
2015-16	-167	-27	26	90	-78
2016-17	-127	-68	72	150	27

Source: NRS migration statistics, Net migration for Scottish administrative areas, by age and sex, 2001-02 to latest

Comparing the experience over recent years with similar rural local authorities, at the start of the period (2001-2002) Scottish Borders had a net loss of young people of 51 while Dumfries and Galloway had a net loss of 597, Highland 526 and Argyll and Bute 426. In all these areas, the net losses were driven by a net loss in the 15-19 age group -241 in the Scottish Borders, -351 in Argyll and Bute, -459 in Dumfries and Galloway and -723 in Highland.

By 2007-2008 Highland and Scottish Borders both saw net **growth** in the young population – of 261 in the Scottish Borders and 343 in Highland. In Highland, as well as the Scottish Borders, positive net migration was driven by those aged 20-24 and 25-29 years old. During this period, Dumfries and Galloway continued to have a net loss (of -148) and the net loss in Argyll and Bute remained substantial (at -279).

During the immediate 'post-crash' period of 2009-2010, Highland continued to have modest net migration among 15-34 year olds (21) while Argyll and Bute had more modest losses (-92). Dumfries and Galloway and Scottish Borders both saw significant net losses – of -281 and -307. By 2011-2012, the financial crash had caught up with Highland, with a net loss of -273 across the 15-34 year-old group (and -475 in the 15-19 year old group). The Scottish Borders, Dumfries and Galloway and Argyll and Bute all also saw significant negative net migration among young people in 2011-2012.

By 2015-2016 all four local authorities appeared to have seen their 'peak loss' of young people, with signs of recovery. Net losses in the 15-34 years old population were down to -187 in Dumfries and Galloway, -112 in Argyll and Bute and -78 while Highland saw net in-migration of 61 young people. Recently released data for 2016-2017 shows a backwards slide, though, with a net loss of -292 people aged 15-34 years in Argyll and Bute, -284 young people in Dumfries and Galloway and a slight loss (-8) in Highland. This occurred alongside net in-migration of 27 young people in the Scottish Borders.

As we saw above, the 2014-based principal household projections showed an increase in households compared with the 2012-based projections and the most recent migration statistics for young people suggests there may be room for some optimism about the scope to retain young people in the Scottish Borders. The Scottish Borders, like other rural and remote areas, has the challenge of retaining and attracting young people aged 25-34 years to offset the out-migration of the 15-19 and 20-24 year old group.

2.6 Household projections for young people, by locality

The latest data on sub-local authority household estimates is based on the 2012 household principal projections. These have been used to produce estimates for households headed by young people (aged 16-34 years). These have not been aggregated to the five localities, as it is useful to see differences within localities.

According to the principal household projection, the number of households headed by someone aged 16-34 years of age is expected to increase from 7,007 households to 7,401 households between 2012 and 2022 before dropping back to 6,827 by 2037.

Table 11 shows the projected change within each 5-year period, with early growth in younger household numbers projected between 2012-2017 in many areas, with most growth predicted in Galashiels and District, Tweeddale East, Hawick and Denholm and Kelso and District.

Hawick and Denholm is expected to see a reduction in the numbers of younger households across the whole projection period, while Kelso and District, Leaderdale and Melrose and Tweeddale East are expected to see more sustained growth in younger household numbers.

Table 11: Household projections – 2012-based, Head of Household aged 16-34 years, 2012-2037, Scottish Borders

HoH Aged 16-34	2012	2017	2022	2027	2032	2037
Berwickshire						
East Berwickshire	577	610	629	568	516	539
Mid Berwickshire	451	466	469	446	357	313
Cheviot						
Jedburgh and District	473	500	504	496	443	441
Kelso and District	606	650	703	710	691	739
Eildon						
Galashiels and District	1,516	1,622	1,619	1,532	1,488	1,534
Leaderdale and Melrose	492	491	553	642	654	664
Selkirkshire	610	614	583	521	443	374
Teviot and Liddesdale						
Hawick and Denholm	653	701	725	678	620	622
Hawick and Hermitage	681	650	580	482	419	412
Tweeddale						
Tweeddale East	482	535	591	670	731	802
Tweeddale West	467	440	445	459	422	384
Scottish Borders	7,007	7,278	7,401	7,205	6,782	6,827

Source: 2012-based principal household projections, 2012 to 2037

Table 12: Household projections – change in projected number of households over five years, Head of Household aged 16-34 years, 2012-2037, Scottish Borders

Change over 5 years	2017	2022	2027	2032	2037
Berwickshire					
East Berwickshire	33	19	-61	-52	23
Mid Berwickshire	15	3	-23	-89	-44
Cheviot					
Jedburgh and District	27	4	-8	-53	-2
Kelso and District	44	53	7	-19	48
Eildon					
Galashiels and District	106	-3	-87	-44	46
Leaderdale and Melrose	-1	62	89	12	10
Selkirkshire	4	-31	-62	-78	-69
Teviot and Liddesdale					
Hawick and Denholm	48	24	-47	-58	2
Hawick and Hermitage	-31	-70	-98	-63	-7
Tweeddale					
Tweeddale East	53	56	79	61	71
Tweeddale West	-27	5	14	-37	-38
Scottish Borders	271	123	-196	-423	45

Source: 2012-based principal household projections, 2012 to 2037

Analysis by sub-area shows a higher estimate of overall newly arising need between 2012 and 2022 (543 additional units) than for the local authority overall (394). This is because the estimate at the overall LA level reduces the overall need by offsetting the increase in some locations with the reductions in other areas. Of course, in reality, the need for 109 additional units in Tweeddale East is not offset by a 101 reduction in younger households in Hawick and Hermitage.

Likewise, across the Scottish Borders there is projected to be a 574 reduction in the number of younger households between 2022-2037. However, there are projected to be increases in some areas - in Kelso and District (36) Leaderdale and Melrose (111) and Tweeddale East (211). The combined projected increase in younger households in these three areas indicates the need for **358 additional units between 2022 and 2037** for newly arising housing need.

Table 13 shows that between 2012 and 2022 younger household numbers are projected to increase by 394, before declining by 574 between 2022 and 2037.

Table 13: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Scottish Borders

HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
Scottish Borders								
1-person	2,306	2,478	2,622	2,669	2,609	2,708	316	86
1 adult, 1+ child	887	966	1,021	1,017	988	1,032	134	11
2 person, adult	1,688	1,682	1,642	1,530	1,394	1,348	-46	-294
2 person, 1+ child	1,946	1,932	1,893	1,763	1,547	1,479	-53	-414
3+ adults	182	221	222	228	243	257	40	35
All HoH < 35 years	7,007	7,278	7,401	7,205	6,782	6,827	394	-574
1-person	33%	34%	35%	37%	38%	40%	3%	4%
1 adult, 1+ child	13%	13%	14%	14%	15%	15%	1%	1%
2 person, adult	24%	23%	22%	21%	21%	20%	-2%	-2%
2 person, 1+ child	28%	27%	26%	24%	23%	22%	-2%	-4%
3+ adults	3%	3%	3%	3%	4%	4%	0%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Single young person households are projected to increase by over 400, with most of the increase (316) before 2022. Single parent households are projected to grow, by 145, mostly in the 2012-2022 period (134).

The number of couples is projected to decrease by 340 households over the period and couples with children by 467, leading to an overall reduction of 180 younger households between 2012 and 2037.

According to the principal household projections, this suggests that based on new household formation/newly arising need, **there is a need for almost 400 additional units for newly arising need among younger households** between 2012 and 2022 but no additional need from 2022 to 2037.

Table 14 shows need based on household growth, broken down by location (with detailed household type profiles in Annex 1). Looking at the individual areas suggests a higher level of need - an additional 543 units are required by 2022 and a further 358 units are needed between 2022-2037 in three locations (Kelso and District, Leaderdale and Melrose and Tweeddale East) for newly emerging households.

Higher estimates arise from sub-area analysis because the 103 additional units needed in Galashiels between 2012 and 2022 is not off-set by the 101 reduction in household numbers in Hawick and Hermitage, for example, if it is unlikely that those in need in Galashiels would move to Hawick to meet their needs. We might expect some more movement within Tweeddale and between Hawick and Denholm and Hawick and Hermitage, though.

Table 14: Household projections, five year intervals, Head of Household aged 16-34 years, 2012-2037, Scottish Borders wards

HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
East Berwickshire	577	610	629	568	516	539	52	-90
Mid Berwickshire	451	466	469	446	357	313	18	-156
Jedburgh and District	473	500	504	496	443	441	31	-63
Kelso and District	606	650	703	710	691	739	97	36
Galashiels and District	1,516	1,622	1,619	1,532	1,488	1,534	103	-85
Leaderdale and Melrose	492	491	553	642	654	664	61	111
Selkirkshire	610	614	583	521	443	374	-27	-209
Hawick and Denholm	653	701	725	678	620	622	72	-103
Hawick and Hermitage	681	650	580	482	419	412	-101	-168
Tweeddale East	482	535	591	670	731	802	109	211
Tweeddale West	467	440	445	459	422	384	-22	-61

Within East Berwickshire - an additional 52 units are needed by 2022, for newly arising need. After that, the number of younger households is projected to fall. Mid Berwickshire is projected to required 18 additional units by 2022 for the newly arising needs of younger households, with numbers falling considerably after 2022. The estimates for 2037 show a reduction of around a third of younger households in Mid-Berwickshire between 2022 and 2037.

Jedburgh and District is projected to required 31 additional units by 2022 for the newly arising needs of younger households, with numbers falling after 2022. Kelso and District is projected to required 97 additional units by 2022 for the newly arising needs of younger households, plus a further 36 units between 2022 and 2037.

Galashiels and District is projected to require an additional 103 units for newly arising need by 2022, with younger households reducing after that time. Leaderdale and Melrose is projected to require 61 additional units by 2022 for the newly arising needs of younger households, plus a further 111 units between 2022 and 2037.

Selkirkshire is projected to see reduced numbers of younger households by 2022, with numbers falling considerably after 2022. By 2037, there is projected to be a 39% decline in the numbers of younger households.

Hawick and Denholm is projected to require 72 additional units by 2022 for the newly arising needs of younger households, with numbers falling after 2022. Younger households are projected to be declining in numbers in Hawick and Hermitage throughout the whole projection period (down 40%), under the principal projection. This indicates no additional need for housing for younger households arising from new need.

Tweeddale East is projected to require 109 additional units by 2022 for the newly arising needs of younger households, plus a further 211 units between 2022 and 2037. Younger households are projected to be declining in numbers in Tweeddale West throughout the whole projection period (down 18%), under the principal projection. This indicates no additional need for housing for younger households in Tweeddale West arising from new household growth.

2.7 Different scenarios – ‘alternative futures’ for young people, by locality

The tables above show the estimates of newly arising need for younger households based on the principal projection. This suggests that between 400-543 units are required by 2022 (depending on how much movement between wards is expected to meet needs). A further 358 units are needed between 2022 and 2037 in three locations (Kelso and District, Leaderdale and Melrose and Tweeddale East) for newly emerging households. However, this does not take account of existing need, though, or the impact of different migration scenarios. To calculate the possible impact of these, we revisit the SESplan HNDA2 estimates. The key features of the scenarios are described in the HNDA2 as follows:

Default - tests the HNDA tool with all scenarios in default settings as selected by CHMA. This is based on the principal population projection and modest economic growth, similar to recent trends.

Steady recovery - describes a steady upturn in the economy, characterised by positive economic activity in some areas and some reduction in housing development constraints, limited increases in GVA, productivity and employment growth, with public spending cuts and welfare reform continuing to impact. Migration to the area is low in compared with other scenarios.

Wealth distribution - portrays a wide distribution of wealth within the region, creating more high and low skilled jobs and increasing economic activity throughout the working age population. Whilst helping to reduce economic inequalities, bringing more people back into work in lower skilled employment lowers GVA and workforce productivity.

Strong economic growth - is characterised by major increases in economic wealth, productivity and high levels of employment. The SESplan area becomes one of the fastest growing regions of the UK in population terms, drawing in workers from other parts of the country.

As outlined above, the four scenarios examined in the SESplan HNDA2 resulted in the following estimates of total need across the Scottish Borders (across all ages and tenures) –

- Default 2 – 4,288 units needed between 2012-2032 (principal projection)
- Steady recovery 2 – 3,768 units needed between 2012-2032 (low migration projection)
- Wealth Distribution 2 – 5,407 units needed between 2012-2032 (high migration projection, presented in the Local Housing Strategy)
- Strong Economic Growth 2 – 7,082 units needed between 2012-2032 (high migration).

Each of these scenarios or 'alternative futures' includes an estimate of **backlog or existing** need of 1,219. This means that the 'net' figure is the **newly arising need**, for all ages of household is as follows:

- Default 2 – 3,069 units needed between 2012-2032 for newly arising need
- Steady recovery 2 – 2,549 units needed between 2012-2032
- Wealth Distribution 2 – 4,188 units needed between 2012-2032 (presented in the Local Housing Strategy)
- Strong Economic Growth 2 – 5,863 units needed between 2012-2032.

The table below summarises the estimated need, among young households (aged 16-34 years) according to the four different 'alternative futures' over the period from 2012-2032.

Table 15: Housing need scenarios – existing need and 4 'alternative futures' – young people aged 16-34 years (2012-2032)

HoH Aged 16-34	Default 2	Steady Recovery 2	Wealth Distribution 2	Strong Economic Growth 2
East Berwickshire	78	68	95	123
Mid Berwickshire	38	34	44	40
Jedburgh and District	52	46	63	79
Kelso and District	124	106	157	209
Galashiels and District	171	152	206	244
Leaderdale and Melrose	183	153	238	325
Selkirkshire	26	26	26	46
Hawick and Denholm	101	88	126	147
Hawick and Hermitage	27	27	27	47
Tweeddale East	271	226	356	479
Tweeddale West	18	18	18	38
Scottish Borders	1,090	946	1,357	1,778
Annual (SBC)	55	47	68	89

The overall share of need attributed to young people is calculated using the estimates outlined in Table 14 for the principal household projection. The estimate of young household's overall share of newly arising need is calculated based on the principal household projection (Default 2) for the periods 2012-2022 (543) and 2022-2032 (241) to give a total newly arising need of 784 for the Default 2 scenario. This is 25.1% of the total newly arising need, a proportion applied pro-rata to the period 2012-2032 for the other four scenarios (Steady Recovery 2, Wealth Distribution 2 and Strong Economic Growth 2).

The existing need figure (1,219) is also allocated to younger households in proportion to their share of newly arising need (25.1%) to give an estimated existing need figure among younger households of 306 units over ten years.

Under the default scenario, the locations expected to see a loss in younger households – Hawick and Hermitage, Selkirkshire and Tweeddale West – are assumed to need units to cover existing needs but no additional units for household population growth (as younger household numbers are predicted to decline over the period. Under the Wealth Distribution 2 scenario (a high migration scenario) these locations are projected to have a 0% growth rather than to decline (so still do not

require additional units beyond existing needs) while under the less likely scenario of strong economic growth, these areas modest growth in the younger population (of 1% of the total expected growth, in each location).

In summary, across the Scottish Borders, the range of need estimates for younger households across 2012-2032 is as follows:

- Default 2 – 1,090 (306+784) or 55 units per year
- Steady Recovery 2 – 946 (306+640) or 47 units per year
- Wealth Distribution 2 – 1,357 (306+1,051) or 68 units per year
- Strong Economic Growth 2 – 1,778 (306+784) or 89 units per year.

SESplan presents the estimates for the period from 2012-2032 and 2012-2038 (the full period of the SESplan). The tables below split these into 2012-2022, 2022-2032 and 2032-2038. This provides annual estimates for the period when the backlog/existing need would be resolved (2012-2022), over the life of the current Local Housing Strategy, the remainder of the 20-year planning period and the remainder of the SESplan.

Table 16: Housing need scenarios – existing need and 4 ‘alternative futures’ – young people aged 16-34 years (2012-2022)

HoH Aged 16-34	Default 2	Steady Recovery 2	Wealth Distribution 2	Strong Economic Growth 2
East Berwickshire	52	47	61	74
Mid Berwickshire	29	27	32	30
Jedburgh and District	37	34	42	50
Kelso and District	76	67	92	118
Galashiels and District	120	110	137	156
Leaderdale and Melrose	102	87	129	173
Selkirkshire	26	26	26	36
Hawick and Denholm	65	59	78	88
Hawick and Hermitage	27	27	27	37
Tweeddale East	147	124	189	251
Tweeddale West	18	18	18	28
Scottish Borders	698	626	832	1,042
Annual	70	63	83	104

Table 17: Housing need scenarios – existing need and 4 ‘alternative futures’ – young people aged 16-34 years (2022-2032)

HoH Aged 16-34	Default 2	Steady Recovery 2	Wealth Distribution 2	Strong Economic Growth 2
East Berwickshire	26	21	35	49
Mid Berwickshire	9	7	12	10
Jedburgh and District	16	13	21	29
Kelso and District	49	40	65	91
Galashiels and District	52	42	69	88
Leaderdale and Melrose	81	66	109	152
Selkirkshire	-	-	-	10
Hawick and Denholm	36	29	48	59
Hawick and Hermitage	-	-	-	10
Tweeddale East	125	102	167	228
Tweeddale West	-	-	-	10
Scottish Borders	392	320	526	736
Annual	39	32	53	74

Table 18: Housing need scenarios – existing need and 4 ‘alternative futures’ – young people aged 16-34 years (2032-2038)

HoH Aged 16-34	Default 2	Steady Recovery 2	Wealth Distribution 2	Strong Economic Growth 2
East Berwickshire	7	-	7	18
Mid Berwickshire	3	-	2	4
Jedburgh and District	4	-	4	11
Kelso and District	14	-	13	34
Galashiels and District	14	-	14	33
Leaderdale and Melrose	23	-	22	56
Selkirkshire	-	2	-	4
Hawick and Denholm	10	-	10	22
Hawick and Hermitage	-	6	-	4
Tweeddale East	35	-	34	85
Tweeddale West	-	1	-	4
Scottish Borders	110	9	107	272
Annual	18	1	18	45

The tables above show the need for more housing for younger households during the earlier period of the SESplan – between an estimated **63-104 additional units a year during 2012-2022**, compared with between **32-74 additional units a year between 2022-2032** and between **1 and 45 additional units between 2032-2038**.

The 2017-2021 Local Housing Strategy Housing Supply Targets are based on the Wealth Distribution 2 scenario, which assumes high migration and a wider distribution of wealth within the region, increased economic activity and the creation of more high and low skilled jobs.

The following section examines the local economic context of the Scottish Borders for younger people to determine the challenges to the delivery of this 'alternative future' for younger households.

3. The local economic context

3.1 Introduction

Examining the potential employment and educational opportunities in the Scottish Borders is an important aspect of understanding housing aspirations and employment opportunities. Retaining young people in rural areas is dependent on the availability of employment opportunities alongside affordable housing, and the Scottish Borders has a lower than average proportion of younger people.

As we saw in Section 2, a growth in younger household numbers is projected between 2012-2022 in many areas, with most growth predicted in Galashiels and District, Tweeddale East, Hawick and Denholm and Kelso and District. However, from 2022 to 2037 younger households are projected to decline in number, unless there is higher than expected migration.

