

Housing in England 2004/05

A report principally
from the 2004/05
Survey of
English Housing

October 2006



housing

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A report principally from the
2004/05 Survey of English Housing
carried out by the
National Centre for Social Research
on behalf of the
Department for Communities
and Local Government

On 5th May 2006 the responsibilities of the Office of the Deputy Prime Minister (ODPM) transferred to the Department for Communities and Local Government (DCLG).

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Notes to Tables

1. The following conventions have been used in the tables:

* (for percentages, means etc) Figure not shown because the unweighted base is too small (under 30)

0 No cases or less than half the final digit shown

.. Data not available

2. The tables exclude households for whom information is missing for the items analysed. This means that the number of cases in a category may vary slightly from table to table.

3. Some tables give an area type classification based on CACI ACORN codes, c CACI Limited 1994 All rights reserved. Source: ONS and GRO(S) Crown Copyright 1991 All rights reserved.

Introduction

This report is mostly based on information from the 18,386 households who were interviewed for the Survey of English Housing (SEH) in the year beginning April 2004.

The SEH is a continuous survey which started in April 1993. It provides key housing data on tenure, owner occupation and the social rented sector, and is the principal source of information about the private rented sector.

The survey is currently carried out by the National Centre for Social Research for the Department for Communities and Local Government (DCLG), which has responsibility for housing policy in England. The first six annual surveys (from 1993/94 to 1998/99) were carried out for what was then known as the Department for the Environment, Transport and the Regions (DETR) by the Social Survey Division of the Office for National Statistics.

In addition to tables derived from the SEH, the report also includes some tables that have been constructed using data from the Labour Force Survey (LFS) or the Family Resources Survey (FRS). The LFS has a larger sample than the SEH while the FRS collects data relating to income in greater detail than the SEH. Chapter 1, in particular, includes a number of tables derived from the LFS because this chapter covers the broader housing topics on which data are collected by the LFS. See Appendix A for more information on the FRS and the LFS.

Contents of this Report

Each chapter provides a short summary of the topics detailed below:

Chapter 1: Trends in tenure and cross-tenure comparison of characteristics of households and their accommodation.

Chapter 2: Trends in ownership; recent first-time buyers; moves within the sector; purchases by sitting tenants; sources of finance other than a mortgage; mortgage details; arrears and repossessions; leaseholders; moves out of owner occupation; second homes.

Chapter 3: Overview of the social rented and private rented sectors; tenancy types; moves within/out of/into the social and private sectors; allocation of social sector tenancies – waiting times and choice; housing benefit; rent arrears; rents and tenants attitude towards rents; tenants views of their landlord.

Chapter 4: Households in the most deprived areas; attitudes to the local area; disability and wheelchair usage; access to amenities; attitudes to housing; characteristics of new households and marital status.

In addition, there are several appendices giving technical details of the survey.

Sample design and response

The sample was designed to give a nationally representative sample of about 20,000 private households in England. It was selected in two stages: first, a sample of postcode sectors was selected from the Postcode Address File (PAF); then, a sample of addresses was selected within the sampled sectors. The design provides a nationally representative sample in each quarter of the year. Approximately 29,400 addresses were selected in 2004/05; this yielded 27,342 households eligible for interview. Interviews were achieved with 67 per cent (18,386). Twenty three per cent of households refused to co-operate, five per cent could not be contacted and five per cent were unproductive for other reasons (such as illness, language problems). A more detailed breakdown of the sample design and response breakdown is given in Appendix B.

Data collection

Unless the householder contacted the office to say they did not wish to take part, each address selected in the sample was visited by an interviewer. An interview was carried out with the householder or partner at households which agreed to co-operate with the survey. If the address contained more than one household, interviews were attempted with each household. The survey used Computer Assisted Personal Interviewing (CAPI), that is, questions were displayed on a laptop computer and the informant's answers were keyed in by the interviewer. The interview took about twenty-five minutes for most informants.

At households containing private renters, an additional interview was carried out with the tenant or partner in each tenancy group in the household. This interview lasted about fifteen minutes.

Weighting and grossing

Most of the tables in this report show both the percentages of households and the estimated total numbers of households (in thousands) for the groups being described – though some tables show percentages only since the main interest is in comparing the views of different groups (for instance, housing attitudes). The methodology for determining the grossed figures is described in Appendix C.

