

COST OF LIVING & INVESTMENT PRIORITIES SURVEY

2025



Background

In 2023, we asked our tenants about their experiences with the increased cost of living and asked what their investment priorities were for Hillhead HA and the services we provide. We did this by sending two surveys, gathering all of the data and then sharing it with Management Committee, local councillors and the local MP and MSP. This information was also reviewed when considering budget setting, planned maintenance programmes, funding applications and our annual rent setting process.

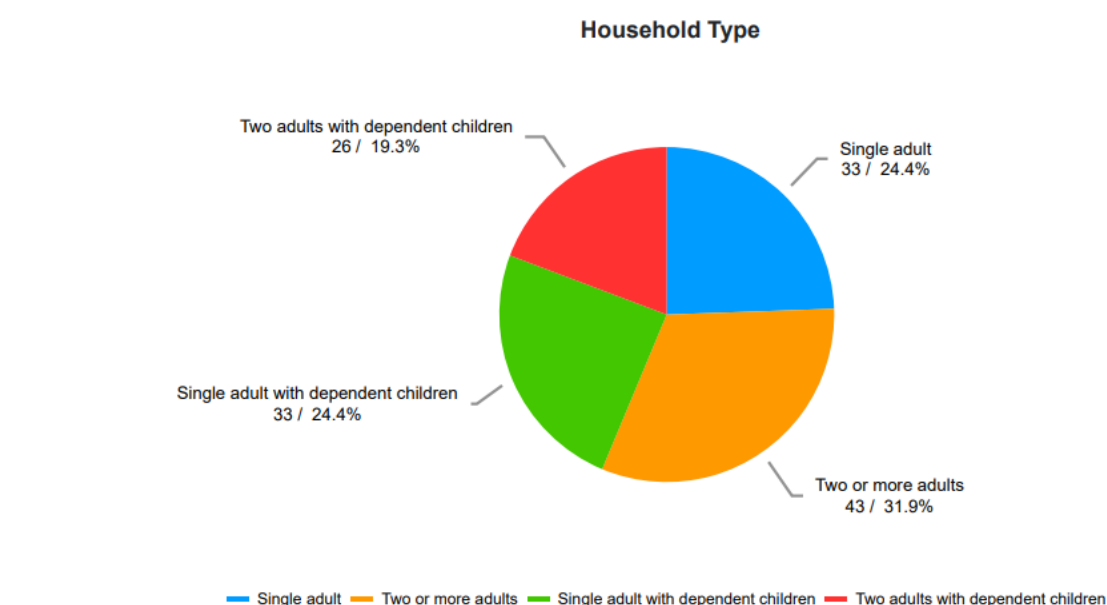
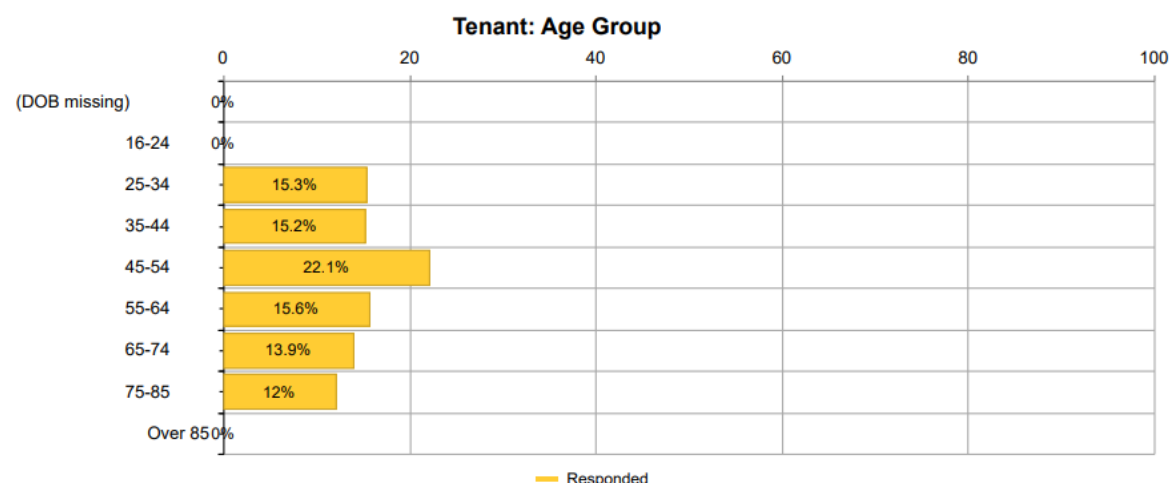
We issued a survey in October 2025, which blended both of the 2023 surveys together to seek an update on our tenants' and residents' circumstances and priorities. This document benchmarks responses against the 2023 surveys and outlines next steps.