Hawick and Hermitage and Selkirkshire are expected to see a reduction in the numbers of younger households across the whole projection period, while Kelso and District, Leaderdale and Melrose and Tweeddale East are expected to see more sustained growth in younger household numbers over the longer term.

This section explores a range of data on education, employability/skills and employment, along with destination/migration statistics to better understand the dynamic between housing and labour markets opportunities for young people in the Borders.

This includes data analysis from NOMIS, as well as information from Skills Development Scotland, Scottish Neighbourhood Statistics and Local Economic Development information.

3.2 The economic outlook for the Scottish Borders

The latest Scottish Borders Economic Strategy, in 2013², outlined a number of challenges for the Scottish Borders. At that time, it was noted that –

- Gross Value Added (economic output) had reduced from 6% in 2007 to 1% in 2008, although this showed an overall growth from 2001-2011 (of 3.9%, compared with 5.1% for Scotland).
- Although 73% of working-age people were economically active, economic activity in the Scottish Borders had fallen, with average wages lower than Scotland overall, and growing at a slower rate.
- There was more reliance on wholesale/retail, manufacturing, health and public sector activity, and lower than average levels of employment in financial, professional and business support service sectors.
- At the time the strategy was written, there was significant growth in youth unemployment.
- Arresting the out-migration of younger people from the Scottish Borders was identified as a key challenge looking forward to 2020.

The table below shows key performance indicators from the Economic Strategy for 2013.

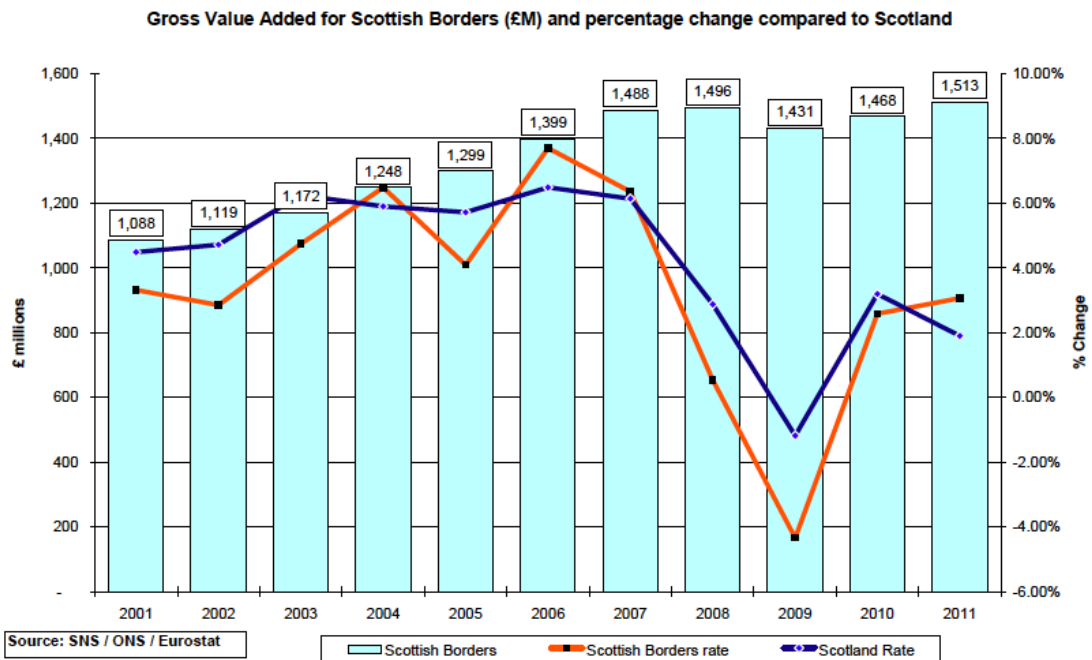
² https://www.scotborders.gov.uk/downloads/file/457/economic_profile

Table 19: Key economic performance indicators, Scottish Borders and Scotland

	Scottish Borders	Scotland
Gross Value Added (GVA) Average annual change, 2001 - 2011	3.9%	5.1%
Gross Value Added (GVA) per worker ³ , (£000s) (2011)	29	44
Employment rate - working age, 2011	73.1%	70.7%
Average (median) gross weekly earnings – workplace based, 2011	£398	£489
Average annual change in Average (median) gross weekly earnings (workplace based)	(+)0.5%	(+)3.4%
Average (median) gross weekly earnings – residence based, 2011	£452	£491
Average annual change in median gross weekly earnings – residence based 2011	(+)3.8%	(+)3.5%
Gender pay gap (3-yr average): 2010	8.2%	7.2%
Change in Gender pay gap (3-yr average): 2007 – 2010	-1.30%	-3.70%

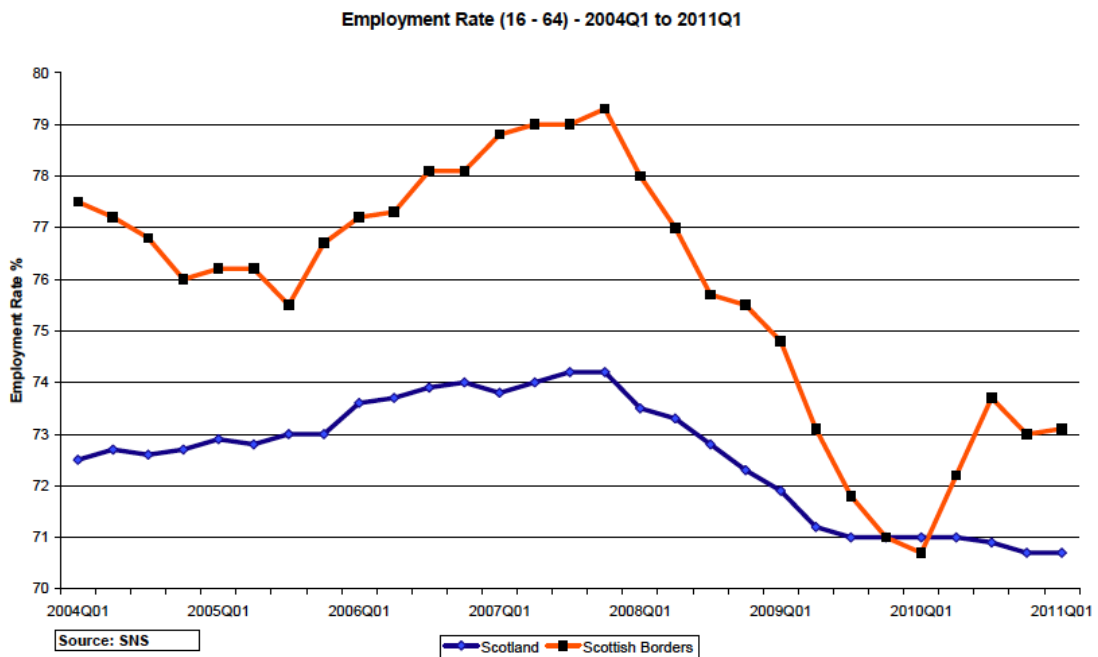
Source: SBC Economic Strategy 2013

Figure 4: Gross Value Added – Scottish Borders and Scotland



Source: SBC Economic Strategy 2013

Figure 5: Employment rate – Scottish Borders and Scotland

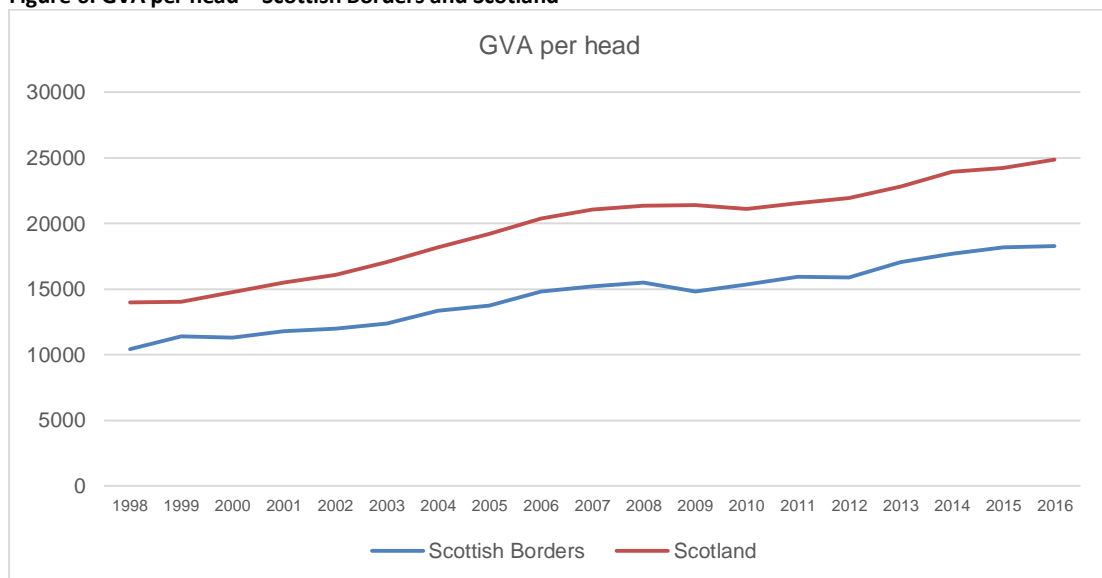


Source: SBC Economic Strategy 2013

The GVA (Figure 4) and employment rate (Figure 5) both point to some signs of recovery after the economic down-turn, by 2010. In fact, in 2011 the GVA rate had improved more in the Scottish Borders than in Scotland overall. Similarly, the employment rate in 2011 was higher in the Scottish Borders than in Scotland.

More recent GVA analysis shows that, between 2011-2016 GVA per head increased by 14.9% in the Scottish Borders, compared with 15.4% across Scotland.

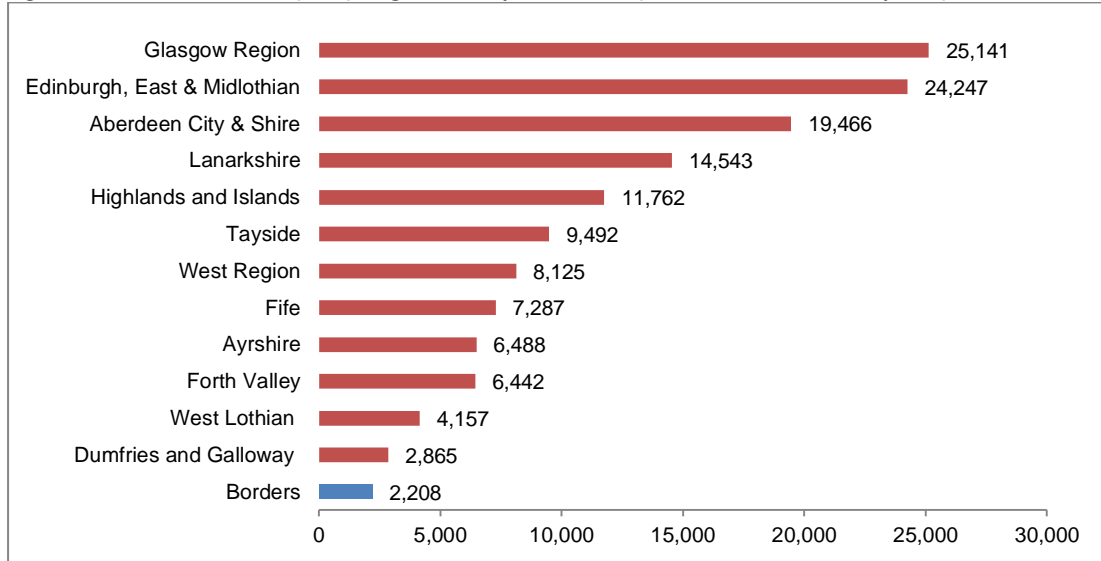
Figure 6: GVA per head – Scottish Borders and Scotland



Source: ONS GVA dataset, Regional GVA, income approach

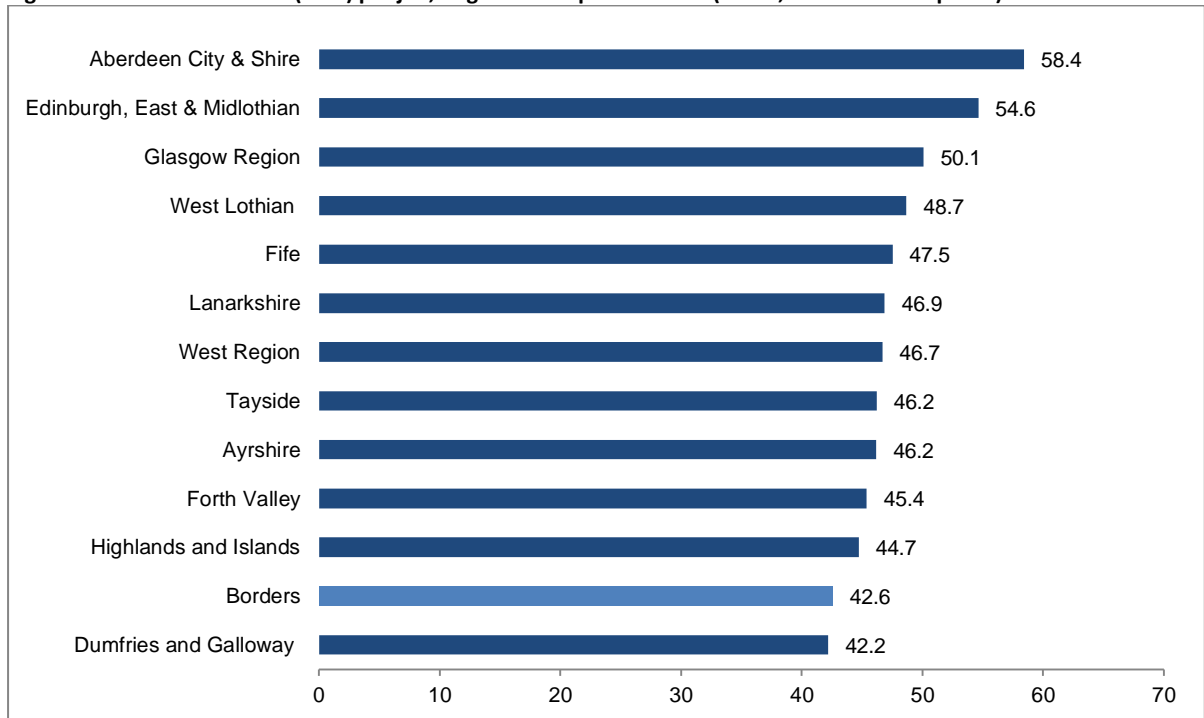
Future projections, based on 2013 data, put Scottish Borders below other regions, with GVA in 2024 predicted to be lower in the Scottish Borders – total GVA and GVA per job.

Figure 7: Gross Value Added (GVA), Regional Comparison 2024 (£million, constant 2013 prices)



Source: Skills Development Scotland³, Oxford Economics analysis

Figure 8: Gross Value Added (GVA) per job, Regional Comparison 2024 (£000s, constant 2013 prices)



Source: Skills Development Scotland, Oxford Economics analysis, 2013

This suggests that a ‘strong economic growth’ scenario is likely to be beyond what is judged to be likely in future for the Scottish Borders. The ‘wealth distribution’ scenario, with its focus on increasing economic activity may be closer to a suitable ‘optimistic’ scenario, with greater workforce productivity and wider wealth distribution more of a focus than increased productivity.

Certainly, economic activity rates among young people in the Scottish Borders are comparable to Scotland overall.

³ <https://www.skillsdevelopmentscotland.co.uk/media/40976/borders.pdf>

Table 20: Economic activity rates of young people, 2017 (SBC and Scotland) %

	2013	2014	2015	2016	2017	Average
16-19						
Scottish Borders	49.8	59.7	58.6	51.9	50.6	54.1
Scotland	53.1	50.5	51.5	48.4	50.2	50.7
20-24						
Scottish Borders	82	74.7	82	83.5	74.5	79.3
Scotland	75.3	73.7	75.6	73.5	75.6	74.7
25-34						
Scottish Borders	89.9	90.2	89.3	81.3	87.9	87.7
Scotland	85.3	85.9	84.8	84.8	85	85.2

Source: Annual Population Survey data, NOMIS

In fact, the average economic activity rate of young people between 2013 and 2017 is higher in the Scottish Borders than for Scotland overall – 54.1% for those aged 16-19, compared with 50.7% across Scotland, 79.3% for those aged 20-24 years old, compared with 74.7% and 87.7% for those aged 25-34 years, compared with 85.2%.

It is noted in the ‘Wealth Distribution 2’ scenario description, however, that while helping to reduce economic inequalities, bringing more people back into work in lower skilled employment lowers GVA and workforce productivity. One considerable challenge for the Scottish Borders in future is likely to be high levels of economic activity **but** with lower earnings.

The earnings of people living in the Scottish Borders were close to the Scottish average in 2013, but since then earnings have not increased at the same rate, so in 2017 the median income (the mid-point of all earnings) in the Scottish Borders was just 94% of that in Scotland.

Table 21: Median and lower quartile full-time earnings (residence based) Scottish Borders and Scotland

Median	Scottish Borders	Scotland	Scottish Borders as a proportion of Scotland
2013	£507.50	£507.90	100%
2014	£490.10	£518.60	95%
2015	£503.50	£527.00	96%
2016	£496.80	£536.00	93%
2017	£513.80	£547.70	94%
Lower quartile	Scottish Borders	Scotland	Scottish Borders as a proportion of Scotland
2013	£378.00	£366.60	103%
2014	£367.20	£374.30	98%
2015	£360.20	£381.90	94%
2016	£362.00	£389.60	93%
2017	£374.40	£401.00	93%

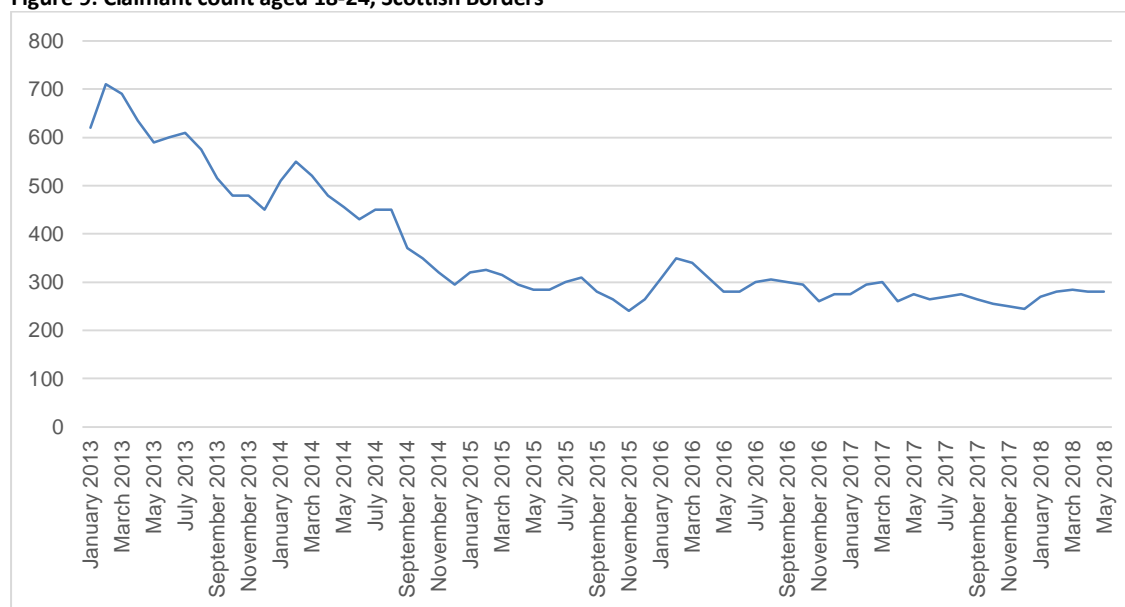
Source: Annuals Survey of Hours and Earnings, NOMIS

At the lower end of the earnings distribution, where we would expect younger earners to be, lower quartile earnings have not increased for those living in the Scottish Borders over the period from 2013 to 2017, so lower wage earners in the Scottish Borders now have earnings that are 93% that of lower earners across Scotland, who have seen their earnings increase by more.