Data presentation and interpretation

Precision of the data

Data collected through surveys are subject both to sampling and non-sampling error; the sampling errors for selected variables are given in Appendix D. As noted earlier, most tables show percentages and the estimated total number of households rounded to the nearest thousand. This is a higher degree of precision than the sampling error warrants – but the figures are presented in this way to allow the user to add and subtract figures in tables without further loss of accuracy. When grossed figures are referred to in the text, they are usually rounded to the nearest 10,000.

Definitions

A list of definitions and terms can be found in Appendix A.

Sample bases

Readers may find it helpful to note that, since approximately one in a thousand households was sampled (allowing for non-response), the unweighted base for a percentage is generally similar to the corresponding number of thousands shown in the table.

Trend information

Some tables and charts show figures for years before the SEH started. They are mostly taken from Housing Trailers to the Labour Force Survey¹ and the 1992 Housing Attitudes Survey². As far as possible the SEH used the same questions and definitions as these earlier surveys. Any differences which are likely to affect comparability are noted in the text.

Notes:

- 1 Department of the Environment. Housing Trailers to the 1981 and 1984 Labour Force Surveys. HMSO, 1988 and Department of the Environment. Housing in England: The Housing Trailers to the 1988 and 1991 Labour Force Surveys. HMSO, 1993.
- 2 Department of the Environment. Housing Attitudes Survey. HMSO, 1994

CHAPTER 1

Trends in tenure and cross tenure topics

Key Findings

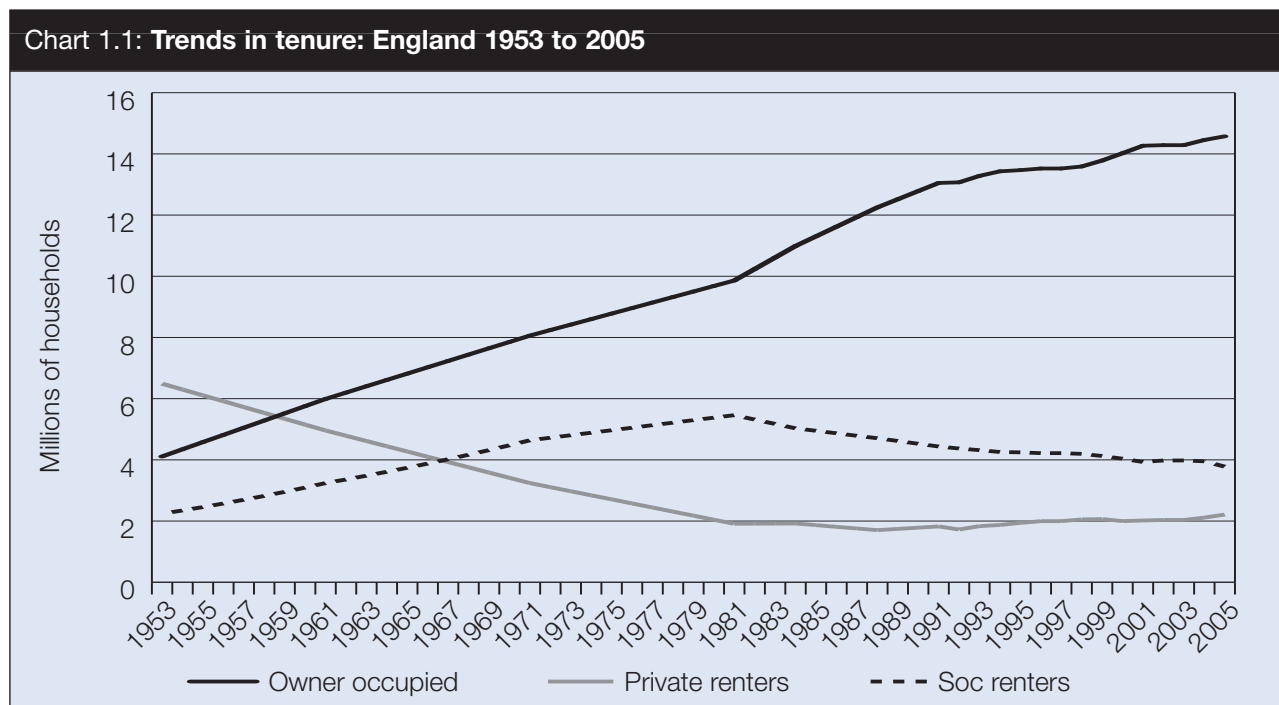
- **Proportion of households by tenure:** In 2005 there were 14.6 million (71%) owner-occupying households, 3.7 million (18%) social renters and 2.4 million (12%) private renters.
- **Changes in the social rented sector:** The overall size of the social rented sector has seen a modest decline over the past six years (from 4 million in 1999 to 3.7 million in 2005) as qualifying tenants have continued to exercise their “right-to-buy”. But the biggest shift in the social rented sector has been the transfer of ownership of council housing from local authorities to housing associations. Consequently the housing association share of the social rented sector has risen from 18% in 1995 to 38% in 2005.
- **Tenure by region:** The proportion of owner occupiers and renters in London differs from the rest of the country. Owner occupation in London in 2005 was only 58% (England 71%), social renting was 25% (England 18%) and private renting was 17% (England 12 %).
- **Tenure by age of household reference person:** Type of tenure varies considerably by age. In 2005, 51% of household reference persons (HRPs) aged between 16 and 24 were private renters and 30% were social renters. Seventy-nine per cent of HRPs aged between 45 and 64 were owner occupiers. Sixty-seven per cent of HRPs aged over 65 owned their own home outright, while 23 % were social renters.
- **Economic status:** Amongst owner occupiers, 92% of HRPs buying on a mortgage were working compared to only 35% of outright owners. Fifty-seven per cent of outright owners were retired, compared to only 3% of mortgagors. In the private rented sector 67% of HRPs were working and 11% retired. Five per cent of social renting HRPs were unemployed, 33% were retired and 30% were economically inactive for other reasons.
- **Marital status:** Eighty-five per cent of married household members lived in the owner occupied sector. Among private renters, single people formed the largest group.
- **Household composition:** In 2005, couples with no dependent children were the most common type (36%) of all households. Of this type of household, 83% owned their own home, and 44% owned outright. One person households formed the second largest household type (28%). Twenty-nine per cent of households contained dependent children, of which 22% were couples and 7% lone parents. Just under half of all lone parents with dependent children were social renters (45%).