Survey results

The survey was conducted over a two-week period in October 2025. There were 808 surveys issued electronically and 63 paper surveys issued for those tenants with no mobile number or email address. We received 133 responses to the survey, 3 were anonymous – this is a response rate of 15.3%.

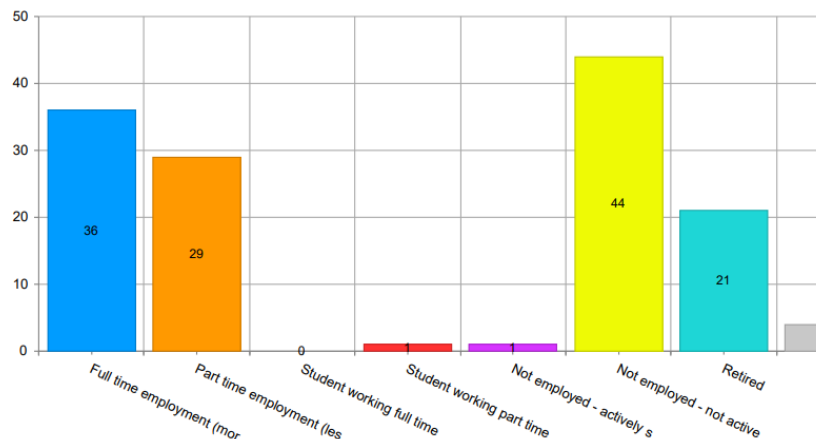
Demographic & Household Information

The results below are for respondents of the 2025 survey. Since there were two separate respondent pools for the 2023 surveys, these cannot be directly compared.



All to date

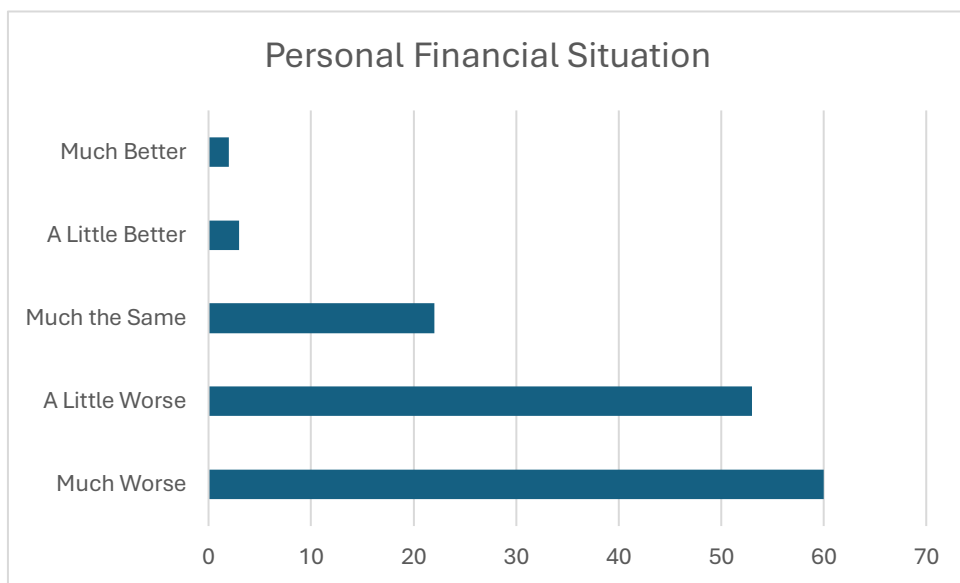
Employment Status



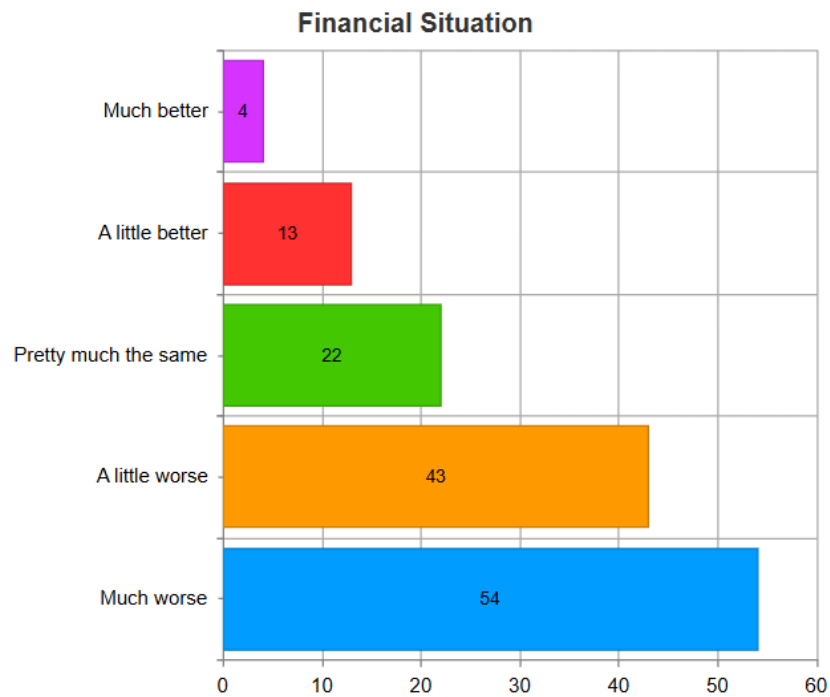
- Full time employment (more than 30 hours a week)
- Part time employment (less than 30 hours a week)
- Student working full time
- Student working part time
- Not employed - actively seeking employment
- Not employed - not actively seeking employment
- Retired
- Prefer not to say