3.3 Young people claiming benefits

Figure 9 shows that the number of benefit claimants aged between 18-24 years has halved since 2013, when it peaked at 710 claimants. Since November 2014 the claimant count has stabilised at around 300 claimants.

Figure 9: Claimant count aged 18-24, Scottish Borders



Source: NOMIS labour market profiles, Scottish Borders

The claimant count differs by area, with the overall rate among those of working age higher in Galashiels and Hawick and lowest in Leaderdale and Melrose, Tweeddale and East Berwickshire.

Table 22: Claimant count as a proportion of those of working age, by ward (Scottish Borders)

Area	April 2014	April 2015	April 2016	April 2017	April 2018
East Berwickshire	1.7	1.4	1.5	1.2	1.3
Galashiels and District	4.1	2.7	2.6	2.7	2.5
Hawick and Denholm	3.2	2.3	2.5	2.3	2.4
Hawick and Hermitage	2.9	2.2	2.9	2.6	2.5
Jedburgh and District	2.0	1.4	1.4	1.4	1.5
Kelso and District	2.5	1.7	1.7	1.8	1.4
Leaderdale and Melrose	1.5	0.8	1.0	1.1	0.9
Mid Berwickshire	1.7	1.1	1.6	1.6	1.8
Selkirkshire	2.5	1.5	1.7	1.7	1.5
Tweeddale East	1.4	0.9	0.9	1.0	1.0
Tweeddale West	1.7	1.3	1.2	1.2	1.2
Scottish Borders	2.4	1.7	1.8	1.8	1.7
Scotland	3.0	2.3	2.3	2.4	2.7

Source: NOMIS, All categories: Age 16+, Claimants as a proportion of residents aged 16-64

Over the period from April 2014 to April 2018, the claimant count has reduced as a percentage of the working age population across the Scottish Borders, from 2.4% to 1.7%. This puts the rate well below the Scottish average, with a greater reduction over time.

The claimant count for those aged 16-24 is also higher in Galashiels and Hawick, followed by Selkirkshire.

Table 23: Claimant count of younger aged claimants, by ward (Scottish Borders)

Area	16-24	25-29	30-34
East Berwickshire	25	10	10
Galashiels and District	55	40	25
Hawick and Denholm	40	10	15
Hawick and Hermitage	40	15	15
Jedburgh and District	15	5	5
Kelso and District	20	10	5
Leaderdale and Melrose	15	5	5
Mid Berwickshire	15	15	5
Selkirkshire	30	10	10
Tweeddale East	15	10	10
Tweeddale West	15	0	10
Scottish Borders	285	135	110

Source: NOMIS, Claimants count, May 2018

3.4 The educational outcomes of young people

The Annual Participation Measure⁴ is part of the Scottish Government's National Performance Framework. It is replacing the school leaver destination follow up as the source of the indicator, "increase the proportion of young people in learning, training or work", published through Scotland Performs.

In 2017, the proportion of 16-19 year olds participating for Scottish Borders Council was 92.5%, a 1.1 percentage point rise from 2016 and 1.4 percentage points higher than the national rate (91.1%).

- For 16 year olds the participation rate was 99.0%, a 0.4 percentage point fall from 2016 (99.4%). Across Scotland the rate was 98.8%.
- For 17 year olds the participation rate in 2017 was 95.0%, equal to the rate in 2016 (95.0%). Across Scotland the rate was 94.0%.
- For 18 year olds the participation rate was 90.0%, a 0.2 percentage point fall from 2016 (90.2%). Across Scotland, the rate was 88.9%.
- For 19 year olds, the participation rate was 86.5%, a 4.8 percentage point rise from 2016 (81.7%). Across Scotland, the rate was 83.4%.

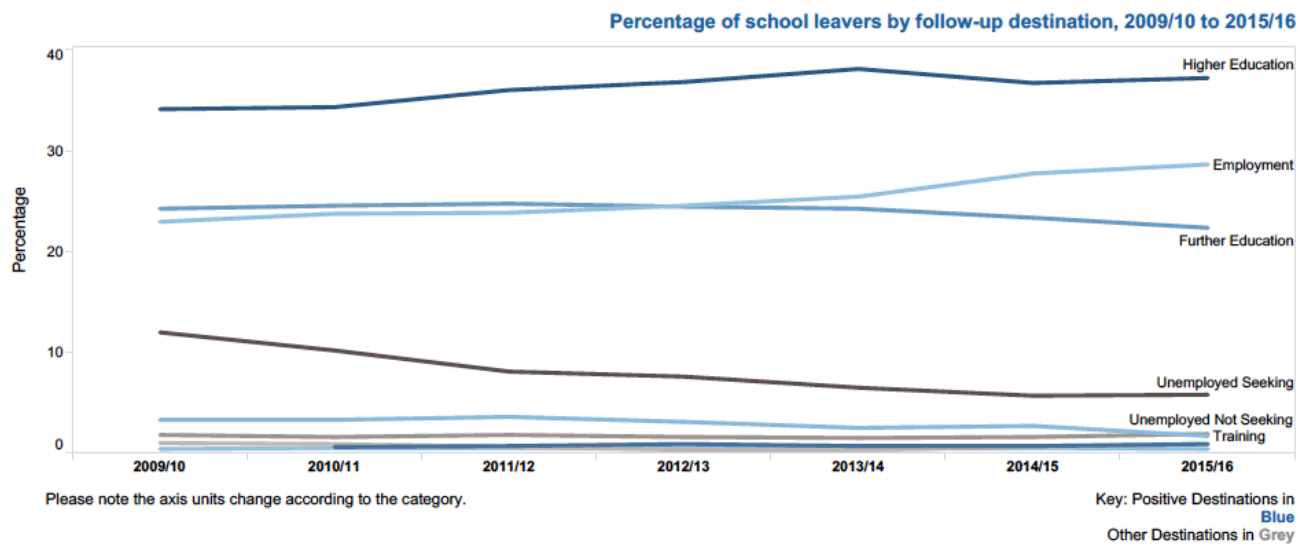
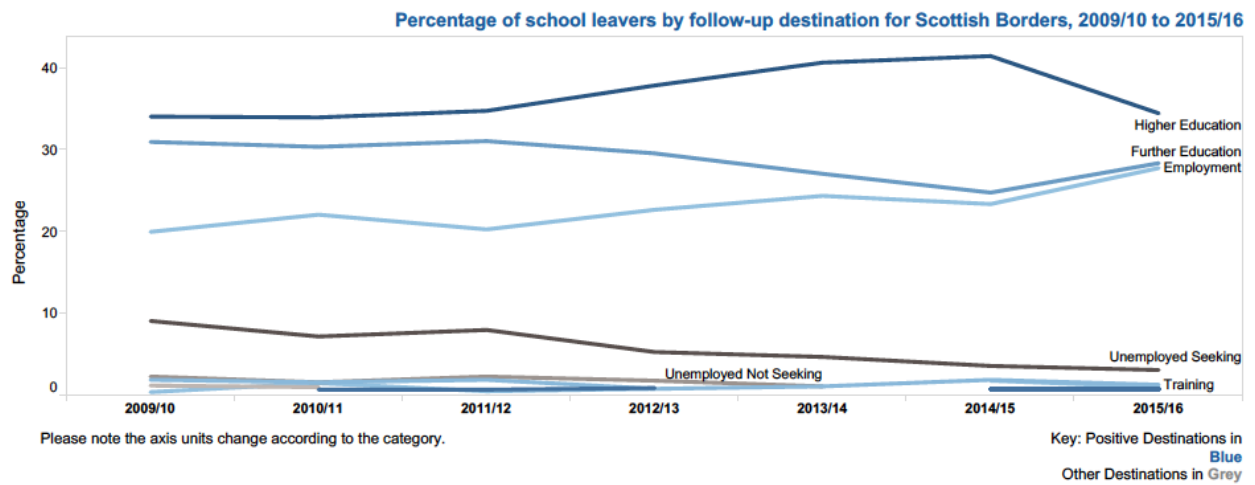
A comparison between trends in the Scottish Borders and across Scotland shows an increase in employment as a destination in recent years.

Leaving school to be unemployed is becoming less common in the Scottish Borders and in Scotland overall. 2015-16 in the Scottish Borders saw a marked decline in moves into Higher Education, alongside increased employment and moves into Further Education.

⁴ https://www.skillsdevelopmentscotland.co.uk/media/43580/2017_annual-participation-measure-report-29th-august-2017.pdf

In Scotland overall, there has been a slightly downward trend in Higher Education and Further Education, alongside the increase in school leaver destinations of employment.

Figure 10: Destination trends – SBC and Scotland



Data is not available at the sub-area level for participation rates, with the latest ward-level data being 2012-2013 pupil destination statistics.

Table 24: Pupil destinations, 2012-2013, Ward, SBC and Scotland

Location	Work	FE	HE	Training	Unemp. not seeking work	Unemp seeking work	Un-known
Tweeddale West	25.7	19	47.6	1.9	1	4.8	0
Tweeddale East	28	21.2	38.1	1.7	1.7	9.3	0
Galashiels and District	21.6	35.9	28.7	6.6	0.6	6	0.6
Selkirkshire	14	33.9	38	5.8	0.8	6.6	0.8
Leaderdale and Melrose	14	35.5	43.8	0	0	5.8	0.8
Mid Berwickshire	27.3	30.3	38.4	0	1	3	0
East Berwickshire	21.6	26.5	37.3	1	1	12.7	0
Kelso and District	23.6	22.8	43.9	4.1	0.8	4.9	0
Jedburgh and District	17.8	48.9	23.3	2.2	0	6.7	1.1
Hawick and Denholm	12.5	44.6	29.5	3.6	0.9	7.1	1.8
Hawick and Hermitage	13.2	36.8	36.8	1.3	1.3	10.5	0
Scottish Borders	20.1	32.1	36.8	2.8	0.8	6.9	0.5
Scotland	20.9	27.8	36.5	6.3	1.2	7.1	0.3

Source: Scottish Government statistics, pupil destinations

In the table above, bold figures highlight notable variations, showing that although across the Scottish Borders pupil destinations are similar to those of pupils across Scotland overall, there are wards with greater proportions moving directly into work – in Tweeddale, Mid Berwickshire and Kelso and District.

Tweeddale West, Leaderdale and Melrose and Kelso and District have proportionately more pupils moving into Higher Education (HE) with considerably more pupils in Jedburgh and Hawick and Denholm going into Further Education (FE). Pupils in East Berwickshire, Hawick and Hermitage and Tweeddale East had higher than average proportions of unemployed school leavers.

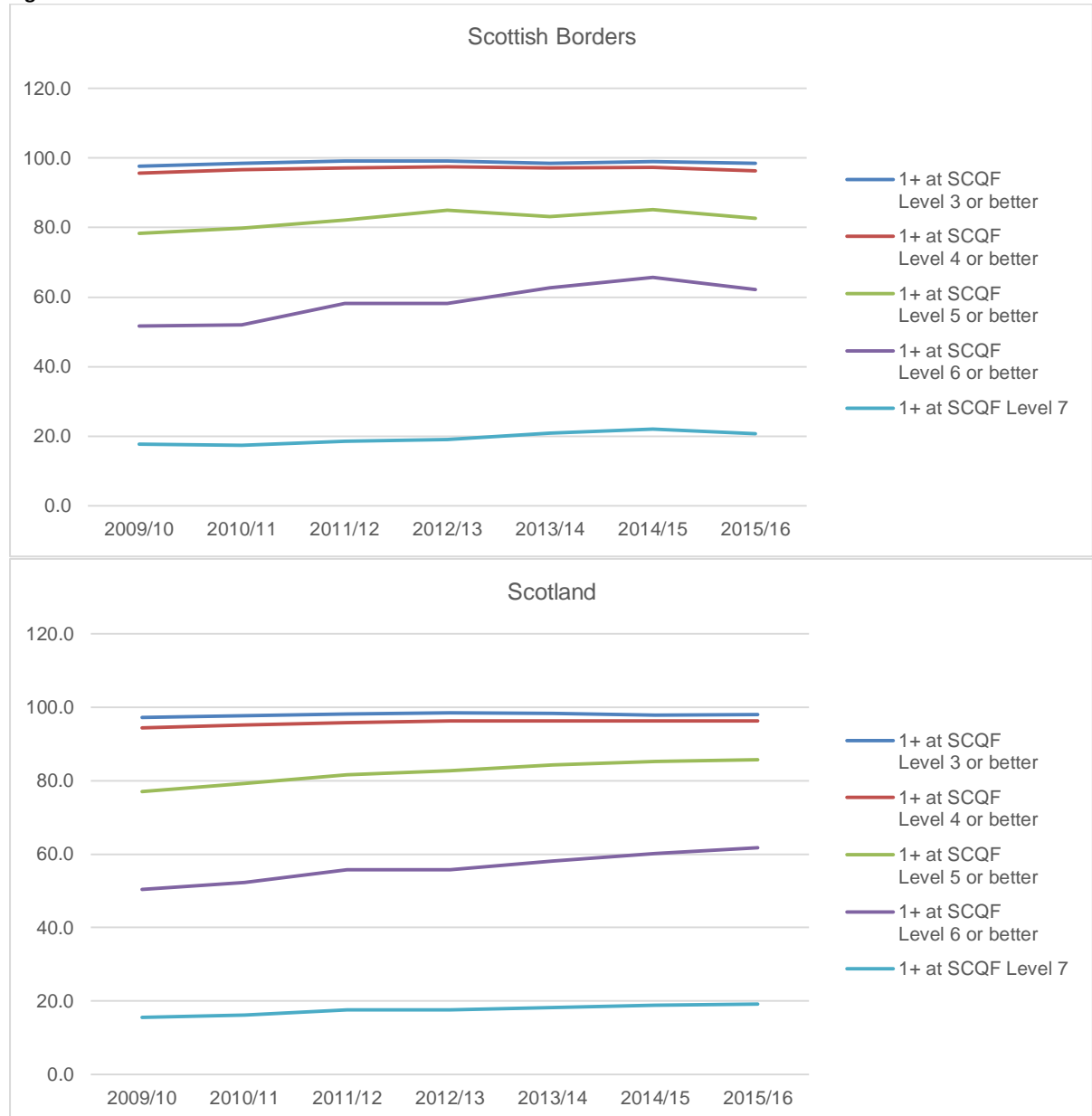
3.5 Educational attainment

In 2015-16, 96.3% of school leavers in the Scottish Borders achieved one or more qualifications at SCQF level 3 or better, the same as in Scotland overall. 82.6% achieved one or more qualifications at level 5 or better (i.e. National 5 level), compared with 85.6% of pupils in Scotland and 62.1% achieved at least one pass at Level 6 or better (i.e. Higher or Advanced Higher⁵), compared with 61.7% across Scotland.

Figure 11 shows the educational attainment in the Scottish Borders over time, with a slight drop in attainment evident at the higher grades (Levels 5, 6 and 7) in the most recent period, after a gradual improvement in attainment over previous years. Scotland, by comparison, has sustained the gradual improvement in attainment across the overall period between 2009-2010 and 2015-2016.

⁵ https://www.sqa.org.uk/files_ccc/readyreckoner.html

Figure 11: Educational attainment – SBC and Scotland trends over time



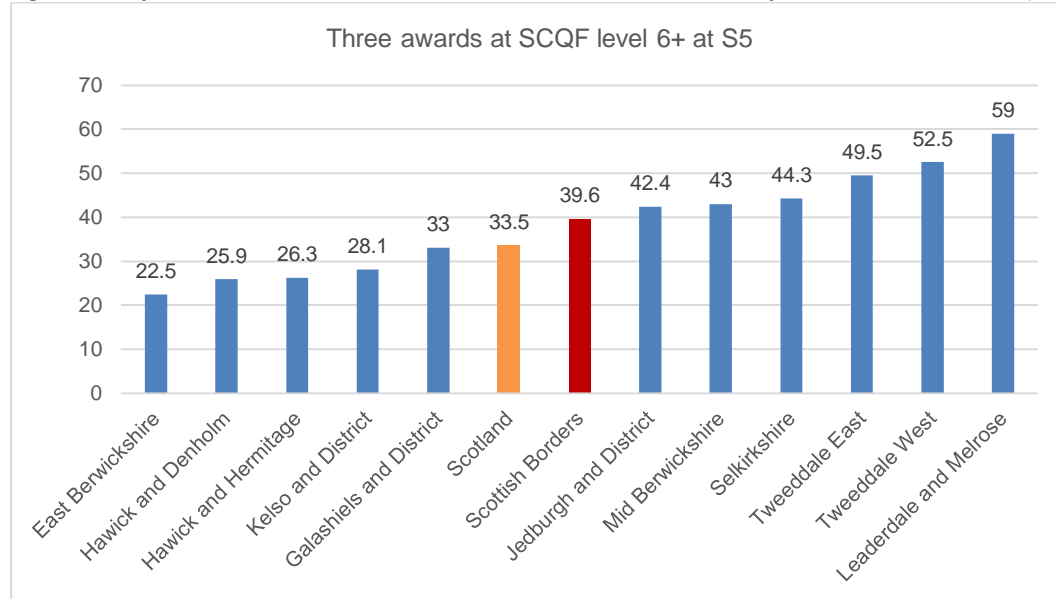
Source: Scottish Government Education data⁶

The latest pupil attainment data available at the sub-local authority level is for 2012-2013. Attainment was poorer in Hawick and Galashiels and District and consistently better in Leaderdale and Melrose, Tweeddale East and Selkirkshire. Results in Berwickshire and Tweeddale West were more mixed.