- **Household size:** The average household size in 2005 was 2.4 persons. The mean size for owners was 2.4, slightly higher than private renters (2.3) and social renters (2.2). There were more noticeable differences between outright owners (1.9) and households buying on a mortgage (2.8).
- **Gross Incomes:** In 2004/05 household reference persons (and partners) in the social rented sector had the lowest median income at about £10,200 per annum. Those buying on a mortgage had the highest median income, just under £34,000, more than three times that of social renters. The median income of outright owners is half that of those buying with a mortgage – reflecting the fact that 57% of outright owners are 65+ and therefore mostly retired.
- **Overcrowding:** About 2.5% of households in England are overcrowded (using the Bedroom Standard definition) but this varies widely by region, by tenure, by household size and by ethnicity. The rate of overcrowding is highest in London (6.6%) and lowest in Yorkshire and the Humber (1.4%). Overcrowding, not surprisingly, increases with household size – so that for England as a whole, 19% of households with five or more members are overcrowded – while in London, 31% of households with 5+ more members are overcrowded. By tenure, the highest rates of overcrowding are in the social rented sector (5.5%) and the private rented sector (4.6%). The ethnicity of the household reference person is a very big factor: 11% of households with a household reference person from a black or minority ethnic (BME) group are overcrowded – compared with only 2% of households with a white HRP.
- **Ethnicity:** In 2005, 8% of all households in England were black or minority ethnic (BME), i.e. the household reference person was from a BME group. The BME population has a younger age profile than the white population, so the percentage of BME households is higher among younger groups. Fourteen per cent of HRPs aged 16-24 are BMEs compared with just 2% of HRPs aged 75+. There are notable differences in tenure between ethnic groups. Indian households are more likely to be owner occupiers than any other ethnic group. Black African households are the least likely to be owners and, along with Bangladeshi households, the most likely to be in the social rented sector. Forty-nine per cent of BME households were renters compared with only 27% of white households.
- **Age of property:** The private rented sector has the oldest stock, with 38% of private renters in accommodation built before 1919, compared with just 7% of social renters and 20% of owner occupiers. Housing association tenants occupy the youngest stock, 55% of them occupying properties built since 1965.
- **Type of accommodation:** In 2004/05, 82% of households lived in a house or bungalow, 17% in a flat or maisonette. Living in houses is much more common among owners than with social or private renters (92% of owners lived in houses compared with only 59% of social tenants and 58% of private tenants). Forty-one per cent of social tenants lived in a flat compared with 7% of owners.
- **Car/van ownership:** In 2004/05 owners buying with a mortgage had the highest level of car ownership (94%), and council tenants the lowest (43%). Overall 77% of all households had the use of at least one car or van.