Financial Circumstances

In 2023, we asked respondents the following question. ***“Which best describes your personal financial situation as compared to this time last year (September 2022)?”***. The results were as follows:

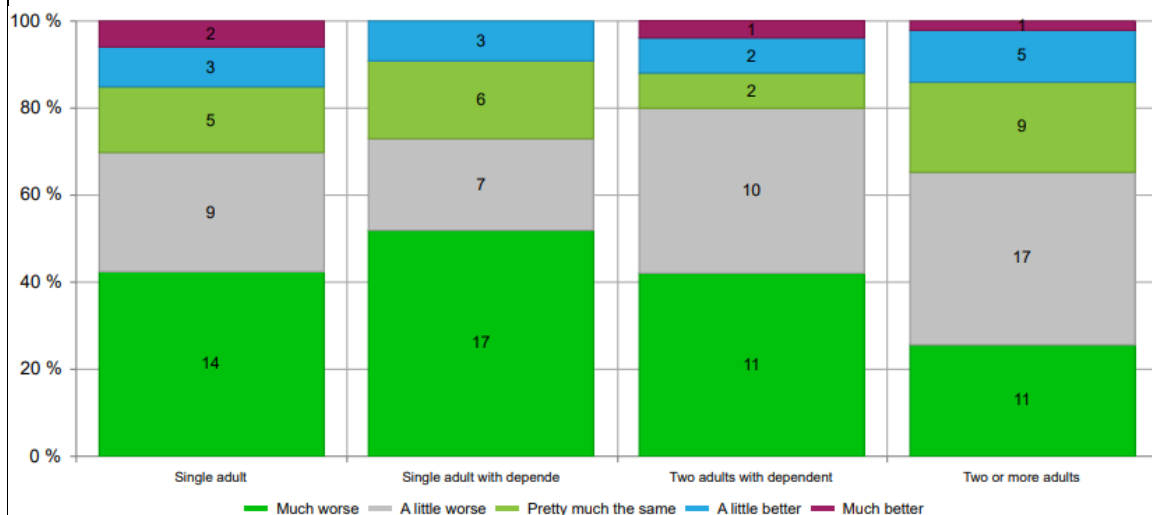


In October 2025, we asked respondents ***“Which best describes your personal financial situation as compared to this time two years ago (September 2023)?”***. The results were:



As you can see, the results are broadly the same and so respondents continue to see their circumstances worsen two years on from the original survey.

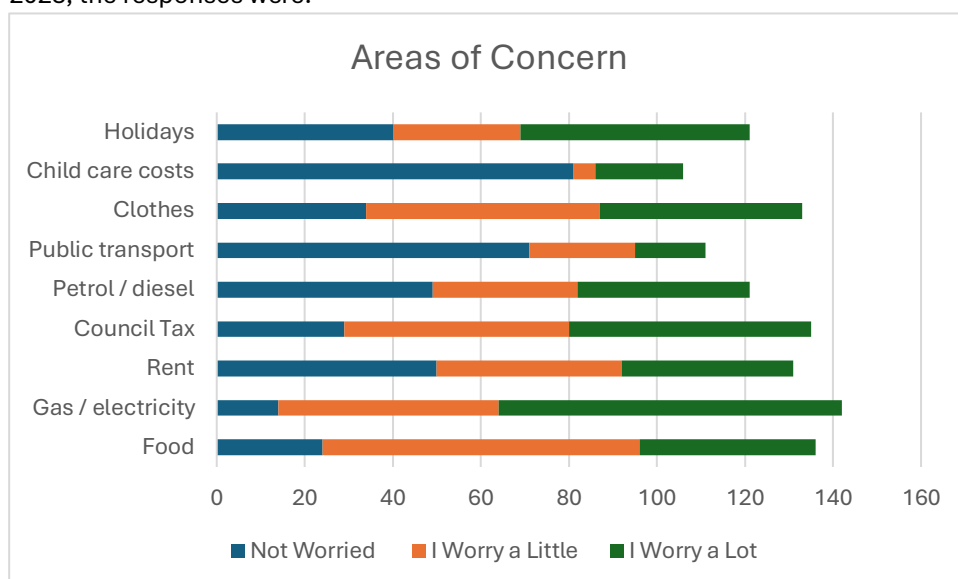
In the 2025 survey, we also looked at the response to this question broken down into household as below:



This shows that households with children had a higher percentage of respondents who answered that they were worse off. However, the percentage for single adults and two or more adults was not significantly lower.