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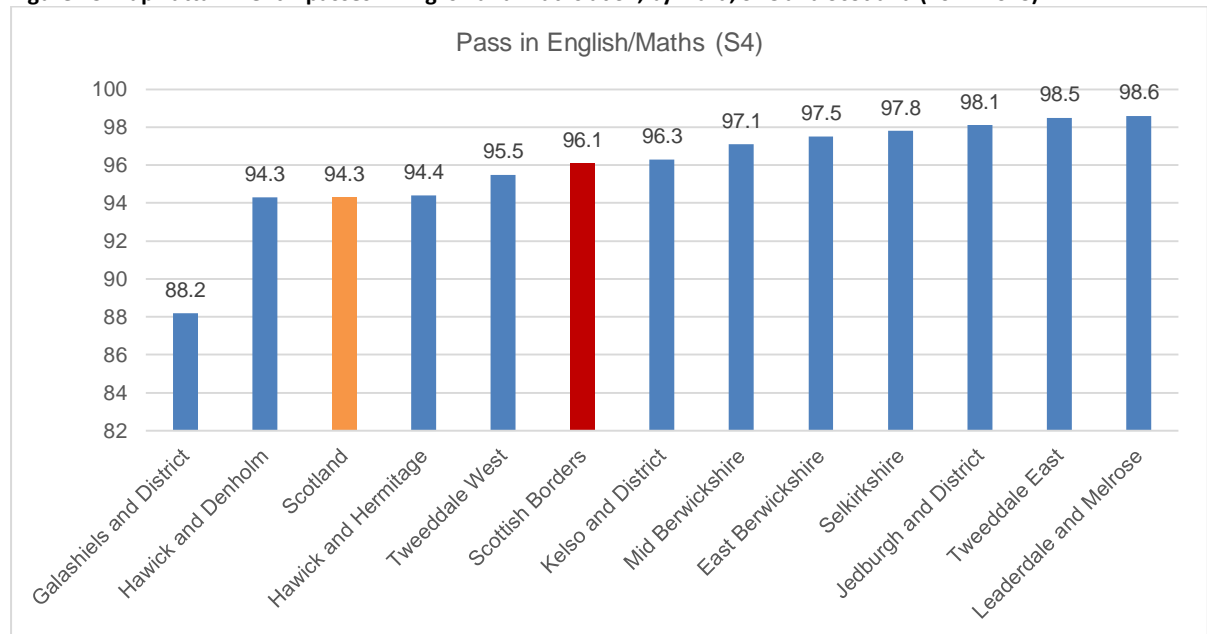
<https://public.tableau.com/profile/sg.eas.learninganalysis#!/vizhome/SchoolLeaverAttainmentandDestinationsDashboard/Home>

Figure 12: Pupil attainment – three or more awards at SCQF level 6+ at S5, by ward, SBC and Scotland (2012-2013)



Source: Statistics Scotland Pupil Attainment data, <http://statistics.gov.scot/data/pupil-attainment>

Figure 13: Pupil attainment – passes in English and Maths at S4, by ward, SBC and Scotland (2012-2013)



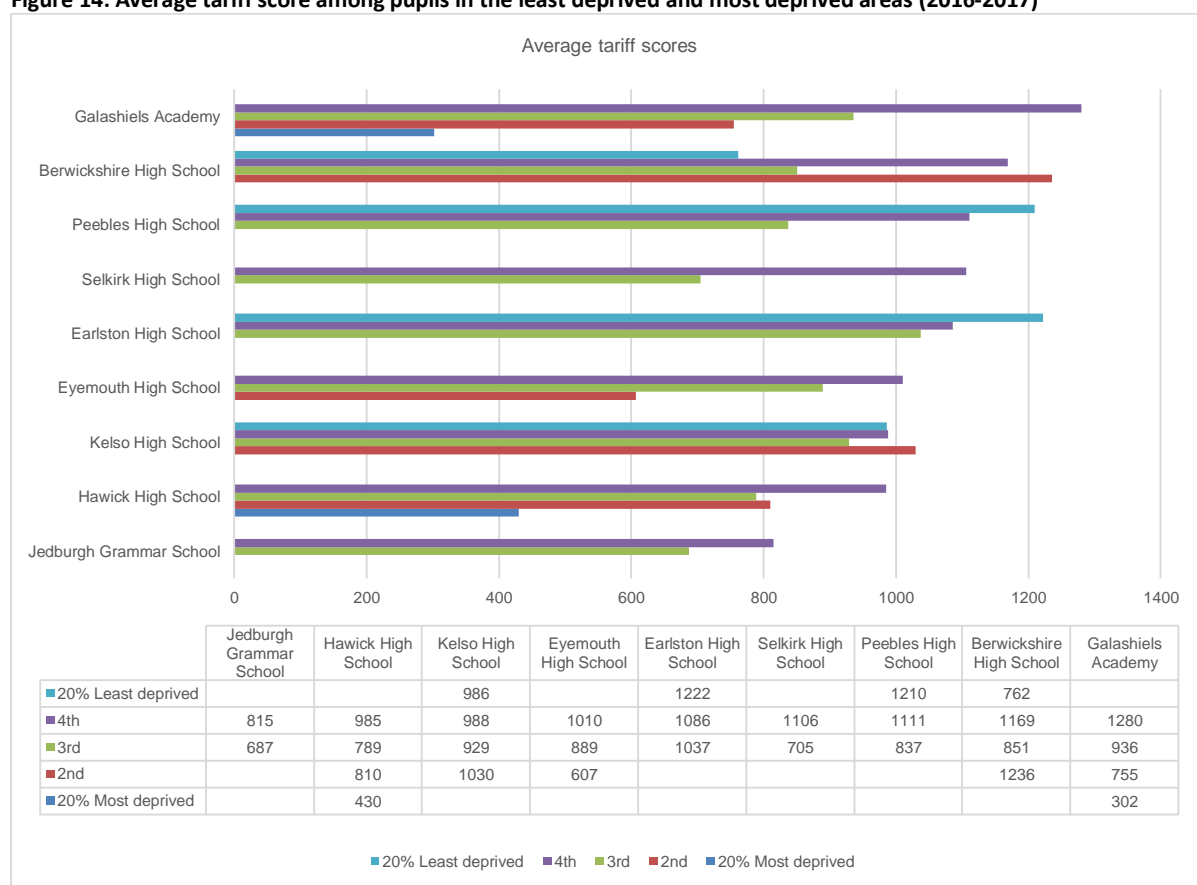
Source: Statistics Scotland Pupil Attainment data, <http://statistics.gov.scot/data/pupil-attainment>

3.6 The attainment gap

A comparison of the attainment gap is possible through looking at the average pupil tariff of school leavers and the Scottish Index of Multiple Deprivation (SIMD), based on the pupil's home postcode. Attainment is measured as the average total tariff score of school leavers, with higher scores indicating a better level of attainment. The number and level of qualifications a young person gains by the point they leave school provides a tariff score. These figures are brought together to provide an average total tariff score for each school.

The figure below presents a comparison of the average tariff scores for pupils living in the different SIMD groups, from the least and most deprived areas according to SIMD, by establishments in the Scottish Borders.

Figure 14: Average tariff score among pupils in the least deprived and most deprived areas (2016-2017)



Source: Statistics.Gov.Scot Schools - Attainment by Deprivation - The average total tariff score, and percentage of school leavers by Scottish Index of Multiple Deprivation (SIMD) Quintile
<https://statistics.gov.scot/resource?uri=http%3A%2F%2Fstatistics.gov.scot%2Fdata%2Fattainment-by-deprivation-quintile>

Tariff scores are highest, on average, among pupils in the 4th SIMD quintile (the second least deprived locations in Scotland) leaving Galashiels Academy – at 1,280. However, those pupils leaving Galashiels Academy who live in the most deprived areas have an average tariff score of just 302. The other school that has any pupils in the least deprived 20% of datazones in Scotland – Hawick High School – has an average tariff score among those pupils of just 430 (compared with 965 for the pupils in the second least deprived datazones).

The schools with the lowest tariff scores among pupils living in the most deprived 20% of datazones are as follows (average tariff score among the pupils in the lowest/most deprived SIMD group in brackets):

- Bucksburn Academy, Aberdeen City (260)
- Galashiels Academy, Scottish Borders (302)
- Wick High School, Highland (314)
- Maxwelltown High School, Dumfries & Galloway (317)
- Blairgowrie High School, Perth & Kinross (323)
- Denny High School, Falkirk (326)
- St John's RC Academy, Perth & Kinross (375)
- Forrester High School, Edinburgh City (392)

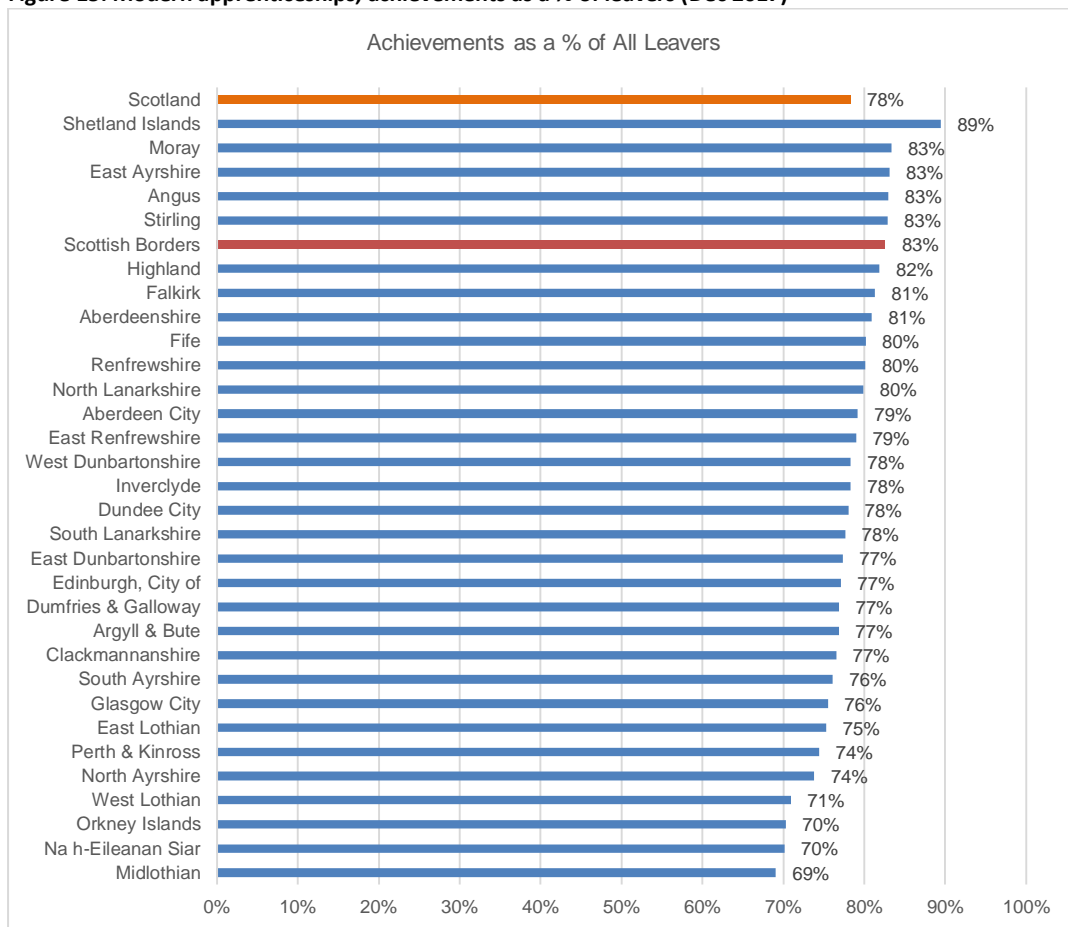
- Perth High School, Perth & Kinross (397).

Of course, some care is needed in interpreting these results, as there may be small numbers of pupils living in the most deprived areas in the Scottish Borders, for example. However, it does indicate that further exploration of the attainment gap in the Scottish Borders would be useful.

3.7 Modern apprenticeships

Figure 15 shows that Modern Apprentices in the Scottish Borders had among the highest attainment rates in Scotland, with 83% of leavers achieving their qualification, compared with 78% of young people across Scotland.

Figure 15: Modern apprenticeships, achievements as a % of leavers (Dec 2017)



Source: Skills Development Scotland, Modern Apprentice Breakdown by Local Authority Area - All ages, Period from 1st April 2017 to 29th December 2017

So, there is an overall picture of improving educational attainment and good performance in vocational training across the Scottish Borders. However, young people in Galashiels and Hawick show lower attainment levels, with some mixed results in East Berwickshire and Tweeddale. There is also some evidence of a very considerable attainment gap between pupils living in the most deprived areas, compared with pupils from less deprived areas.

Results for 2012-2013 showed proportionately more young people in East Berwickshire, Tweeddale East and Hawick and Hermitage leaving school into unemployment. However, more recent data on claimant counts shows reducing numbers, but a higher claimant count for those aged 16-24 in Galashiels and Hawick, followed by Selkirkshire. Levels of economic activity are high among young

people in the Scottish Borders, but, as we saw earlier, wages are lower and have not increased at the same rate as in Scotland overall, particularly for lower earners.

There continue to be areas of the Scottish Borders where young people face greater challenges in attainment and employment and where a more optimistic scenario (such as the Strong Growth 2) would seem less likely. There is also evidence to suggest that the attainment gap between pupils in the most and least deprived areas is a particular concern for the Scottish Borders.

3.8 Emerging thoughts on the local economy

Recent economic activity within the Scottish Borders shows signs of economic growth, albeit not at as high a rate as in Scotland overall. 2014-based household population estimates project more household growth than previously projected in the 2012-based projections used in the SESplan HNDA2. There is also some evidence of a recent slow-down in net migration among younger people and increased economic activity/reduced benefit dependency among younger groups.

This indicates that the more optimistic 'alternative future' of the Wealth Distribution 2 scenario is appropriate for considering the likely housing need across the Scottish Borders in the future.

However, the analysis of young people's education and economic prospects also indicates that some locations in the Scottish Borders face more challenges – such as Galashiels, Hawick and part of Berwickshire. In these areas, a slightly less optimistic outlook may prevail.

4. The local housing market and affordability

4.1 Introduction

Scottish Borders Council wishes to understand the experiences of young people in the Scottish Borders, in terms of housing costs and how this impacts on affordability. This section examines the housing market, incomes and affordability issues for young people so that housing needs estimates reflect the experiences of young households.

4.2 Tenure

The table below shows the tenure profile of younger households (where the highest income householder is aged less than 35 years) in the Scottish Borders and across Scotland, compared with the tenure of all households across the Scottish Borders and Scotland. This is based on three years of the Scottish Household Survey data combined to give a larger sample of young people.

Table 25: Tenure - Highest Income Householder aged <35 years, compared with all SB and Scotland

	SB <35 (%)	Scotland <35 (%)	All HHs SB (%)	All HHs Scotland (%)
Owned outright	0.7	2.8	34.5	30.4
Buying with help of loan/mortgage	29.7	30.5	27.2	30.9
Rent – social landlord	33.1	24.8	22.0	23.3
Rent - private landlord	34.6	39.6	14.1	13.6
Other	2.0	2.3	2.3	1.7
Total	100.0	100.0	100.0	100.0

Source: Scottish Household Survey 2012-2015

Almost a third of younger households are owners, compared with over 60% of all households across the Scottish Borders and Scotland. A third of younger households in the Scottish Borders rent from a social landlord, compared with 25% across Scotland. Private renting is more common among younger households than households overall. Across all households, 14% rent from a private landlord, compared with 40% of younger households across Scotland and 35% of younger households in the Scottish Borders.

Looking at younger households across Scotland, where the random adult's previous tenure was in the parental home (i.e. newly forming households) we find just 19% own, 23% rent from a social landlord and 55% rent from a private landlord, while 3% have other tenures.

This analysis indicates that the likely tenure of newly forming households is weighted more towards renting than owning. However, we would expect the split within private renting and social renting (55% private renting and 23% social renting) to be more evenly distributed in the Scottish Borders, where younger people are more commonly found (compared to younger people across Scotland overall). The likely split between the need for private renting and social renting is explore more below, through analysis of ward and locality-based tenure estimates.

The table below uses Census output area ONS classification data to model the likely tenure of young people in wards and localities. Estimates are generated by first analysing the Scottish Household Survey data across Scotland, to generate estimates for young people. Then the results are analysed by ONS classification sub-group to generate estimates for households living in different types of geography. These estimates are then aggregated up to datazones, then ward and locality.

Table 26: Tenure estimates – Highest Income Householder aged <35 years, wards and localities

	Owners	SRS	PRS	Other	Total
East Berwickshire	35%	30%	32%	3%	100%
Galashiels and District	28%	34%	36%	2%	100%
Hawick and Denholm	29%	38%	30%	3%	100%
Hawick and Hermitage	32%	29%	37%	3%	100%
Jedburgh and District	32%	31%	34%	4%	100%
Kelso and District	36%	26%	35%	3%	100%
Leaderdale and Melrose	41%	21%	35%	3%	100%
Mid Berwickshire	34%	26%	35%	5%	100%
Selkirkshire	35%	29%	33%	3%	100%
Tweeddale East	42%	22%	34%	2%	100%
Tweeddale West	36%	21%	39%	3%	100%
Berwickshire	35%	28%	33%	4%	100%
Cheviot	34%	28%	35%	3%	100%
Eildon	32%	30%	35%	3%	100%
Teviot and Liddesdale	30%	34%	33%	3%	100%
Tweeddale	39%	21%	37%	3%	100%

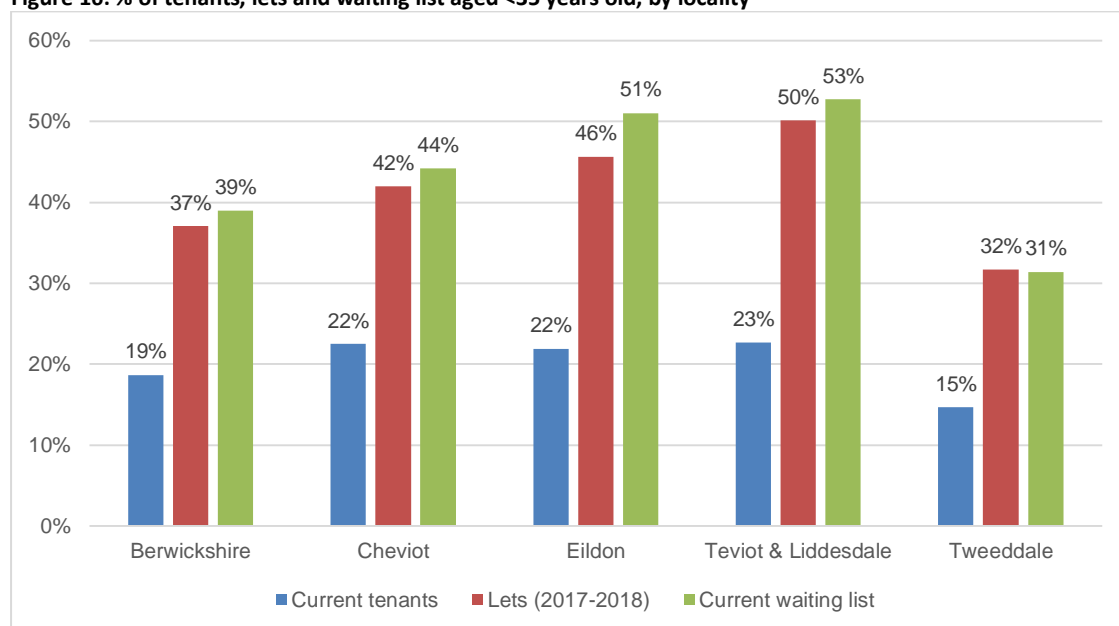
Source: SHS data 2012-2015, ONS area classification data

The table above shows considerable variation in the tenure of young people (households with a highest income householder aged under 35 years old). Young owners are far more prevalent in Tweeddale East and Leaderdale and Melrose, with over 40% owning and less common in Galashiels and District (28%) and Hawick and Denholm (29%). Hawick and Denholm and Galashiels have the greatest proportion of young social renters.