- ***Length of residence:*** The private rented sector is characterised by much higher turnover than the social sector, with 41 per cent of private renters having lived in their current accommodation for less than a year. Current private renters have spent only 1.5 years in their current home compared to 7.4 years for social renters (based on median figures).
- ***Recently moved households:*** 2.3 million households moved in the 12-month period prior to 2004/05. 419,000 of these (19 per cent of the total) were newly-formed households – of whom 210,000 moved into private renting, 91,000 into social renting and 119,000 into owner occupation.
- ***Frequency of moving by tenure:*** In the year prior to being interviewed, the average private renting household was over four times as likely to have moved house than a social renter – with 550 moves per 1,000 private renters compared with 130 moves per 1,000 social renters.

Trends in tenure

Chart 1.1 below illustrates the changing pattern of tenure in England over the past fifty years – shown in more detail in Table 1.1 (next page). Since the early 1980s there has been only a modest growth in the population, but the decline in average household size over this period has resulted in a considerable rise in the total number of households in England. The number rose by over two million in the 1980s from 17.2 million households in 1981 to 19.3 million in 1991. This growth has since continued at a slower rate, reaching a total of 20.7 million households in 2005.



Home ownership: The growth in home ownership has slowed since the early 1990s. The total number of owners (both mortgagors and outright owners) increased from 9.9 million (57% of all households) in 1981 to 14.6 million (71%) in 2005.

Social renters: The number of households renting from the council fell from 30% in 1981 to 11% in 2005. The decrease in council tenants in the 1980s can be attributed to the ‘Right-to-buy’ scheme where council tenants were given the opportunity to buy their own home. More recently the direct transfer of council dwellings to housing associations has contributed to the continued decline in the number of households in council dwellings. Overall, the proportion of households in the social sector has declined by 1.8 million since 1981.

Recent household surveys (and the 2001 Census) have tended to underestimate the number of housing association households and overestimate the number of council tenants. This is because of the ongoing programme within the social rented sector that involves councils transferring their housing stock to a local housing association. For council tenants in the areas affected this means that, without even moving house, they suddenly become housing association tenants. However, when responses to questions about housing tenure have been analysed, it appears that some of the occupants of these homes continue to think of themselves as “council tenants” for some considerable time after the transfer of ownership to a housing association has taken place.

Private renters: In 2005 2.4 million households were renting privately – a rise of about 20 per cent since 1999. There are several possible reasons for this: (a) the continuing rise in property prices has forced younger people to remain longer in the private rented sector; (b) increasing numbers of people are looking to buy an additional property for their pension portfolio; and (c) the advent of the *Buy-To-Let* mortgage has made it easier to finance these types of purchase. In truth, private investors were buying property to let long before the advent of the *Buy-To-Let* mortgage, but its creation has probably encouraged more aspiring landlords to go down this route.