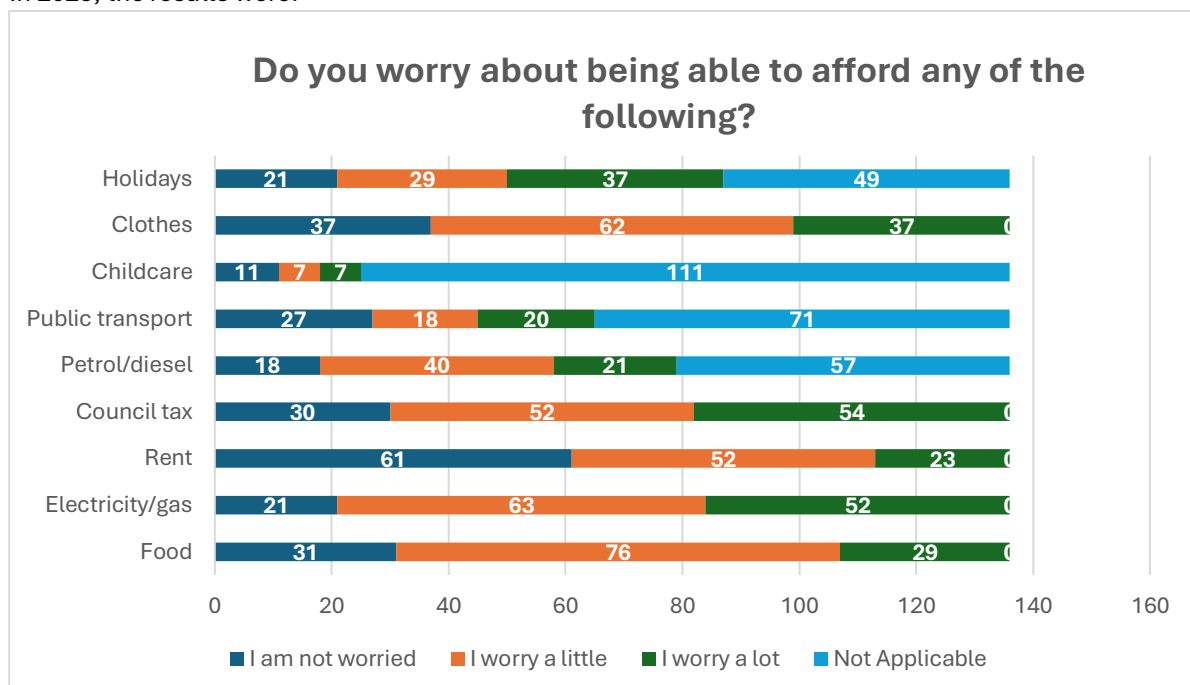
Areas of Concern

We asked respondents how worried they were about their ability to afford certain goods or services. In 2023, the responses were:



The areas with the biggest grey bar are those of greatest concern. As you can see, respondents were most worried about **home energy costs** with only 10% of respondents reporting that they were not worried about gas and electricity costs. There were five areas where respondents had greater concern than rent payments.

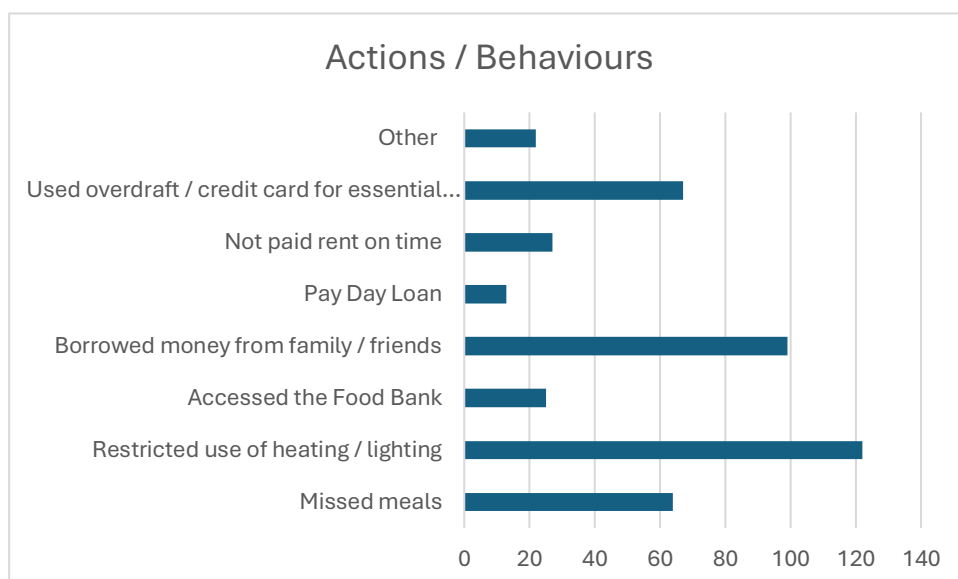
In 2025, the results were:



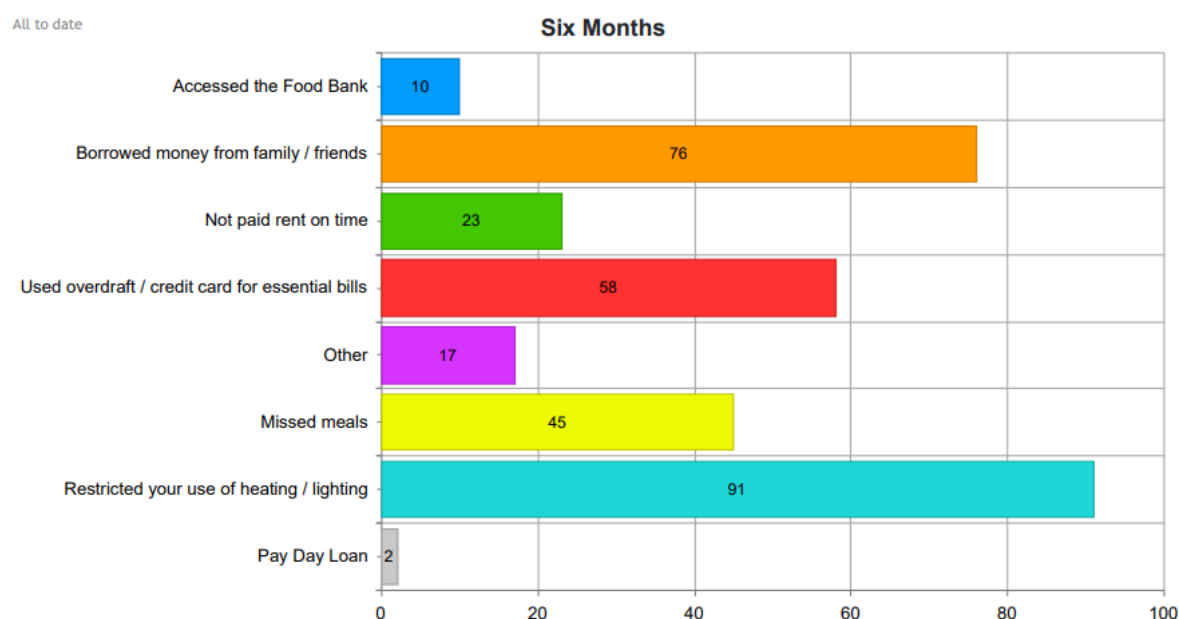
As you can see results remain broadly the same, with people **most worried about electricity and gas, followed by food**. In 2025 there were four areas where respondents have greater concern than rent payments. However, those who are not concerned may be in receipt of help with their housing costs.

Actions / Behaviours

In 2023, we asked respondents if they had done any of the following in the last 6 months:



In 2025, we asked the same question and the responses were as follows:



Items listed under 'Other' were things like using pay-later facilities such as Klarna and Clearpay and borrowing food/sharing meals to cut down on costs.

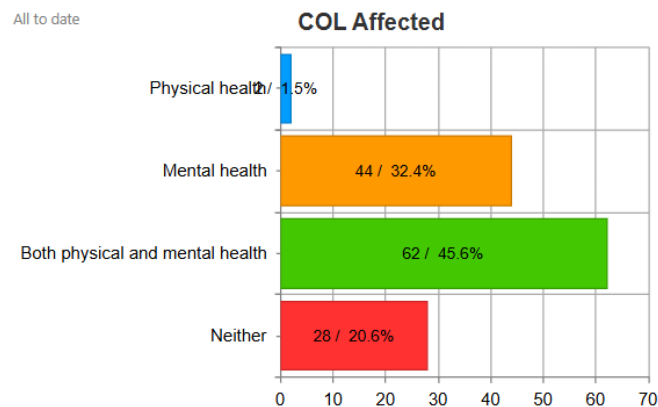
Again, there has been no material change in circumstances based on these responses with **restricting use of heating/lighting, borrowing money and using credit facilities** still being the top three responses two years on.

Health

In 2023, we asked participants if they felt that the cost-of-living crisis was affecting their health;

- 3.5% said it was affecting their physical health.
- 32.4% said it was affecting their mental health.
- 52.1% said it was affecting both physical and mental health.
- 12% said it was not affecting their health.