4.3 Social renting among younger households

Data provided from the local RSLs suggests that younger people (aged under 35 years) make up 29% of social tenants but 44% of new lets and 41% of the waiting list.

Figure 16: % of tenants, lets and waiting list aged <35 years old, by locality



Source: RSL data (N.B. Data on locality of current tenants and waiting list missing for one RSL)

In all localities, young people make up about half the proportion of current tenancies, compared with their prevalence on new lets and the waiting list. It is notable, though, that young people make up just a third of new lets and a third of the waiting list in Tweeddale, but more than half of new lets and the waiting list in Teviot and Liddesdale.

Earlier, we saw that Hawick is projected to see a loss in younger households over the next ten years but the proportionately high numbers of new lets and young people on the waiting list suggest significant current demand for social housing in the area.

The proportion of the waiting list that is younger people is also particularly high in Eildon. Galashiels and District and Leaderdale and Melrose are also expected to see increased numbers of younger households in future (though Selkirkshire is not).

Data provided by two of the local RSLs for 2016-2017 lets suggests that tenancy sustainment rates are lower among younger tenants, with one RSL reporting tenancy sustainment rates of 76% among those aged under 35 years, compared with 80% among tenants overall. Another RSL reported that 76% of tenancies let to people aged under 35 years lasted at least 12 months, compared with 87% of tenancies let to those aged 35 years old or older.

Table 27 below shows the 2017 house price data for the Scottish Borders, by ward, compared with Scotland overall.

The lower quartile house price for the Scottish Borders of £97,000 is below the 2011 lower quartile house price of £97,500 and the median house price of £150,000 is the same as the median house price in 2011. The 2017 upper quartile house price is slightly higher for 2017 than in 2011 (£236,000, compared with £225,000).

House price growth has been more modest in the Scottish Borders than in Scotland overall. In 2011, the lower quartile house price in Scotland was £90,000, compared with £98,000 in 2017 while the median house price has increased from £137,000 in 2011 to £152,355 in 2017 and the upper quartile has increased from £204,995 to £227,000.

Table 27: 2017 House price data – Scottish Borders Council Wards, Scottish Borders and Scotland

Location	Lower quartile	Mean	Median	Upper quartile
East Berwickshire	120,000	188,388	165,000	240,000
Galashiels and District	79,000	144,869	112,600	180,562
Hawick and Denholm	80,000	147,562	116,000	190,000
Hawick and Hermitage	53,750	115,563	91,000	165,000
Jedburgh and District	100,500	186,445	140,500	250,000
Kelso and District	112,500	179,554	147,000	225,000
Leaderdale and Melrose	125,000	210,717	176,500	244,250
Mid Berwickshire	100,250	178,831	139,500	227,500
Selkirkshire	90,000	176,135	138,500	230,000
Tweeddale East	127,000	221,018	189,445	280,000
Tweeddale West	125,000	249,371	210,000	321,250
Scottish Borders	97,000	184,540	150,000	236,000
Scotland	98,000	180,663	152,355	227,000

In 2017, average rents ranged from £346 a month for a one-bedroom property to £902 for a 4-bedroom property, with the average two-bedroom rent being £467 and the average 3-bedroom rent at £603. There is considerable variation by location, with the area around Peebles having higher than average rents and Selkirkshire and Hawick with lower than average private rents.

Table 28: 2017 PRS rents – Postcode sectors and Scottish Borders by property size

Postcode	Settlements	1-bed	2-bed	3-bed	4-bed
EH38-EH46	Heriot, Peebles	£443	£554	£745	£1,224
TD1	Galashiels	£348	£446	£562	£925
TD2-TD4	Lauder/Earlston	-	£497	£750	-
TD10-TD14	Duns, Eyemouth	£395	£460	£588	£788
TD5	Kelso	£349	£481	£584	£629
TD6	Melrose/Newtown	£404	£515	£721	£695
TD7	Selkirkshire	£340	£421	£587	£774
TD8	Jedburgh	-	£384	£614	£775
TD9	Hawick	£315	£395	£502	£850
	SBC	£346	£467	£603	£902

Source: SBC rents data

4.4 Household incomes and affordability

Analysis by Arneil Johnston is presented in the 2017-2021 Local Housing Strategy, to highlight the affordability challenges faced by many households in the Scottish Borders. Average housing costs are compared with incomes.

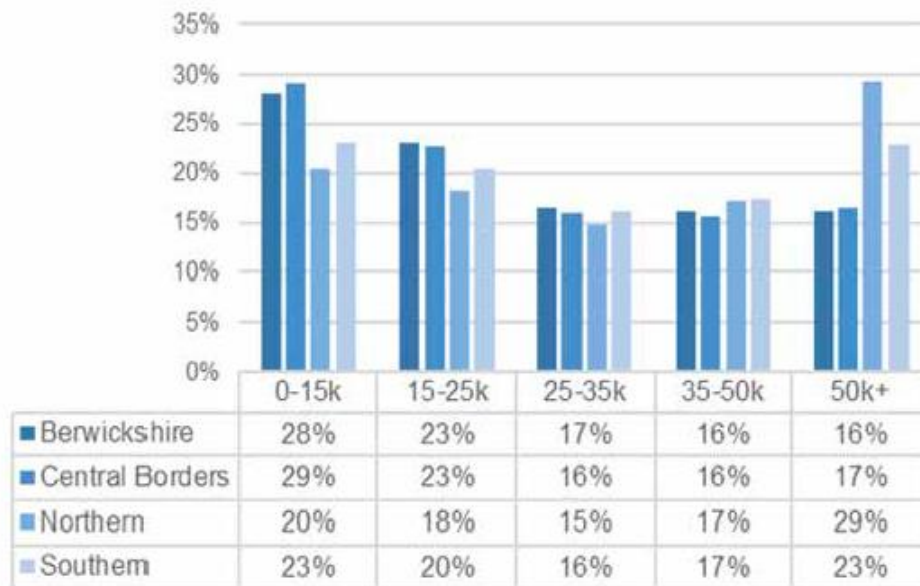
Table 29: Average local rents and affordability estimates

Average housing costs	1-bed	2-bed	3-bed	4-bed
RSL	£292	£318	£347	£393
PRS	£352	£457	£559	£790
LHA	£312	£400	£475	£600
MMR	£265	£340	£404	£510

LHS 2017-2021, Figure 5.1, Arneil Johnston 2016 affordability analysis

Based on the affordability of a 2-bedroom property and not paying more than 30% of gross income on housing costs, an estimated income of £12,718 was identified as required to be able to afford a 2-bedroom RSL property while an income of £18,284 was needed to be able to afford a 2-bedroom private rented property. An income of £13,600 is required to be able to afford the rent on a 2-bedroom mid-market rented, based on a rent at 80% of the Local Housing Allowance (LHA) rate.

Figure 17: % of households in different income bands, by the four SESplan HMAs



Source: CACI Paycheck data 2014

Source: LHS 2017-2021, Figure 5.2

The 2016 affordability study estimated that 28% of households in Berwickshire and 29% of households in Central Borders had annual incomes of less than £15,000, while 20% of those in Northern and 23% in Southern did.

The affordability analysis estimated that, based on a 25% affordability ratio (not paying more than 25% of gross income on rents), between 49% of households in the Central Borders and 55% of those in Southern would not be able to afford private renting and 37% of those in each area would not be able to afford mid-market renting.

Figure 18: % of households unable to afford different rented tenures, by the four SESplan HMAs

25% income to rent: % Households who cannot afford housing costs by Housing Tenure				
Tenure	Berwickshire	Central Borders	Northern	Southern
RSLs	29%	30%	21%	24%
PRS	53%	49%	51%	55%
MMR (90% LHA)	37%	37%	37%	37%

Source: LHS 2017-2021, Figure 5.2 (duplicate Figure 5.2)

This type of approach can be used to assess the likely tenure requirements of the young households in housing need.

4.5 Income and affordability for younger households

To examine the affordability of housing costs for young people, we need to look at how younger households' incomes compare with households more generally. Analysis of the Scottish Household Survey data across Scotland shows that, among those households with a highest income householder aged under 35 years, the average annual net income is £24,170 while the median is £22,000. In the Scottish Borders, incomes are lower, with the mean income of younger households being £21,490 and the median £18,540.

Looking at newly emerging younger households (those who had previously lived with parents) incomes are lower – a mean annual net income of £19,227 and a median of just £16,000 a year. There are too few cases to examine Scottish Borders newly emerging young households. However, if the incomes were proportionate to those of younger households more generally, we would expect newly emerging younger households in the Scottish Borders to have incomes of around 84%-89% of Scottish young adults – i.e. £17,112 at the mean and £13,440 at the median.

Based on the affordability analysis above, this suggests that the estimated median annual net income of a newly emerging young person household of £13,440 would enable them to afford an RSL rent and a 2-bed mid-market rent at 80% LHA rate, but not a private rent. We would expect most newly emerging young households to need social or below market rent.

4.6 The likely tenure of newly forming young households

The SESplan housing need and demand estimates for the Scottish Borders distributed future need according to tenure as shown in Table 30. The level of ownership expected in Central Borders, among those in housing need, is similar to current tenure patterns among younger households. However, lower levels of ownership are expected in Berwickshire and Northern Borders, around 20%, with considerably lower rates of owner occupation expected in Southern Borders (i.e. Hawick and Selkirkshire).

Table 30: Tenure of new housing need, by HMA

% 2012-2032 – Wealth Distribution 2	Social rent	Below market rent	PRS	OO	All
Central Borders	40%	14%	10%	36%	100%
Berwickshire	51%	12%	16%	21%	100%
Northern Borders	45%	10%	25%	20%	100%
Southern Borders	84%	4%	8%	5%	100%
% Steady Growth	Social rent	Below market rent	PRS	OO	All
Central Borders	44%	12%	10%	33%	100%
Berwickshire	59%	9%	14%	18%	100%
Northern Borders	54%	8%	21%	17%	100%
Southern Borders	89%	2%	5%	3%	100%

Source: SESplan Table ST6 and ST7: Steady Recovery 2 and Wealth Distribution 2 (2012-based) current and future need estimates 2012-2032

The 20% rate of owner occupation found in Berwickshire and Northern Borders is similar to the level of owner occupation found among young households who were previously living with parents (i.e. newly forming households).

These differential rates of expected ownership reflect the share of need that is attributed to migration, as opposed to new household formation or backlog/existing need. More of the need in Central Borders is attributable to migration while in Berwickshire and Northern Borders more of the need is attributed to backlog need. In the Southern area, almost all of the need is backlog/existing need and so a very high proportion of need is expected to be for social housing.

A tenure profile for younger households in need, then, should reflect a higher level of ownership where we expect higher levels of migration (as in the overall Central Borders rate, across all households) with lower levels of ownership in areas with moderate to low migration expected and much lower ownership where a net loss of young people is expected (so that most of the additional need is for social housing).

Table 31: Projected household change, 2012-2022 and 2022-2037, Head of Household aged 16-34 years, Scottish Borders wards

HoH <35 years	Change 2012- 2022	Change 2022- 2037	Expected owner occupancy rate
East Berwickshire	52	-90	Moderate
Mid Berwickshire	18	-156	Moderate to low
Jedburgh and District	31	-63	Moderate to low
Kelso and District	97	36	Moderate to high
Galashiels and District	103	-85	Moderate to high
Leaderdale and Melrose	61	111	High
Selkirkshire	-27	-209	Low
Hawick and Denholm	72	-103	Moderate
Hawick and Hermitage	-101	-168	Low
Tweeddale East	109	211	High
Tweeddale West	-22	-61	Low

Table 32: Tenure estimates – Highest Income Householder aged <35 years, wards and localities adjusted for SESplan (closest scenario)

	Young Owners	Closest OO SESplan	Adjusted renters
East Berwickshire	35%	21%	79%
Mid Berwickshire	34%	18%	72%
Jedburgh and District	32%	18%	82%
Kelso and District	36%	33%	67%
Galashiels and District	28%	21%	79%
Hawick and Denholm	29%	5%	95%
Hawick and Hermitage	32%	5%	95%
Leaderdale and Melrose	41%	36%	64%
Selkirkshire	35%	29%	71%
Tweeddale East	42%	36%	64%
Tweeddale West	36%	5%	95%

Source: SHS data 2012-2015, ONS area classification data

Table 32 above shows the proportion of young owners estimated in each ward. This level of ownership is then adjusted to the nearest SESplan estimate (Table 29) based on location and projected change in the number of households headed by someone aged 16-34 (Table 31). This gives an adjusted ownership rate and an adjusted renter level (that is, 100% minus the new, adjusted ownership rate).

Finally, to decide whether the remaining renters will need social rented housing, private rented housing or below-market rented housing, we can look at the incomes of young renters in the Scottish Household Survey, estimating the proportion of young renters in each renter category using the same modelling approach used to determine the tenure of young renters.

The Arneil Johnston affordability assessment identified the average costs of a 2-bedroom rented property as follows –

- RSL property - £292
- PRS property - £457
- LHA rate - £400
- MMR at 90% of the LHA rate - £360.

Ensuring that renters do not pay more than 30% of their gross annual income on rent, they would need the following incomes to be able to afford these rents –

- With a gross annual income of less than £14,400 (£13,200 after tax) a household could not afford MMR, so would need social renting
- With incomes of between £14,400 and £18,280 (£15,800 after tax) they could afford MMR but not the PRS rent
- Incomes of over £18,280 could afford to rent in the PRS.

This test allows us to estimate, at ward level, what proportion of young households in need might require social renting, mid-market renting and private renting, if they are like current younger

households. The estimated share of renters in need is shown below, based on the affordability test above.

Table 33: Estimated tenure of renters in housing need Scottish Borders wards

Ward	SRS	MMR	PRS	Sum
East Berwickshire	25%	8%	66%	100%
Galashiels and District	34%	10%	56%	100%
Hawick and Denholm	28%	10%	63%	100%
Hawick and Hermitage	31%	9%	60%	100%
Jedburgh and District	28%	9%	63%	100%
Kelso and District	28%	9%	63%	100%
Leaderdale and Melrose	24%	9%	67%	100%
Mid Berwickshire	26%	7%	67%	100%
Selkirkshire	27%	8%	65%	100%
Tweeddale East	28%	8%	64%	100%
Tweeddale West	29%	9%	62%	100%

Source: SHS data 2012-2015, ONS area classification data

According to the affordability test, private renting would be less affordable in Galashiels and Hawick and Hermitage and more affordable in Leaderdale and Melrose and Mid Berwickshire.

Applying these rates to the overall tenure profile allows us to estimate the overall need and demand among young people, by tenure. These are the proportions applied to housing need arising from increased household estimates – backlog/existing need is assumed to be resolved within the social rented sector (as those households are homeless, overcrowded and concealed etc. and so more likely to be income constrained).

5. Estimates of need and demand

5.1 Introduction

This section draws together the analysis above, to provide an estimate of younger person housing need and demand by tenure and ward.

The modelling of new, younger household tenure above is used to inform the estimates of how future demand is likely to be split by tenure and identify potential markets for intermediate and other housing options.

The overall tenure profile of young households in housing need is estimated based on recent migration trends, tenure estimates from SESplan adjusted for young people's incomes and affordability. Back-log/existing need is resolved in the social rented sector.

The tables below show the estimates for the 'Wealth Distribution 2' scenario, used in the Local Housing Strategy. Alternative scenarios appear in Annex 2.

Table 34 shows the need for 83 properties for younger households between 2012-2022, with 42 social rented properties, 26 private rented properties, 11 owner occupier properties and 4 below market rent properties required.

Table 34: Housing need by tenure – Wealth Distribution 2 scenario, 2012-2022, 2022-2032, 2032-2038

2012-2022						
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS	
East Berwickshire	61	7	33	2	18	
Galashiels and District	137	12	85	5	28	
Hawick and Denholm	78	9	40	4	25	
Hawick and Hermitage	27	-	27	-	-	
Jedburgh and District	42	4	26	1	10	
Kelso and District	92	3	45	5	39	
Leaderdale and Melrose	129	5	45	9	69	
Mid Berwickshire	32	4	22	1	5	
Selkirkshire	26	-	26	-	-	
Tweeddale East	189	60	52	9	68	
Tweeddale West	18	-	18	-	-	
Scottish Borders	832	106	419	36	263	
Annual	83	11	42	4	26	

By 2022, backlog/existing need should be resolved, so need estimates are reduced. Need is reduced to 53 units a year over the period from 2022-2032 – 26 in the private rented sector, 11 each in owner occupation and social renting and 4 below market rent.

Table 35: Housing need by tenure – Wealth Distribution 2 scenario, 2022-2032 and 2032-2038

2022-2032						
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS	
East Berwickshire	35	7	7	2	18	
Galashiels and District	69	12	17	5	28	
Hawick and Denholm	48	9	11	4	25	
Hawick and Hermitage	-	-	-	-	-	
Jedburgh and District	21	4	5	1	10	
Kelso and District	65	3	17	5	39	
Leaderdale and Melrose	109	5	25	9	69	
Mid Berwickshire	12	4	2	1	5	
Selkirkshire	-	-	-	-	-	
Tweeddale East	167	60	30	9	68	
Tweeddale West	-	-	-	-	-	
Scottish Borders	526	106	113	36	263	
Annual	53	11	11	4	26	
2032-2038						
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS	
East Berwickshire	7	1	1	0	4	
Galashiels and District	14	3	3	1	6	
Hawick and Denholm	10	2	2	1	5	
Hawick and Hermitage	-	-	-	-	-	
Jedburgh and District	4	1	1	0	2	
Kelso and District	13	1	4	1	8	
Leaderdale and Melrose	22	1	5	2	14	
Mid Berwickshire	2	1	0	0	1	
Selkirkshire	-	-	-	-	-	
Tweeddale East	34	12	6	2	14	
Tweeddale West	-	-	-	-	-	
Scottish Borders	107	22	23	7	54	
Annual	18	4	4	1	9	

By 2032-2038, need is estimated to be around 18 units a year – 9 in the private rented sector, 4 in owner occupation and social renting and one below market rent.

Alternative scenarios in Annex 2 show higher estimates based on the strong economic growth scenario –

- 104 units a year between 2012-2022 (15 owner occupier, 46 social rented, 37 private rented and 5 below market rent each year)
- 74 units a year between 2022-2032 (37 private rented, 15 owner-occupied, 16 social rented and 5 below market rent)
- 45 units a year between 2032-3028 (23 private rented, 10 social rented, 9 owner-occupied and 3 below market rent).