Table 1.1: Trends in tenure: 1918 to 2005										
All households										England
Year	Tenure									
	Owner occupied			Social rented		Private rented				Total
	Owned outright	Buying with a mortgage	All	Council	HA	All	Unfurnished ¹	Furnished	All	
<i>thousands of households</i>										
1918			N/A			N/A			N/A	N/A
1939 ²			3,500			1,090			6,460	11,050
1953 ²			4,110			2,240			6,490	12,840
1961 ²			5,990	3,240		3,240			4,690	13,920
1971 ²			8,060	4,500	140	4,640			3,240	15,940
1981	4,313	5,546	9,860	5,095	365	5,461	1,486	419	1,904	17,225
1984	4,590	6,399	10,990	4,660	374	5,034	1,412	508	1,920	17,945
1988	4,834	7,414	12,248	4,246	460	4,706	1,218	484	1,702	18,656
1991	4,795	8,255	13,050	3,872	564	4,435	1,236	588	1,824	19,309
1992 ³	4,815	8,255	13,069	3,785	586	4,371	1,184	539	1,724	19,164
1993 ³	4,898	8,382	13,280	3,671	645	4,317	1,196	638	1,833	19,430
1994 ³	5,008	8,421	13,429	3,560	697	4,257	1,241	628	1,869	19,555
1995 ³	4,998	8,468	13,467	3,489	756	4,245	1,324	615	1,939	19,652
1996 ³	5,115	8,407	13,521	3,375	843	4,218	1,382	613	1,995	19,734
1997 ³	5,236	8,351	13,587	3,263	931	4,194	1,441	612	2,053	19,834
1998 ³	5,384	8,398	13,783	3,209	915	4,124	1,478	586	2,063	19,970
1999 ³	5,563	8,458	14,021	3,093	944	4,037	1,438	560	1,998	20,057
2000 ³	5,740	8,527	14,267	2,904	1,026	3,930	1,469	548	2,017	20,213
2001 ³	5,840	8,444	14,284	2,879	1,100	3,979	1,488	547	2,035	20,298
2002 ³	5,988	8,466	14,454	2,735	1,216	3,952	1,555	556	2,112	20,517
2003 ³	6,133	8,441	14,574	2,542	1,236	3,779	1,636	576	2,212	20,564
2004 ³	6,239	8,337	14,576	2,469	1,315	3,784	1,692	534	2,226	20,586
2005 ³	6,320	8,326	14,646	2,250	1,406	3,656	1,800	585	2,385	20,686
<i>percentages</i>										
1918 ^{2,4}			23			1			76	100
1939 ²			32			10			58 ⁵	100
1953 ²			32			18			50 ⁵	100
1961 ²			43			23			34 ⁵	100
1971 ²			51	28	1	29			20	100
1981	25	32	57	30	2	32	9	2	11	100
1984	26	36	61	26	2	28	8	3	11	100
1988	26	40	66	23	2	25	7	3	9	100
1991	25	43	68	20	3	23	6	3	9	100
1992 ³	25	43	68	20	3	23	6	3	9	100
1993 ³	25	43	68	19	3	22	6	3	9	100
1994 ³	26	43	69	18	4	22	6	3	10	100
1995 ³	25	43	69	18	4	22	7	3	10	100
1996 ³	27	42	69	17	4	21	7	3	10	100
1997 ³	26	42	69	16	5	21	7	3	10	100
1998 ³	27	42	69	16	5	21	7	3	10	100
1999 ³	28	42	70	15	5	20	7	3	10	100
2000 ³	28	42	71	14	5	19	7	3	10	100
2001 ³	29	42	70	14	5	20	7	3	10	100
2002 ³	29	41	70	13	6	19	8	3	10	100
2003 ³	30	41	71	12	6	18	8	3	11	100
2004 ³	30	40	71	12	6	18	8	3	11	100
2005 ³	31	40	71	11	7	18	9	3	12	100

Sources: 1918: Estimates by Alan Holmans of Cambridge University Department of Land Economy 1939 to 1971: "Housing Policy in Britain", Alan Holmans, Table V1. 1981 to 1991: DOE Labour Force Survey Housing Trailer 1992 to 2005: ONS Labour Force Survey

Notes

¹ Includes a very small number of squatters for some years from 1997 onwards.

² Derived from figures for England & Wales. It has been assumed that the percentage in each tenure in England was the same as for England & Wales as a whole.

³ Figures from 1992 onwards have been revised to take account of the 2001 Census.

⁴ Share of dwellings rather than households. The share of owner occupiers is a maximum estimate; allowing for this, and for the fact that owner occupation represents a higher proportion of dwellings than of households, owner occupier households may have been below 20 per cent of all households with a corresponding increase in the share of private renters.

⁵ Includes a small proportion (under 1 per cent of all households) renting from housing associations.