In 2025, when asked this question, responses were as below:

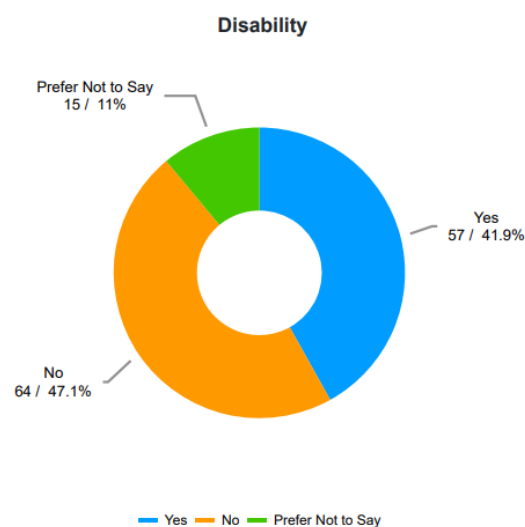


As before there was no significant change in these results, however those saying it was affecting neither their mental or physical health had increased slightly.

The level of respondents experiencing worsening physical and mental health is very stark in an area which already experiences poorer health outcomes than that of the general population.

We also asked participants whether they considered themselves to have a disability. In 2023, 60 (42.5%) said yes and 81 (57.5%) said no.

In 2025:



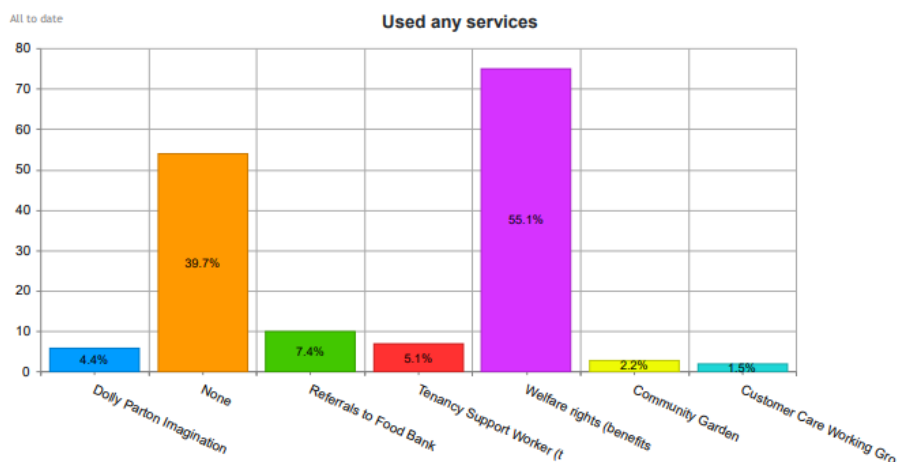
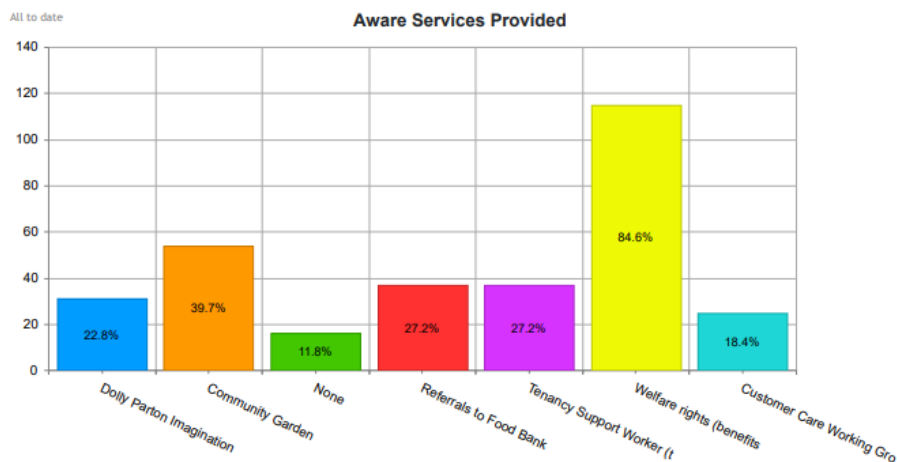
In 2025, more respondents said they did not have a disability, although the figure reduced by around 10% while the percentage of those with a disability remained around the same. However, the inclusion of 'prefer not to say' as an option is potentially the reason for this.

Hillhead HA Services

We again asked whether respondents were aware of the various individual services that Hillhead provides. We will use the results of this to continue to promote these services. A list of those we asked about is undernoted. Although we did note that some services providing direct financial support may have eligibility criteria.