The less optimistic scenario – steady recovery has considerably lower estimates than this –

- 63 units a year between 2012-2022 (37 social rented, 16 PRS, 6 owner-occupied and 2 below market rent)
- 32 units a year between 2022-2032 (16 in the PRS, 6 owner-occupied, 7 social rented and 2 below market rent)
- Just 9 units would be required across 2032-2038 (i.e. 1-2 units a year).

These estimates raise a number of questions for policy, since the analysis suggests that a reasonable proportion of young households could afford private renting, if this option were available. However, with relatively low rents in many locations and low Local Housing Allowance rates across the Scottish Borders the feasibility of expanding the PRS or providing below market rent housing needs consideration. Lower rental markets can be a riskier investment for private developers, including RSL private subsidiaries. Looking at the feasibility of different mechanisms for expanding the PRS will be important in developing future strategy.

5.2 Property size and type

Annex 2 shows the household projections by household type and location in detail, with the changing profile of younger households summarised below.

The tables below suggest a similar household profile between 2012-2022 but an increase in 1-person households after that, with a reduction in couples with children, with some increases in single parent families.

Table 36: Household type – changing profiles by area, younger households, 2012-2037

East Berwickshire	2012	2017	2022	2027	2032	2037
1-person	23%	23%	25%	26%	27%	28%
1 adult, 1+ child	14%	15%	16%	16%	18%	19%
2 person, adult	24%	24%	24%	24%	24%	24%
2 person, 1+ child	37%	34%	34%	32%	28%	26%
3+ adults	3%	3%	3%	3%	4%	4%
Mid Berwickshire	2012	2017	2022	2027	2032	2037
1-person	30%	31%	32%	33%	35%	36%
1 adult, 1+ child	12%	12%	13%	14%	15%	16%
2 person, adult	24%	23%	22%	21%	20%	19%
2 person, 1+ child	33%	31%	31%	30%	28%	27%
3+ adults	2%	2%	2%	2%	2%	2%
Jedburgh & District	2012	2017	2022	2027	2032	2037
1-person	31%	32%	33%	35%	37%	39%
1 adult, 1+ child	13%	13%	13%	13%	14%	14%
2 person, adult	25%	24%	24%	23%	22%	23%
2 person, 1+ child	30%	28%	28%	27%	24%	21%
3+ adults	1%	2%	2%	2%	2%	3%
Kelso & District	2012	2017	2022	2027	2032	2037
1-person	30%	31%	32%	34%	35%	36%
1 adult, 1+ child	14%	14%	16%	17%	18%	19%
2 person, adult	27%	26%	24%	22%	21%	20%
2 person, 1+ child	29%	28%	27%	26%	25%	24%
3+ adults	1%	1%	1%	1%	1%	1%
Galashiels & District	2012	2017	2022	2027	2032	2037
1-person	39%	41%	43%	46%	48%	49%
1 adult, 1+ child	10%	10%	10%	10%	10%	10%
2 person, adult	24%	22%	20%	19%	18%	17%
2 person, 1+ child	21%	21%	20%	19%	18%	17%
3+ adults	6%	6%	6%	6%	7%	7%
Leaderdale and Melrose	2012	2017	2022	2027	2032	2037
1-person	28%	30%	32%	33%	35%	36%
1 adult, 1+ child	9%	9%	10%	10%	10%	11%
2 person, adult	25%	24%	24%	22%	21%	20%
2 person, 1+ child	36%	34%	30%	31%	30%	28%
3+ adults	2%	3%	4%	4%	4%	4%

Selkirkshire	2012	2017	2022	2027	2032	2037
1-person	36%	38%	41%	44%	47%	48%
1 adult, 1+ child	16%	16%	17%	17%	18%	18%
2 person, adult	20%	18%	16%	15%	14%	13%
2 person, 1+ child	27%	26%	25%	23%	21%	20%
3+ adults	1%	1%	1%	1%	1%	1%
Hawick & Denholm	2012	2017	2022	2027	2032	2037
1-person	26%	26%	26%	27%	29%	30%
1 adult, 1+ child	21%	20%	20%	20%	19%	19%
2 person, adult	19%	20%	21%	22%	22%	22%
2 person, 1+ child	33%	32%	31%	30%	28%	27%
3+ adults	2%	2%	2%	2%	2%	2%
Hawick & Hermitage	2012	2017	2022	2027	2032	2037
1-person	45%	47%	50%	53%	54%	56%
1 adult, 1+ child	11%	12%	13%	13%	14%	15%
2 person, adult	24%	23%	22%	21%	19%	18%
2 person, 1+ child	18%	16%	14%	12%	10%	9%
3+ adults	2%	2%	1%	1%	2%	2%
Tweeddale East	2012	2017	2022	2027	2032	2037
1-person	26%	28%	29%	31%	33%	35%
1 adult, 1+ child	13%	14%	15%	16%	18%	19%
2 person, adult	25%	23%	22%	21%	20%	19%
2 person, 1+ child	35%	33%	30%	28%	27%	25%
3+ adults	2%	2%	3%	3%	3%	3%
Tweeddale West	2012	2017	2022	2027	2032	2037
1-person	31%	32%	33%	35%	36%	38%
1 adult, 1+ child	9%	10%	13%	14%	14%	15%
2 person, adult	31%	32%	31%	30%	29%	29%
2 person, 1+ child	25%	21%	18%	17%	15%	13%
3+ adults	4%	5%	5%	5%	5%	5%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Overall, Annex 1 shows that the projected losses in larger households tends to be more significant than the losses of smaller households. The loss of couples and families is less marked in Leaderdale and Melrose and Tweeddale East, though, where demand for larger properties will remain higher.

Analysis of the Scottish Household Survey shows that the largest group of younger households in the Scottish Borders – 47% of households headed by those aged 16-34 years old – have two bedrooms, while 22% have one bedroom, 25% have three-bedroom properties and 6% have four bedrooms or more.

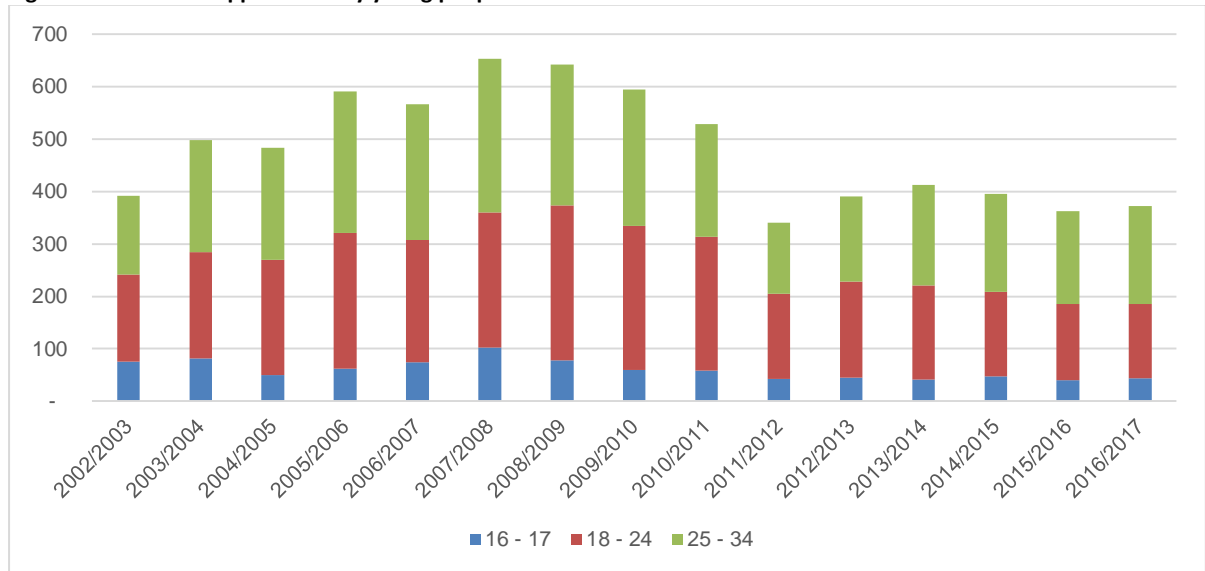
This suggests is that, overall, younger households will need smaller units in the longer term. However, encouraging young people to stay in the Borders for longer will require the provision of family-sized homes.

6. Vulnerable and disadvantaged young people

6.1 Homeless young people

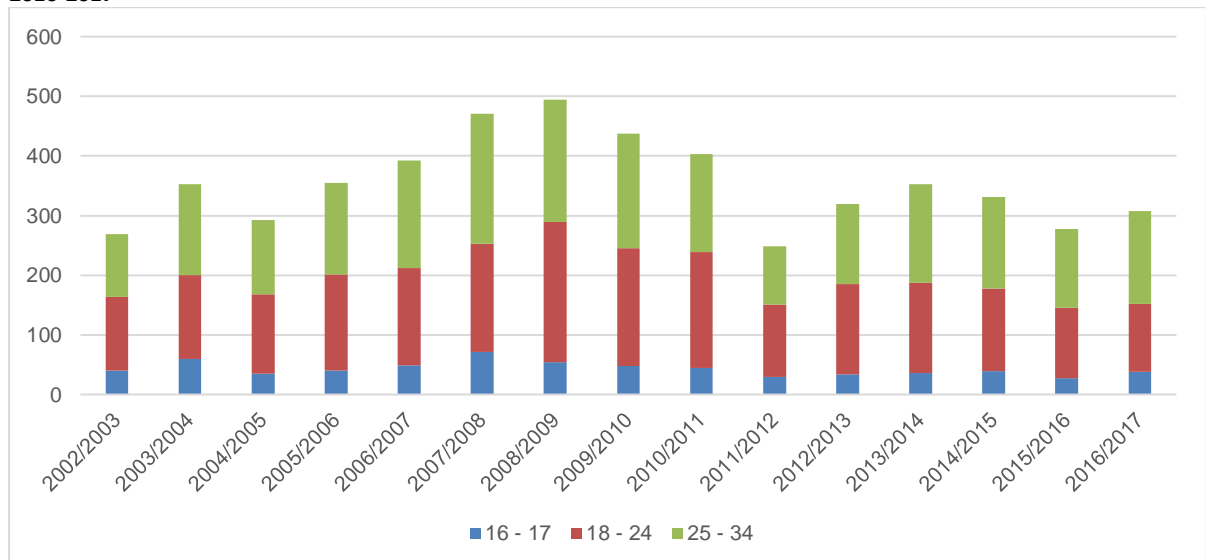
Analysts at the Scottish Government provided bespoke analysis of the HL1 data for Scottish Borders. Figure 19 shows the total number of homeless applications by young people between 2002-2003 and 2016-2017. The number of young homeless applicants stands at around 370 applicants a year at present, down from a high of over 650 applicants in 2007-2008.

Figure 19: Homeless applications by young people in the Scottish Borders 2002-2003 to 2016-2017



Source: HL1 Dataset as at 23 May 2017

Figure 20: Young people in the Scottish Borders assessed as homeless/threatened with homelessness 2002-2003 to 2016-2017

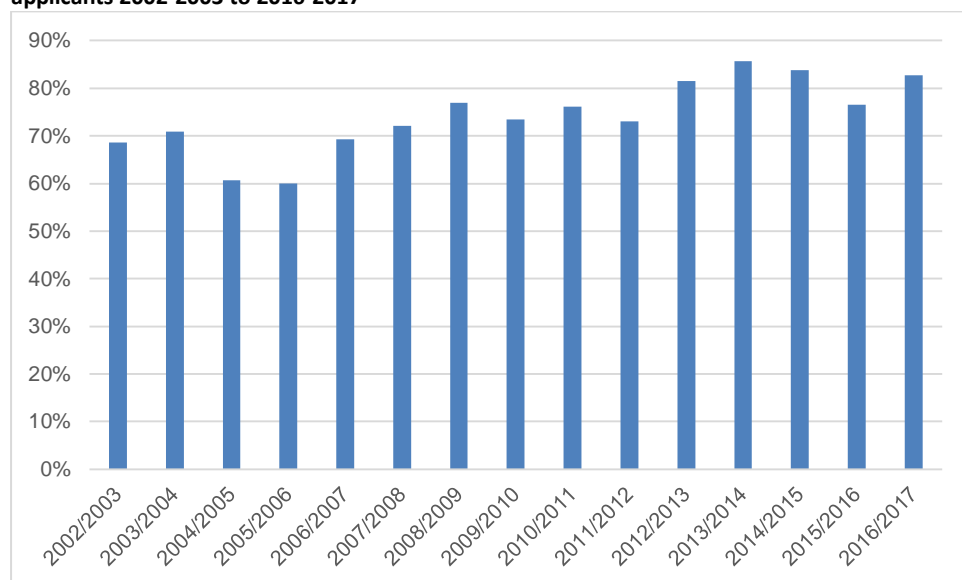


Source: HL1 Dataset as at 23 May 2017

Homeless acceptances showed a similar pattern between 2002-2003 and 2016-2017, with the number of young people assessed as homeless or threatened with homelessness at just over 300 in 2016-2017, down from a high of almost 500 in 2008-2009.

The proportion of young people assessed as homeless or threatened with homelessness has increased as a proportion of all applications, from a low of 60% in 2005-2006 to 83% in 2016-2017. This may indicate that a 'Housing Options' approach has been adopted, which is consistent with high levels of acceptances (with more of those previously assessed as not homeless receiving advice and assistance to prevent homelessness).

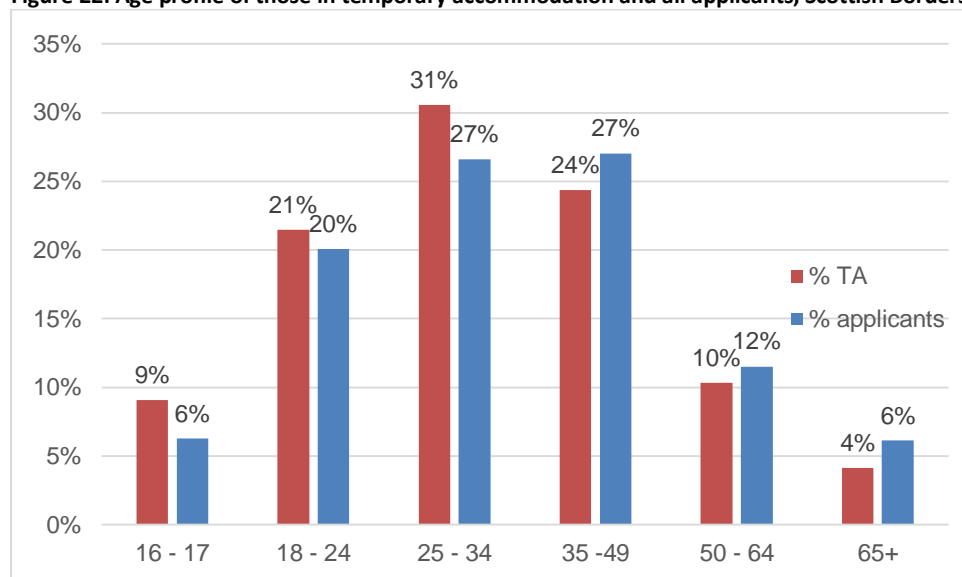
Figure 21: Young people in the Scottish Borders assessed as homeless/threatened with homelessness as a % of all young applicants 2002-2003 to 2016-2017



Source: HL1 Dataset as at 23 May 2017

Young people made up 61% of those in temporary accommodation (TA) in 2016-2017, with 148 of the 242 households entering temporary accommodation in 2016-2017 aged under 35 years old. Although the largest group is aged 25-34 years, almost 1 in 10 of those entering TA in 2016-2017 (22 young people) were aged just 16 or 17 years old.

Figure 22: Age profile of those in temporary accommodation and all applicants, Scottish Borders, 2016-2017



Source: HL3 dataset as at 10 May 2018. Note: Unique households may have entered multiple TA placements, date of entry of first placement is recorded, age of main applicant.

Figure 22 shows that young people make up a higher proportion of TA occupants, with 61% aged under 35 years (compared with 53% of all homeless applicants).

The 2017-2022 Local Housing Strategy (LHS)⁷ described the Scottish Borders can as a ‘youth homelessness hotspot’ with 14 per 1000 persons aged 16-24 experiencing homelessness, compared to 12.6 per 1000 in Scotland. This is the 10th highest rate of the 32 local authority areas. The most recent data, for 2017-2018 showed the Scottish Borders in 11th place, at 13.9 per 1,000 persons aged 16-24⁸. Other hotspots are shown below.

Hotspot LA	Youth homeless rate
Clackmannanshire	22.9
West Dunbartonshire	22.4
West Lothian	19.2
Angus	18.1
Midlothian	16.2
East Lothian	15.7
Perth & Kinross	15.3
South Ayrshire	14.6
Orkney	14.3
Argyll & Bute	14.2
Scottish Borders	13.9

⁷ https://www.scotborders.gov.uk/downloads/file/955/local_housing_strategy_2017_to_2022

⁸ <https://www.gov.scot/Topics/Statistics/Browse/Housing-Regeneration/RefTables/adhoc-analysis/YouthHomelessness1718>

The LHS notes that housing support officers within the Homelessness Service provide support to households who are both currently homeless or at risk of becoming homeless. In addition, there is an external contract for Housing Support Services with Penumbra Supported Living Service. The LHS also notes that the housing support service is now part of the budget held by SBC's Housing Service. There is currently no planned growth for these services as they are "effective in meeting support needs".

In April 2014, the Homelessness Service procured a contract with Penumbra Supported Living Service for 225 hours per week of housing support specific to Homelessness Service clients. Between 1st April 2015 to the 31st March 2016 Penumbra Supported Living Service had 123 new cases and 122 closed cases.

In Tweeddale locality, it was noted by social work staff that homeless accommodation and support is not always appropriate, with the need to travel for appointments with homeless service; a lack of immediate supported accommodation for young homeless people who are often in crisis, estranged from family, with associated mental health needs.

6.2 Young people at risk

The Adult Protection Interagency Operational Group (APIOG) has flagged up a growing unmet need in relation to support for young people at risk and appropriate available supported housing. The group has identified an increasing number of young people at risk due to their vulnerability, specific health conditions, or substance abuse, or at risk of social exclusion, and even becoming involved in offending behaviour. An increasing number are being dealt with via the Adult Support and Protection (ASP) process or the Vulnerable Young People (VYP) process. A common feature is the challenge to find suitable local housing, with or without support.

In compiling information from Scottish Borders Council Social Work services on services for young people, a number of information gaps were evident. For example, at present, Scottish Borders Council financial information about housing support services does not capture how much of this is for young people.

Data on the exact nature and scale of the gap in supported accommodation for young people is also lacking. Feedback from Mental Health Social Work indicates a 'huge' gap regarding supported accommodation for young people in the Borders, especially those with mental health and Autism/Asperger's. There are no services in the Borders at all and the best thing Social Work Services can currently provide is support to gain a tenancy and then Penumbra or other support services go in. The nearest specialist supported living is Edinburgh and the waiting list for that type of accommodation is significant, with lower priority for those from the Borders.