Tenure by region

The relative mix of housing tenure types (owner occupation, social renting and private renting) in most regions was comparable with the overall national picture. Owner occupation was the largest tenure type accounting for 71% of private accommodation in England. One region that differs significantly from the national pattern is London, where owner occupation was much lower and social and private renting much higher than the national levels.

Looking first at owner occupation, the lowest levels were in London (58%) and the North East (65%); the highest levels of owner occupation (75%) were in the South East and the East Midlands.

The lowest prevalence of social renting was in the South East and South West (13%). London and the North East had the highest proportions of social renters (25%).

Private renters accounted for 12% nationally. The only region to differ markedly from this level was London where 17% of households were private renters.

Privately rented accommodation can be sub-divided into furnished and unfurnished lettings, and an interesting aspect of private renting in London was that there were broadly equal numbers of furnished and unfurnished lettings. This is quite different from the rest of the country where unfurnished lettings outnumbered furnished lettings by a ratio of three to one. Whilst London accounted for only 14% of all households in England, it accounted for just over one-third of all furnished private renters (35%).

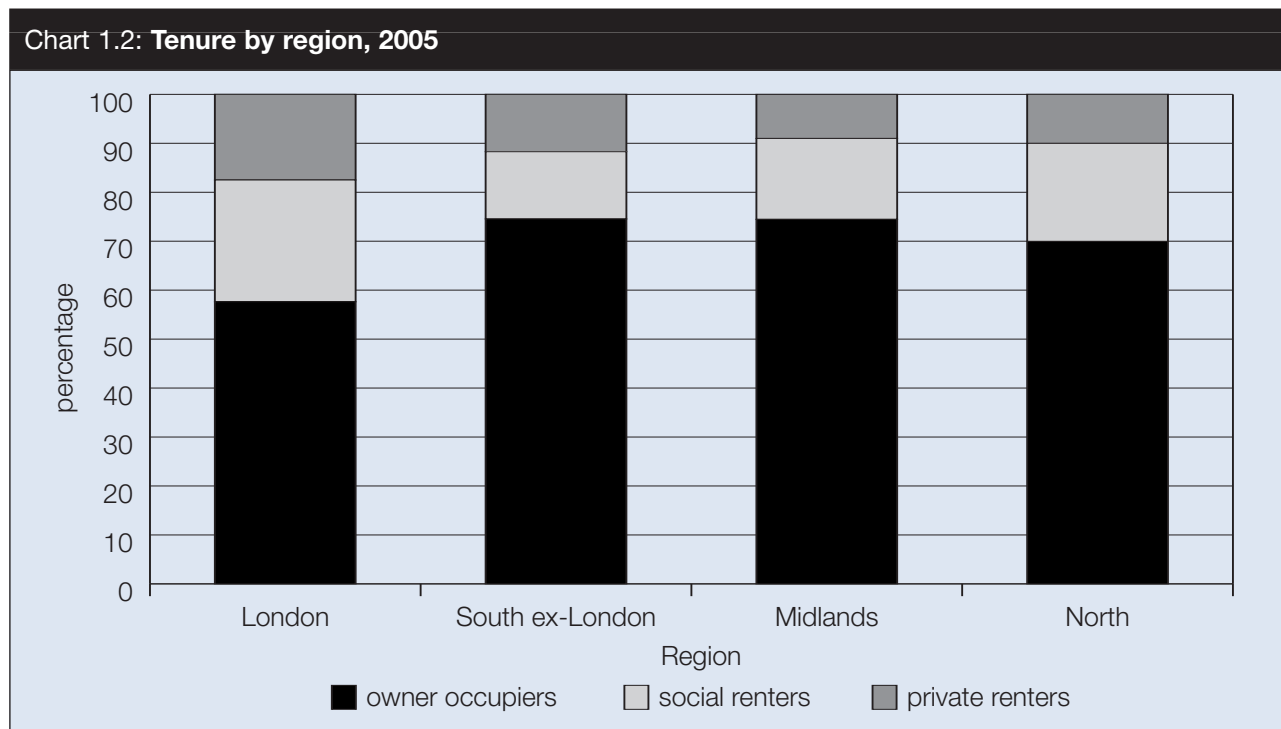


Table 1.2: Households by tenure by region										
England 2005										
Tenure of household	Government Office Region									
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East	London	South East	South West	England
	<i>thousands</i>									
Owned outright	288	858	651	573	685	742	650	1,122	745	6,314
Buying with a mortgage	417	1,152	837	731	913	949	1,040	1,457	825	8,319
All owner occupiers	704	2,010	1,488	1,304	1,598	1,691	1,690	2,579	1,569	14,633
Rented from:										
council	194	289	296	199	222	210	473	227	139	2,248
housing associations	80	231	114	69	154	137	257	226	139	1,405
All social renters	274	520	409	268	376	346	730	453	277	3,653
Rented privately:										
unfurnished	79	209	174	147	141	204	307	306	233	1,799
furnished	22	54	63	27	36	42	206	86	46	584
All private renters	101	264	237	174	176	246	513	392	279	2,383
Total	1,079	2,793	2,135	1,747	2,150	2,283	2,933	3,424	2,125	20,669
	<i>percentages</i>									
Owned outright	27	31	31	33	32	33	22	33	35	31
Buying with a mortgage	39	41	39	42	42	42	35	43	39	40
All owner occupiers	65	72	70	75	74	74	58	75	74	71
Rented from:										
council	18	10	14	11	10	9	16	7	7	11
housing associations	7	8	5	4	7	6	9	7	7	7
All social renters	25	19	19	15	17	15	25	13	13	18
Rented privately:										
unfurnished	7	7	8	8	7	9	10	9	11	9
furnished	2	2	3	2	2	2	7	3	2	3