- Welfare rights (benefits eligibility and advice)
- Dolly Parton Imagination Library (free books for pre-school children)
- Customer Care Working Group/Tenant Scrutiny (opportunities to influence how things are done)
- Community Garden
- Tenancy Support Worker (to assist with any issues which may impact on a tenant's ability to maintain their tenancy)
- Referrals to Food Bank

We also asked if respondents have used any of the services and we will use this information to identify whether there are any barriers to accessing these services and to support take-up where appropriate. Responses below:



We asked individuals if they would like further information on any of these services and this was followed up by the staff team.

We also asked the undernoted open question:

Is there anything else that you would like to tell us about how the cost of living crisis is affecting you?

The responses reflect a widespread struggle with financial pressures, particularly due to rising living costs and inadequate support systems. Many respondents express feelings of anxiety and stress related to their financial situations, with some experiencing significant health issues and the burden of debt. The overall sentiment indicates a need for better financial assistance and housing support to alleviate these challenges.

- Many respondents are experiencing financial strain due to rising costs of living, including food, utilities, and rent.
- Several individuals report being in debt and struggling to manage their finances despite working.
- Health issues, both physical and mental, are impacting the ability to work and manage expenses.
- There is a notable concern about the adequacy of Universal Credit compared to previous tax credit systems.
- Respondents express frustration with the condition of their housing.
- Many individuals are forced to prioritise spending on children and essential needs over personal expenses.
- There is a general feeling of anxiety and worry about making ends meet, leading to mental health challenges.
- Respondents are seeking solutions to the cost of living crisis and express a desire for more support.

Value for Money

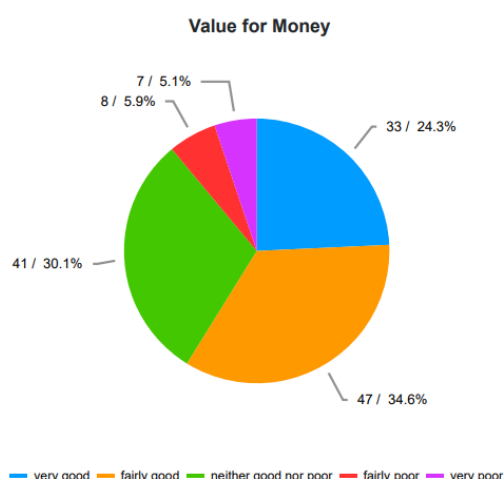
In 2023, we asked tenants the following question, using the Scottish Housing Regulator prescribed wording and responses for ARC returns:

Taking into account the accommodation and the services Hillhead HA provides, to what extent do you think that the rent for your property represents good or poor value for money? Is it very good, fairly good, neither good nor poor, fairly poor, very poor.

Results were:

	Number	Percentage
Very good	17	33.3%
Fairly good	15	29.4%
Neither good nor poor	13	25.5%
Fairly poor	5	9.8%
Very poor	1	2%

We asked the same question in the 2025 survey and responses were as follows:



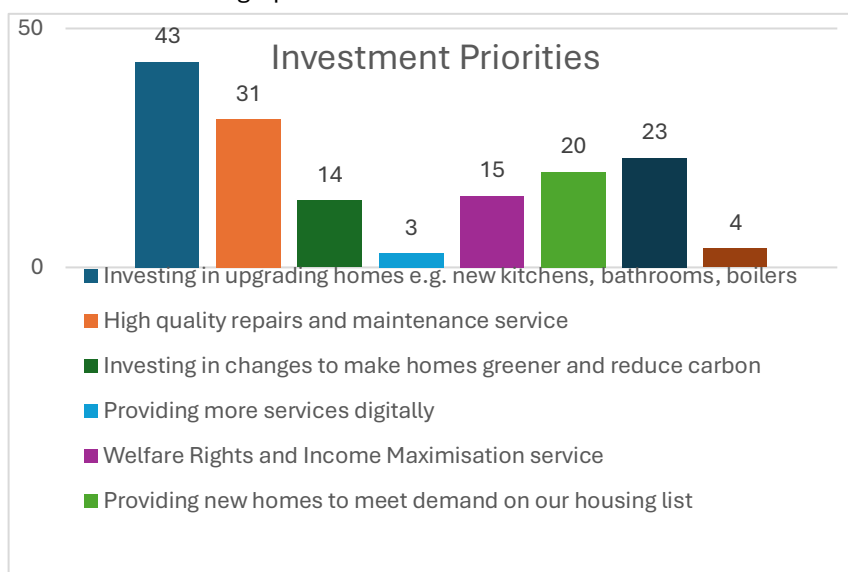
The results have remained broadly the same, with slightly more responses that rent is 'neither good nor poor' value for money and slightly less responses that rent is 'fairly' or 'very' good value for money. However, the majority of respondents still feel that rent provides value for money.