Social Work staff in Berwickshire noted that in Berwick-upon-Tweed in Northumberland, there is the youth project which is supported accommodation, with roughly 6, bedsit type rooms with support workers on site during the day and CCTV cameras around the building etc. The support workers ensure that the young people are receiving appropriate benefits, support with education and college courses and training/work, there is also a counselling on site and they will generally ensure the young person has all the supports and services they need.

Scottish Borders Council has Trinity House in Hawick, supported homeless accommodation offering young people transitional housing in four self-contained flats with housing support. This is felt to be inappropriate for young people with mental health issues or Autism/Asperger's. There are several

young people for whom the opportunity to live independently is not possible to achieve due to a lack of appropriate supported accommodation.

Social Work staff noted a significant issue of a lack of suitable supported accommodation for young people in Tweeddale, with the most recent example being a 16 year old with a learning disability having to move to adult supported accommodation in Kelso, despite her home address being in Tweeddale and her school being in Peebles. The locality has had several similar cases over recent years of young people moving out with their area for appropriate support. There are no specialist housing options for young adults aged 16-35 in Tweeddale.

In Tweeddale at present there are approximately 11 young adults that the team are aware of, through duty involvement or who have been referred (with two of that number are being considered adults at risk). Four young people have died over the last 3 years, (3 in the last year) within Tweeddale would have benefited from supported accommodation, with the unsupported nature of their accommodation felt to be a contributory factor in these deaths.

In Cheviot, Social Work staff expressed the view that, because of a lack of caretaker at Maxmill Court (temporary accommodation) the resource is no longer suitable for vulnerable young people. Social Work staff in Teviot locality noted that in Hawick, there is the Weensland Hostel, which is used to place young people who find themselves homeless for a variety of reasons. The accommodation is not staffed, apart from a part time Warden, whose role is felt to be more about monitoring security in the property than offering support. It was noted that there is very limited support available within the facility to young people, particularly the 16 – 18 year old age group, who have very limited life skills -budgeting, meal preparation etc., or where to source the support they require. There were felt to be longer-term benefits in providing more specialist support to young, homeless people.

6.3 Disabled young people

Scottish Household Survey data indicates that 4.2% of households in the Scottish Borders headed by someone aged 16-34 years contain someone with a long-term illness while 2.4% contain someone with a disability. Overall, 6.1% of households with a young adult household head (aged 16-34 years) contained someone with a long-term illness or a disability.

The Scottish Household Survey cannot tell us, for other households where the household head if not aged 16-34 years, how many disabled young adults would prefer to be living independently now, or in future. An estimated 1.4% of households in the Scottish Borders contain a young person aged 16-34 years who is not the highest income householder or the spouse of the highest income householder who has a physical or mental illness that has lasted for 12 months or more. That is an estimated 754 households, based on the 2017 household projections.

Although many of these young people may prefer to live with others, it is reasonable to conclude that at least some of these young people with long-standing health issues may wish to live independently. Station Court in Duns offers accommodation for people with physical disabilities but there are currently no occupants aged under 35 years old.

It is difficult to quantify the true 'market' for housing for young people with physical or mental health needs, including those with Autism/Asperger's but current provision is not suitable. Even if only 1 in 10 young people with health needs wanted to live independently, this would be 75 households.

Information about young people in institutional care is also incomplete. For historical reasons Scottish Borders Council do not have comprehensive contractual residential placement records for young people in institutional care.

Efforts are underway to retrospectively compile a complete record of young people in institutional care. Data is available for the numbers of looked after children, young people in continuing care and Aftercare (see below) but not disability.

6.4 Young offenders

Scottish Prison Service data do not break down offending figures into the under 35 year-old age range. Current prison numbers for Scottish Borders residents are –

- 21 year plus: Male 51; Female 1
- 18 – 20 years: Male 2; Female 0
- Under 18 : Male 0; Female 0

All individuals leaving prison are entitled to Voluntary Throughcare, in the case of short term sentences, or Statutory Throughcare for long term sentences. In statutory cases, all long term prisoners are released from custody on licence: those with parole, non-parole and life licence will have a criminal justice social worker allocated to them who will supervise. Their licence for the portion of their sentence being completed in the community.

Accommodation requires to be in place prior to liberation. For those who are homeless, links are made with the homeless service prior to liberation. Housing support is usually identified in advance, however may also be raised as an unidentified need following liberation, at which time housing support is identified.

In general, the provision of housing provision and support for ex-offenders does not present a significant problem. However, location can be a constraint, with accommodation located in larger towns. This can lead to isolation, with people being placed some distance from their support networks in more rural locations.

For those who choose to accept Voluntary Throughcare on release, a similar support pathway is in place. The majority of people being released have a homeless appointment set up for them in advance. If an individual refuses to take up Voluntary Throughcare and has a housing issue, the Council does not have a record of their journey's progress following release.

A total of 146 young people (aged under 35 years) received housing support services from Scottish Borders Council in 2017-2018. These were split through the localities as follows:

- 20 in Berwickshire
- 27 in Cheviot
- 81 in Eildon
- 34 in Teviot and Liddesdale
- 18 in Tweeddale.

Current data does not effectively capture the longer-term outcomes of at-risk young people. The evidence of gaps in provision for at-risk young people is patchy and incomplete, but points to significant concerns about a lack of specialist provision for vulnerable young people.

6.5 Young people leaving care

In June 2018, Throughcare/Aftercare team was working with 73 young people. 21 of these fell within the Continuing Care category and the remainder (52) are categorised as care-leavers in receipt of Aftercare services. These young people/adults may be in the process of applying for accommodation or may be in receipt of support to help them sustain their tenancies etc.

The Children and Young People's Act 2014 increased the eligibility for aftercare to 25, so over the next few years Scottish Borders Council may find more care-leavers coming back for support. It is difficult to assess how many care-leavers within this age bracket are living in the Scottish Borders at any one time – some of these may be care-leavers who have been the responsibility of other Local Authorities and so Scottish Borders Council may have no information about them.

Taking into consideration young people in local foster/residential placements and out-of-authority ones (and their age), anecdotal evidence I suggests that around 10-12 young people each year become care leavers. It is difficult to assess as the principle behind Continuing Care is for young people to remain in their placements wherever possible. This may lead to an increase in young people in Continuing Care and a reduction in the number legally categorised as “care-leavers” over the next few years.

6.6 Young people in minority groups

In the Scottish Borders there is a site for Gypsy/Travellers in Innerleithen. The site is managed by Tweedside Caravan Park, an independent private business, who leases the site from Scottish Borders Council. Tweedside Caravan Park does not manage the site on behalf of the Council but runs the site as a commercial enterprise. The majority of the site is used as a commercial caravan park but a specified part of the site and related amenities are for the exclusive use of Gypsy-Travellers. This part of the site consists of 10 pitches, however, the Council does not have records on the level of occupancy of these pitches.

Analysis from the 2011 Census found a total of eight young people aged between 16 and 34 years old enumerated as Gypsy/ Travellers, across the Scottish Borders. Many Gypsy/Traveller young people live as part of an extended family group, **so the number of young Gypsy Travellers requiring accommodation would be between zero and eight.**

Table 37: Gypsy Travellers and minority ethnic young people enumerated across the Scottish Borders, Census 2011

Aged 16-34 years	Gypsy travellers	Minority ethnic groups*	%	All aged 16-34
East Berwickshire	2	28	1.5%	1,845
Galashiels and District	0	141	3.8%	3,684
Hawick and Denholm	1	36	2.0%	1,819
Hawick and Hermitage	0	37	2.3%	1,640
Jedburgh and District	1	15	1.0%	1,569
Kelso and District	0	25	1.5%	1,685
Leaderdale and Melrose	1	56	3.2%	1,725
Mid Berwickshire	0	23	1.4%	1,698
Selkirkshire	1	30	1.8%	1,648
Tweeddale East	1	24	1.5%	1,555
Tweeddale West	1	29	1.9%	1,534
Scottish Borders	8	444	2.2%	20,402

Source: 2011 Census; *= Asian Scottish/other Asian, African Scottish/Other African, Caribbean Scottish, Mixed or multiple ethnic groups, other ethnic groups (excluding white ethnic groups)

Across non-white minority ethnic groups, the 2011 Census showed that just over 2% of young people aged 16-34 years were from a black or minority ethnic group, ranging from 1% in Jedburgh and District to 3.2% in Leaderdale and Melrose and 3.8% in Galashiels and District.

Scottish Asians/other Asians make up the largest non-white minority ethnic group across young people in the Scottish Borders.

Scottish Household Survey data for 2012-2015 suggests that 1.5% of young householders live with a partner of the same sex. That is an estimated 108 households.

6.7 Poverty and deprivation among young people

Poverty and deprivation have been examined through looking at three key indicators –

- Being ‘Young and stuck’ – these are young people who are old enough to be independent and are working but are not living independently. These households contain someone aged 26 or older who works full time or is self-employed and lives in a household where they are neither the highest income householder or the spouse of the highest income householder. Most of these young people are living with parents.
- ‘Young and struggling financially’ – these young people (aged 16-34 years old) are householders who say they have ‘some financial difficulties’ or are in ‘deep financial trouble’.
- ‘Young and in fuel poverty’ – these young people (aged 16-34 years old) are householders who say that they cannot afford to heat their home.

The analysis of poverty and deprivation is examined using data modelled from the Scottish Household Survey, looking at households headed by young people and households containing young people that may be unable to form a new household. The same approach is used as used to generate tenure estimates. First, a Scotland-wide estimate is derived from the 2012-2015 Scottish Household Survey dataset, then ONS classification data is used to look at the geographical clustering of households facing financial difficulties, as well as ‘young and stuck’ who are working full time but living with someone who is not their spouse. Finally, that data is used to produce datazone level estimates and maps.

Table 38 shows the estimated number of households with potentially ‘young and stuck’ people, the number of estimated households headed by a young person who is struggling financially and the number of estimated households headed by a young person who struggles to heat their home.

Table 38: Locations with the highest proportion of ‘young and stuck’ (Estimated 3% of households or more)

Locality	Young and stuck	Young and struggling	Young and fuel poor
Berwickshire	205	100	70
Cheviot	190	110	80
Eildon	355	250	240
Teviot and Liddesdale	170	140	110
Tweeddale	190	85	60
Scottish Borders	1,110	685	560

Source: SHS 2012-2015 small area estimates based on ONS classification analysis

An estimated 1,110 households contain a 'young and stuck' person while an estimated 685 younger households are struggling financially and an estimated 560 younger households cannot afford to heat their home.

Table 39 to Table 41 shows the locations with the highest estimated proportion of households in each of the three categories, with Map 2 to Map 4 showing hotspots. This shows the 'young and stuck' in larger, rural datazones in particular but the young households with financial difficulties in very small pockets – in smaller datazones in urban areas.

The relative lack of darker shaded areas or 'hot-spots' in Maps 3 and 4 is evidence of less concentration of poorer younger households in particular areas of the Scottish Borders.

Table 39: Locations with the highest proportion of 'young and stuck' (Estimated 3% of households or more)

Datzone	Ward	Locality
Bonchester Bridge and Chesters Area	Hawick and Denholm	Teviot and Liddesdale
Teviothead and Hermitage Area	Hawick and Hermitage	Teviot and Liddesdale
Dryburgh Charlesfield Maxton Area	Jedburgh and District	Cheviot
Oxnam and Camptown Area	Jedburgh and District	Cheviot
Birgham and Ladykirk Area	Mid Berwickshire	Berwickshire
Bowden and Lindean Area	Selkirkshire	Eildon
Ashkirk Lilliesleaf and Midlem Area	Selkirkshire	Eildon
Gattonside - Darnick - Chiefswood	Leaderdale and Melrose	Eildon
Galashiels - S - St Peters Sch	Galashiels and District	Eildon
Coldstream - South	Mid Berwickshire	Berwickshire
Tweedbank - North	Leaderdale and Melrose	Eildon
Cranshaws - Abbey St Bathans Area	Mid Berwickshire	Berwickshire
Westruther and Polwarth Area	Mid Berwickshire	Berwickshire
Gala - Langlee - East	Galashiels and District	Eildon

Source: SHS 2012-2015 small area estimates based on ONS classification analysis

Table 40: Locations with the highest proportion of 'young and struggling financially' (estimated 2.5% of households or more)

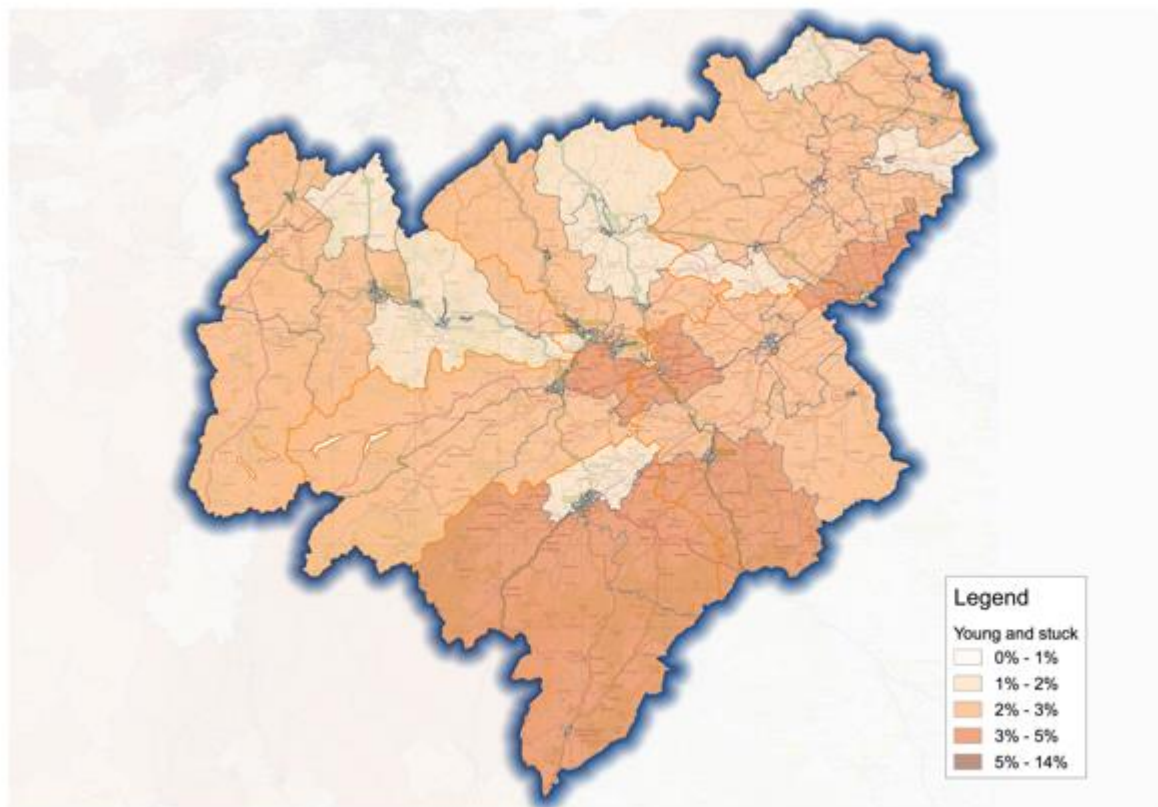
Datzone	Ward	Locality
Gala - Langlee - Central	Galashiels and District	Eildon
Gala - Langlee - West	Galashiels and District	Eildon
Galashiels - N - Town Centre	Galashiels and District	Eildon
Galashiels - W - Thistle St	Galashiels and District	Eildon
Hawick - Burnfoot - Central	Hawick and Denholm	Teviot and Liddesdale
Eyemouth - Central	East Berwickshire	Berwickshire
Selkirk - Bannerfield	Selkirkshire	Eildon
Hawick Central - Trinity	Hawick and Hermitage	Teviot and Liddesdale
Galashiels - S - Huddersfield	Galashiels and District	Eildon
Hawick - Burnfoot - North	Hawick and Denholm	Teviot and Liddesdale
Kelso N - Poynder Park	Kelso and District	Cheviot
Hawick North - Silverbuthall	Hawick and Denholm	Teviot and Liddesdale
Hawick - Burnfoot - West	Hawick and Denholm	Teviot and Liddesdale

Source: SHS 2012-2015 small area estimates based on ONS classification analysis

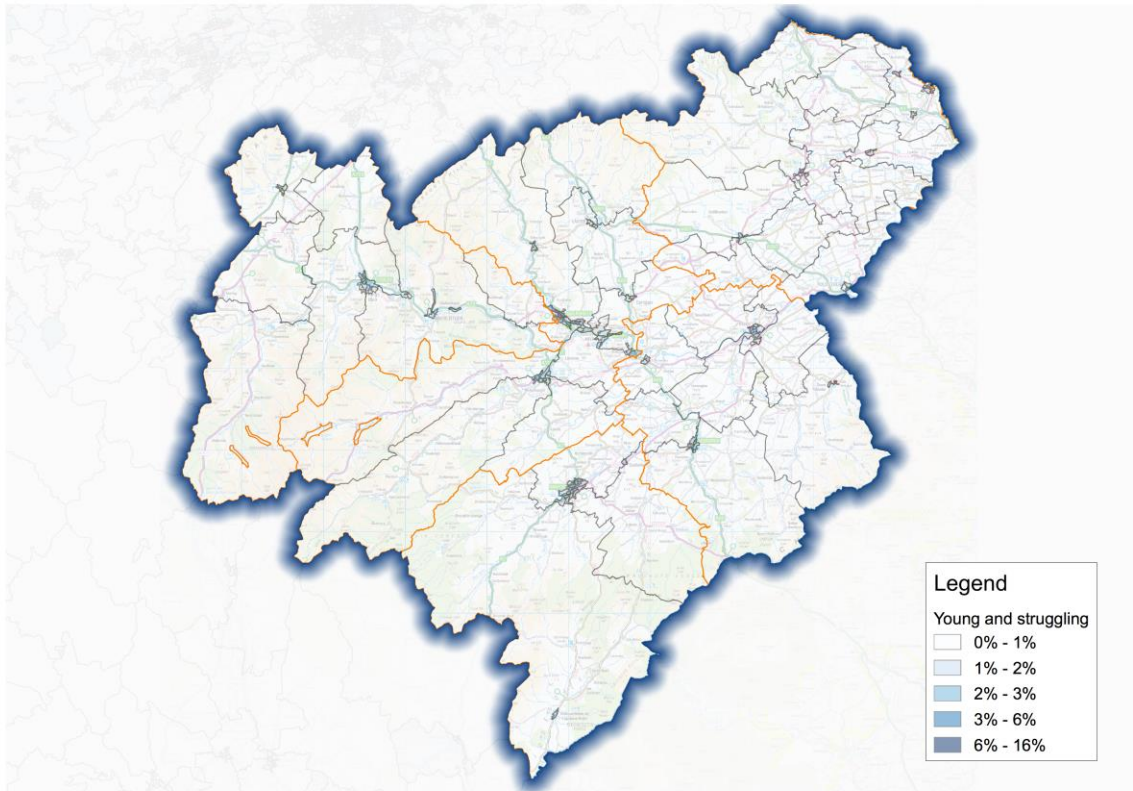
Table 41: Locations with the highest proportion of 'young and fuel poor' (estimated 2.5% of households or more)