All private renters	9	9	11	10	8	11	17	11	13	12
Total	100	100	100	100	100	100	100	100	100	100

Source: ONS Labour Force Survey

Age by tenure

Table 1.3 shows that 51% of household reference persons (HRPs) aged 16-24 were private renters, 30% social renters and 20% were owner occupiers. Among the older HRPs there were far fewer private renters but far more owner occupiers. Owner occupation was highest among HRPs aged 45 to 64 (at 79%). Social renters were most prevalent among HRPs in the lowest and highest age groups: 30% of 16 to 24 year olds and 26% of those aged 75 and over were social renters.

Table 1.3: Age of household reference person by tenure							
<i>All households</i>							
<i>England 2005</i>							
Tenure	Age of household reference person						Total
	16 to 24	25 to 34	35 to 44	45 to 64	65 to 74	75+	
							<i>thousands</i>
Owned outright	11	103	311	2,337	1,814	1,739	6,314
Buying with a mortgage	131	1,707	2,866	3,341	207	67	8,319
All owner occupiers	142	1,809	3,177	5,679	2,021	1,805	14,633
Rented from:							
council	137	290	423	653	332	414	2,248
housing association	77	225	289	365	186	263	1,405
All social renters	214	515	711	1,017	518	677	3,653
Rented privately:							
unfurnished	212	554	377	408	102	145	1,799
furnished	156	229	98	71	14	15	584
All private renters	369	783	475	479	117	160	2,383
All tenures	725	3,107	4,364	7,175	2,655	2,642	20,669
							<i>percentages</i>
Owned outright	1	3	7	33	68	66	31
Buying with a mortgage	18	55	66	47	8	3	40
All owner occupiers	20	58	73	79	76	68	71
Rented from:							
council	19	9	10	9	12	16	11
housing association	11	7	7	5	7	10	7
All social renters	30	17	16	14	19	26	18
Rented privately:							
unfurnished	29	18	9	6	4	5	9
furnished	22	7	2	1	1	1	3
All private renters	51	25	11	7	4	6	12
All tenures	100	100	100	100	100	100	100

Source: ONS Labour Force Survey

Table 1.4: Age of household reference person by tenure							
All households							
England 2005							
Tenure	Age of household reference person						Total
	16 to 24	25 to 34	35 to 44	45 to 64	65 to 74	75+	
							<i>percentages</i>
Owned outright	0	2	5	37	29	28	100
Buying with a mortgage	2	21	34	40	2	1	100
All owner occupiers	1	12	22	39	14	12	100
Rented from:							
council	6	13	19	29	15	18	100
housing association	5	16	21	26	13	19	100
All social renters	6	14	19	28	14	19	100
Rented privately:							
unfurnished	12	31	21	23	6	8	100
furnished	27	39	17	12	2	3	100
All private renters	15	33	20	20	5	7	100
All tenures	4	15	21	35	13	13	100

Source: ONS Labour Force Survey

Table 1.4 provides an alternative overview of age by tenure. The age group with the smallest proportion of households buying with a mortgage is the 75+ age group: just 1%. The older age groups dominate the “owned outright” category, to the extent that 93% of HRP of households who own their homes outright are aged 45 or over.