Investment Priorities

The surveys asked respondents to select their top 3 priorities from the following list;

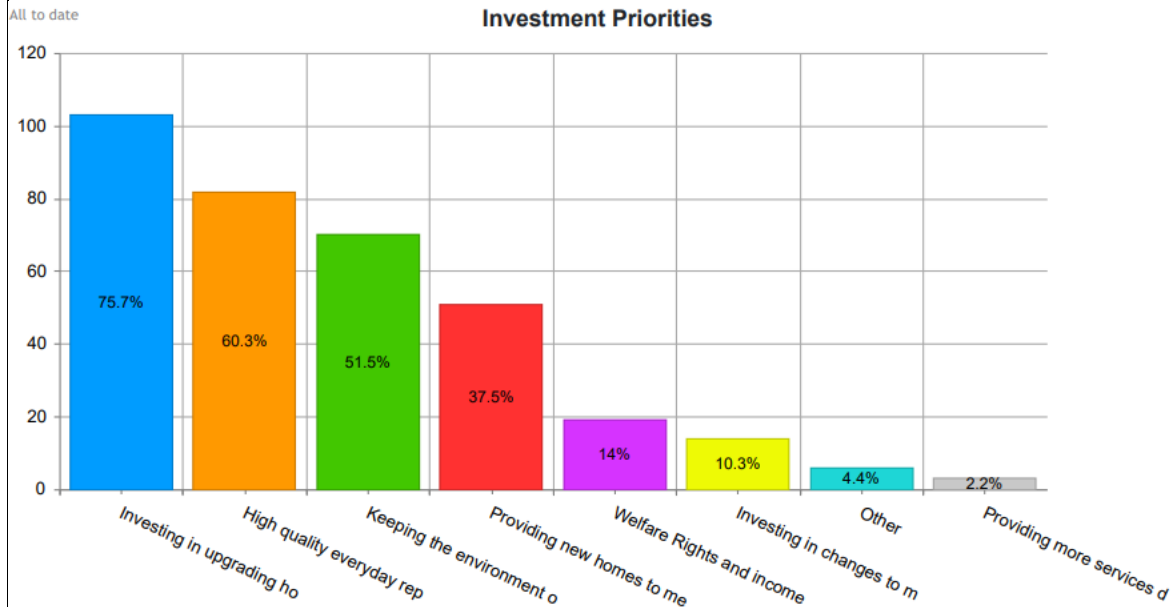
1. Investing in upgrading homes, for example, new kitchens, bathrooms, boilers, windows etc.
2. High quality repairs and maintenance service with fast response times
3. Investing in changes to make homes greener and reduce carbon emissions
4. Providing more services digitally
5. Welfare Rights and income maximisation service
6. Providing new homes to meet demand on our housing list
7. Keeping the environment of Hillhead safe and attractive
8. Other (please specify)

The 2023 responses are noted in the graph below:



As can be clearly seen, for those tenants participating in the survey, and of the choices offered, the main priorities were continued investment in planned maintenance renewals and a good reactive repairs service. Keeping the environment of Hillhead safe and attractive was the third most selected priority.

These three priorities remain in 2025:



These are priorities which require a decent income stream projected well into the future and long-term planning.

For those selecting 'Other', the main themes were:

- Requests for a garden maintenance programme.
- Customers value associations striving to provide excellent service across all areas.
- Specific services that are in high demand or need improvement (e.g. repairs) should be prioritised.
- There is a desire for more support for individuals not receiving benefits but still facing financial challenges.

Finally, we asked an open-ended question for respondents to tell us their views on what constitutes value for money, we asked:

What would make you feel like Hillhead HA provided you with more value for your rent money?

The main themes were:

- Customers are generally happy with the services provided.
- Requests for garden maintenance services, off-street parking, new boilers, roofing, and windows were common.
- Some customers expressed concerns about parking, rent costs, repairs, and property upgrades.
- There were suggestions for lower rent increases, assistance with home improvements, and better handling of repairs.

- Improvements to kitchens, bathrooms, outdoor spaces, and parking were frequently mentioned.
- Issues with dampness, maintenance delays, and neighbour nuisances were highlighted.
- Some customers appreciated the value for rent and prompt repairs.

Where respondents referenced repairs or damp/mould our Property Services Team followed this up with them. Similarly, where tenants mentioned rehousing or tenancy matters, our Housing Management team made contact with them.

Next Steps

- We will consider running this survey every two years to identify trends and changes and seek tenant views on such an approach.
- We have used the results to inform the rent review for 2026-27, and the papers brought to Management Committee on these matters.
- The data gathered in this exercise will be used to provide empirical evidence in support of any bids for funding opportunities that may become available. And to target the nature of any assistance provided to tenants through such external funding.
- We will use the results to target awareness raising on the additional services that we provide to tenants and the wider Hillhead community.
- We reached out to the local Health and Social Care Partnership to share the results with a view to increased partnership working to improve outcomes for the community.
- We will update our website with information on services provided by East Dunbartonshire Council and local trusted traders.