Datazone	Ward	Locality
Galashiels - N - Town Centre	Galashiels and District	Eildon
Gala - Langlee - West	Galashiels and District	Eildon
Gala - Langlee - Central	Galashiels and District	Eildon
Hawick - Burnfoot - Central	Hawick and Denholm	Teviot and Liddesdale
Galashiels - W - Thistle St	Galashiels and District	Eildon
Galashiels - W - Old Town	Galashiels and District	Eildon
Galashiels - W - Balmoral Pl	Galashiels and District	Eildon
Hawick Central - Trinity	Hawick and Hermitage	Teviot and Liddesdale
Selkirk - Bannerfield	Selkirkshire	Eildon
Hawick - Burnfoot - North	Hawick and Denholm	Teviot and Liddesdale

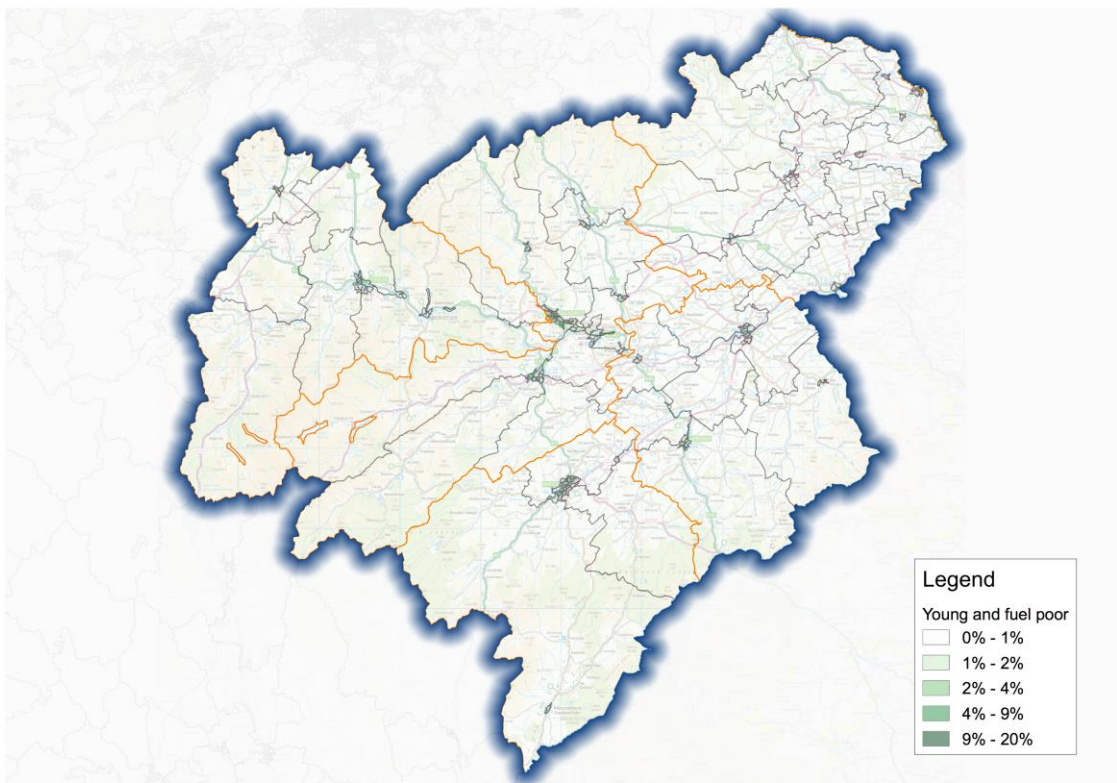
Map 2: Young and stuck



Map 3: Young and struggling financially



Map 4: Young and fuel poor



Annex 1 – household types by locality

Tables A1 to A11 show the household types of younger households projected by ward.

Table A1: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, East Berwickshire

East Berwickshire							Change	Change
HoH <35 years	2012	2017	2022	2027	2032	2037	2012-2022	2022-2037
1-person	134	143	155	146	139	151	21	-4
1 adult, 1+ child	81	93	98	92	92	102	17	4
2 person, adult	136	146	149	134	122	129	13	-20
2 person, 1+ child	213	207	213	179	143	139	0	-74
3+ adults	16	19	17	18	20	21	1	4
All HoH < 35 years	577	610	629	568	516	539	52	-90
1-person	23%	23%	25%	26%	27%	28%	1%	3%
1 adult, 1+ child	14%	15%	16%	16%	18%	19%	2%	3%
2 person, adult	24%	24%	24%	24%	24%	24%	0%	0%
2 person, 1+ child	37%	34%	34%	32%	28%	26%	-3%	-8%
3+ adults	3%	3%	3%	3%	4%	4%	0%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A2: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Mid Berwickshire

Mid Berwickshire							Change	Change
HoH <35 years	2012	2017	2022	2027	2032	2037	2012-2022	2022-2037
1-person	134	144	152	145	124	113	18	-39
1 adult, 1+ child	53	56	62	61	53	50	9	-12
2 person, adult	109	109	102	94	72	61	-7	-41
2 person, 1+ child	148	145	145	136	100	84	-3	-61
3+ adults	9	10	9	9	7	7	0	-2
All HoH < 35 years	451	466	469	446	357	313	18	-156
1-person	30%	31%	32%	33%	35%	36%	3%	4%
1 adult, 1+ child	12%	12%	13%	14%	15%	16%	1%	3%
2 person, adult	24%	23%	22%	21%	20%	19%	-2%	-2%
2 person, 1+ child	33%	31%	31%	30%	28%	27%	-2%	-4%
3+ adults	2%	2%	2%	2%	2%	2%	0%	0%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A3: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Jedburgh and District

HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
1-person	148	162	168	174	164	171	20	3
1 adult, 1+ child	62	65	67	66	60	61	5	-6
2 person, adult	117	122	119	112	99	101	2	-18
2 person, 1+ child	141	141	139	133	108	94	-2	-45
3+ adults	6	9	9	9	11	14	3	5
All HoH < 35 years	473	500	504	496	443	441	31	-63
1-person	31%	32%	33%	35%	37%	39%	2%	5%
1 adult, 1+ child	13%	13%	13%	13%	14%	14%	0%	1%
2 person, adult	25%	24%	24%	23%	22%	23%	-1%	-1%
2 person, 1+ child	30%	28%	28%	27%	24%	21%	-2%	-6%
3+ adults	1%	2%	2%	2%	2%	3%	1%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A4: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Kelso and District

HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
1-person	183	201	227	240	239	263	44	36
1 adult, 1+ child	82	94	113	124	123	139	31	26
2 person, adult	165	167	167	158	148	150	2	-17
2 person, 1+ child	175	181	191	183	173	181	16	-10
3+ adults	4	5	6	6	6	7	2	1
All HoH < 35 years	606	650	703	710	691	739	97	36
1-person	30%	31%	32%	34%	35%	36%	2%	3%
1 adult, 1+ child	14%	14%	16%	17%	18%	19%	3%	3%
2 person, adult	27%	26%	24%	22%	21%	20%	-3%	-3%
2 person, 1+ child	29%	28%	27%	26%	25%	24%	-2%	-3%
3+ adults	1%	1%	1%	1%	1%	1%	0%	0%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A5: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Galashiels and District

Galashiels and District								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
1-person	596	664	701	706	710	754	105	53
1 adult, 1+ child	159	169	167	152	144	149	8	-18
2 person, adult	363	356	327	289	266	257	-36	-70
2 person, 1+ child	315	333	329	290	263	263	14	-66
3+ adults	87	98	95	95	106	111	8	16
All HoH < 35 years	1,516	1,622	1,619	1,532	1,488	1,534	103	-85
1-person	39%	41%	43%	46%	48%	49%	4%	6%
1 adult, 1+ child	10%	10%	10%	10%	10%	10%	0%	-1%
2 person, adult	24%	22%	20%	19%	18%	17%	-4%	-3%
2 person, 1+ child	21%	21%	20%	19%	18%	17%	0%	-3%
3+ adults	6%	6%	6%	6%	7%	7%	0%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A6: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Leaderdale and Melrose

Leaderdale and Melrose								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
1-person	139	145	178	214	228	242	39	64
1 adult, 1+ child	45	44	55	64	68	71	10	16
2 person, adult	124	118	133	142	136	132	9	-1
2 person, 1+ child	175	166	167	198	196	189	-8	22
3+ adults	10	16	20	23	25	28	10	8
All HoH < 35 years	492	491	553	642	654	664	61	111
1-person	28%	30%	32%	33%	35%	36%	4%	4%
1 adult, 1+ child	9%	9%	10%	10%	10%	11%	1%	1%
2 person, adult	25%	24%	24%	22%	21%	20%	-1%	-4%
2 person, 1+ child	36%	34%	30%	31%	30%	28%	-5%	-2%
3+ adults	2%	3%	4%	4%	4%	4%	2%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A7: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Selkirkshire

Selkirkshire								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012-2022	Change 2022-2037
1-person	219	234	239	230	206	178	20	-61
1 adult, 1+ child	95	98	97	90	80	68	2	-29
2 person, adult	123	113	95	78	61	47	-28	-48
2 person, 1+ child	165	160	144	118	93	74	-21	-70
3+ adults	6	7	7	7	5	4	1	-3
All HoH < 35 years	610	614	583	521	443	374	-27	-209
1-person	36%	38%	41%	44%	47%	48%	5%	7%
1 adult, 1+ child	16%	16%	17%	17%	18%	18%	1%	2%
2 person, adult	20%	18%	16%	15%	14%	13%	-4%	-4%
2 person, 1+ child	27%	26%	25%	23%	21%	20%	-2%	-5%
3+ adults	1%	1%	1%	1%	1%	1%	0%	0%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A8: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Hawick and Denholm

Hawick and Denholm								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012-2022	Change 2022-2037
1-person	169	182	187	183	177	184	18	-3
1 adult, 1+ child	134	141	142	133	119	117	8	-25
2 person, adult	124	141	152	146	137	138	28	-14
2 person, 1+ child	216	226	228	204	175	167	12	-61
3+ adults	10	13	12	13	13	14	2	2
All HoH < 35 years	653	701	725	678	620	622	72	-103
1-person	26%	26%	26%	27%	29%	30%	0%	4%
1 adult, 1+ child	21%	20%	20%	20%	19%	19%	-1%	-1%
2 person, adult	19%	20%	21%	22%	22%	22%	2%	1%
2 person, 1+ child	33%	32%	31%	30%	28%	27%	-2%	-5%
3+ adults	2%	2%	2%	2%	2%	2%	0%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A9: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Hawick and Hermitage

Hawick and Hermitage								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012-2022	Change 2022-2037
1-person	309	308	292	256	228	231	-17	-61
1 adult, 1+ child	75	78	73	65	58	62	-2	-11
2 person, adult	165	149	127	99	81	76	-38	-51
2 person, 1+ child	121	104	81	56	41	36	-40	-45
3+ adults	11	10	8	7	7	8	-3	0
All HoH < 35 years	681	650	580	482	419	412	-101	-168
1-person	45%	47%	50%	53%	54%	56%	5%	6%
1 adult, 1+ child	11%	12%	13%	13%	14%	15%	2%	2%
2 person, adult	24%	23%	22%	21%	19%	18%	-2%	-3%
2 person, 1+ child	18%	16%	14%	12%	10%	9%	-4%	-5%
3+ adults	2%	2%	1%	1%	2%	2%	0%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A10: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Tweeddale East

Tweeddale East								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012-2022	Change 2022-2037
1-person	127	149	173	211	242	277	46	104
1 adult, 1+ child	62	74	91	110	129	150	29	59
2 person, adult	120	124	130	141	145	151	10	21
2 person, 1+ child	167	176	180	190	194	201	13	21
3+ adults	8	11	15	18	21	25	7	10
All HoH < 35 years	482	535	591	670	731	802	109	211
1-person	26%	28%	29%	31%	33%	35%	3%	5%
1 adult, 1+ child	13%	14%	15%	16%	18%	19%	3%	3%
2 person, adult	25%	23%	22%	21%	20%	19%	-3%	-3%
2 person, 1+ child	35%	33%	30%	28%	27%	25%	-4%	-5%
3+ adults	2%	2%	3%	3%	3%	3%	1%	1%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Table A11: Household type (projected number and % of households), five year intervals, Head of Household aged 16-34 years, 2012-2037, Tweeddale West

Tweeddale West								
HoH <35 years	2012	2017	2022	2027	2032	2037	Change 2012- 2022	Change 2022- 2037
1-person	145	140	149	160	154	145	4	-4
1 adult, 1+ child	42	45	57	62	61	58	15	1
2 person, adult	146	139	138	137	124	110	-8	-28
2 person, 1+ child	115	94	79	77	62	51	-36	-28
3+ adults	18	21	22	23	21	19	4	-3
All HoH < 35 years	467	440	445	459	422	384	-22	-61
1-person	31%	32%	33%	35%	36%	38%	2%	4%
1 adult, 1+ child	9%	10%	13%	14%	14%	15%	4%	2%
2 person, adult	31%	32%	31%	30%	29%	29%	0%	-2%
2 person, 1+ child	25%	21%	18%	17%	15%	13%	-7%	-4%
3+ adults	4%	5%	5%	5%	5%	5%	1%	0%
All HoH < 35 years	100%	100%	100%	100%	100%	100%	0%	0%

Source: NRS 2012-based principal household projections by household type, 2012 to 2037

Annex 2 – housing need by tenure – alternative scenarios

Table A12: Housing need estimates by tenure – Default 2 scenario

2012-2022					
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	52	5	31	2	14
Galashiels and District	120	9	81	4	21
Hawick and Denholm	65	6	38	3	19
Hawick and Hermitage	27	-	27	-	-
Jedburgh and District	37	3	24	1	8
Kelso and District	76	2	40	4	29
Leaderdale and Melrose	102	4	39	7	52
Mid Berwickshire	29	3	21	0	4
Selkirkshire	26	-	26	-	-
Tweeddale East	147	45	45	7	51
Tweeddale West	18	-	18	-	-
Scottish Borders	698	79	390	27	196
Annual	70	8	39	3	20
2022-2032					
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	26	5	5	2	14
Galashiels and District	52	9	12	4	21
Hawick and Denholm	36	6	8	3	19
Hawick and Hermitage	-	-	-	-	-
Jedburgh and District	16	3	3	1	8
Kelso and District	49	2	13	4	29
Leaderdale and Melrose	81	4	18	7	52
Mid Berwickshire	9	3	1	0	4
Selkirkshire	-	-	-	-	-
Tweeddale East	125	45	22	7	51
Tweeddale West	-	-	-	-	-
Scottish Borders	392	79	84	27	196
Annual	39	8	8	3	20

**Table A12: Housing need estimates by tenure – Default 2 scenario
2032-2038**

HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	7	2	1	0	4
Galashiels and District	14	3	3	1	6
Hawick and Denholm	10	2	2	1	5
Hawick and Hermitage	-	-	-	-	-
Jedburgh and District	4	1	1	0	2
Kelso and District	14	1	4	1	8
Leaderdale and Melrose	23	1	5	2	14
Mid Berwickshire	3	1	0	0	1
Selkirkshire	-	-	-	-	-
Tweeddale East	35	13	6	2	14
Tweeddale West	-	-	-	-	-
Scottish Borders	110	22	24	8	55
Annual	18	4	4	1	9

**Table A13: Housing need estimates by tenure – Steady Recovery 2 scenario
2012-2022**

HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	47	4	30	1	11
Galashiels and District	110	8	78	3	17
Hawick and Denholm	59	5	36	2	15
Hawick and Hermitage	27	-	27	0	0
Jedburgh and District	34	3	24	1	6
Kelso and District	67	2	38	3	24
Leaderdale and Melrose	87	3	36	6	42
Mid Berwickshire	27	3	21	0	3
Selkirkshire	26	-	26	0	0
Tweeddale East	124	37	41	5	41
Tweeddale West	18	-	18	0	0
Scottish Borders	626	64	375	22	160
Annual	63	6	37	2	16

Table A13: Housing need estimates by tenure – Steady Recovery 2 scenario

2022-2032					
HoH Aged 16-34	Total	Owners	SRS	MMR	PRS
East Berwickshire	21	4	4	1	11
Galashiels and District	42	8	10	3	17
Hawick and Denholm	29	5	7	2	15
Hawick and Hermitage	-	-	-	-	-
Jedburgh and District	13	3	3	1	6
Kelso and District	40	2	11	3	24
Leaderdale and Melrose	66	3	15	6	42
Mid Berwickshire	7	3	1	0	3
Selkirkshire	-	-	-	-	-
Tweeddale East	102	37	18	5	41
Tweeddale West	-	-	-	-	-
Scottish Borders	320	64	69	22	160
Annual	32	6	7	2	16
2032-2038					
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	-	-	-	-	-
Galashiels and District	-	-	-	-	-
Hawick and Denholm	-	-	-	-	-
Hawick and Hermitage	6	2	1	0	2
Jedburgh and District	-	-	-	-	-
Kelso and District	-	-	-	-	-
Leaderdale and Melrose	-	-	-	-	-
Mid Berwickshire	-	-	-	-	-
Selkirkshire	2	0	0	0	1
Tweeddale East	-	-	-	-	-
Tweeddale West	1	0	0	0	1
Scottish Borders	9	2	2	1	4
Annual	1	0	0	0	1

Table A14: Housing need estimates by tenure – Strong economic growth 2 scenario

2012-2022					
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	74	10	35	3	26
Galashiels and District	156	16	89	6	36
Hawick and Denholm	88	11	43	5	30
Hawick and Hermitage	37	3	29	1	4
Jedburgh and District	50	6	28	2	15
Kelso and District	118	5	52	7	55
Leaderdale and Melrose	173	8	55	13	97
Mid Berwickshire	30	4	21	0	4
Selkirkshire	36	3	28	1	5
Tweeddale East	251	82	63	12	93
Tweeddale West	28	1	21	1	6
Scottish Borders	1,042	147	465	51	370
Annual	104	15	46	5	37
2022-2032					
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	49	10	10	3	26
Galashiels and District	88	16	21	6	36
Hawick and Denholm	59	11	13	5	30
Hawick and Hermitage	10	3	2	1	4
Jedburgh and District	29	6	7	2	15
Kelso and District	91	5	24	7	55
Leaderdale and Melrose	152	8	35	13	97
Mid Berwickshire	10	4	2	0	4
Selkirkshire	10	3	2	1	5
Tweeddale East	228	82	41	12	93
Tweeddale West	10	1	3	1	6
Scottish Borders	736	147	159	51	370
Annual	74	15	16	5	37
2032-2038					
HoH Aged 16-34	Total	Owners	SRS	BMR	PRS
East Berwickshire	18	4	4	1	9
Galashiels and District	33	6	8	2	13
Hawick and Denholm	22	4	5	2	11
Hawick and Hermitage	4	1	1	0	1
Jedburgh and District	11	2	2	1	5
Kelso and District	34	2	9	3	20
Leaderdale and Melrose	56	3	13	5	36
Mid Berwickshire	4	1	1	0	2
Selkirkshire	4	1	1	0	2
Tweeddale East	85	30	15	5	35
Tweeddale West	4	0	1	0	2
Scottish Borders	272	55	59	19	137
Annual	45	9	10	3	23