Charts 1.3 – 1.6 compare the most recent (2005) pattern of tenure by age with comparable figures for 1981 and 1991. Chart 1.3 looks specifically at the youngest HRP age group, the 16-24s. The change in the pattern of tenure for this age group between 1981 and 1991 was not very significant. But the impact of the most recent rise in house prices has led to a big shift in tenure as this age group has been increasingly priced out of the house buying market. In 1991 34% of HRPs in the 16-24 age group were estimated to be buying with a mortgage, but by 2005 this proportion had fallen to just 18%.

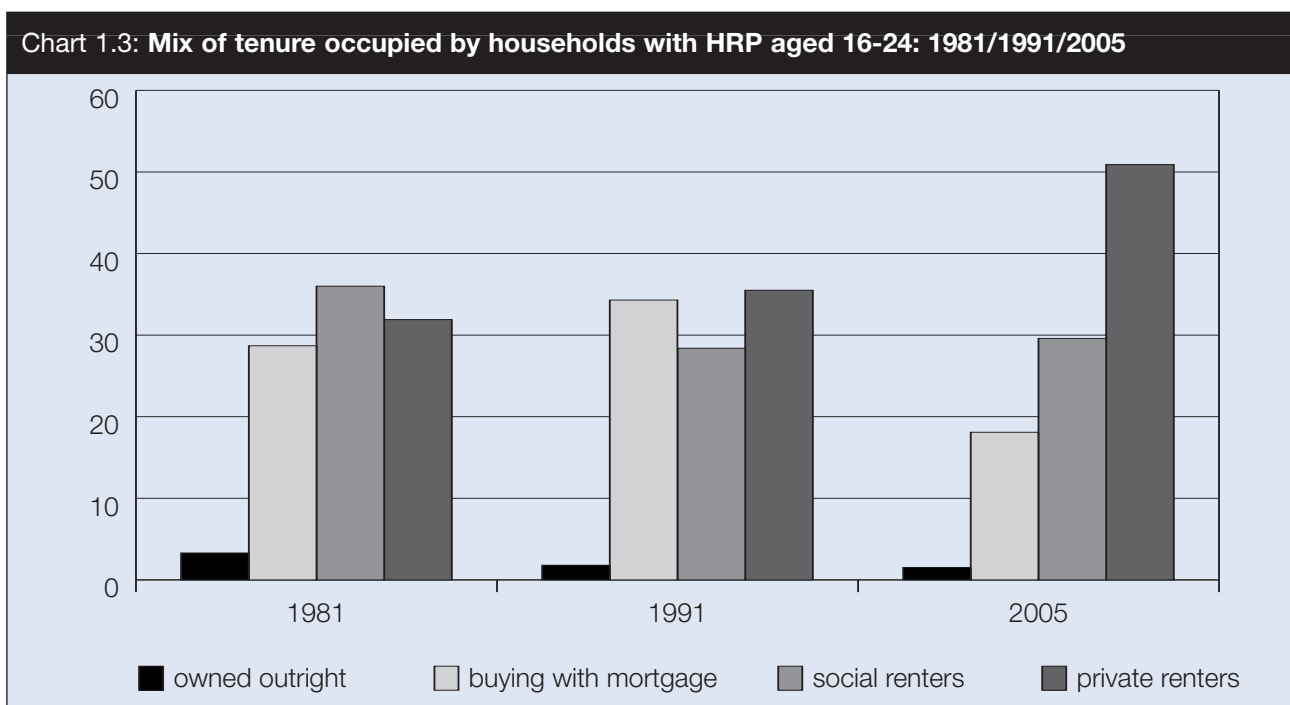


Chart 1.3 further shows that this decline has been offset by a sharp rise in the number of private renters – from 35% in 1991 to 51% in 2005.

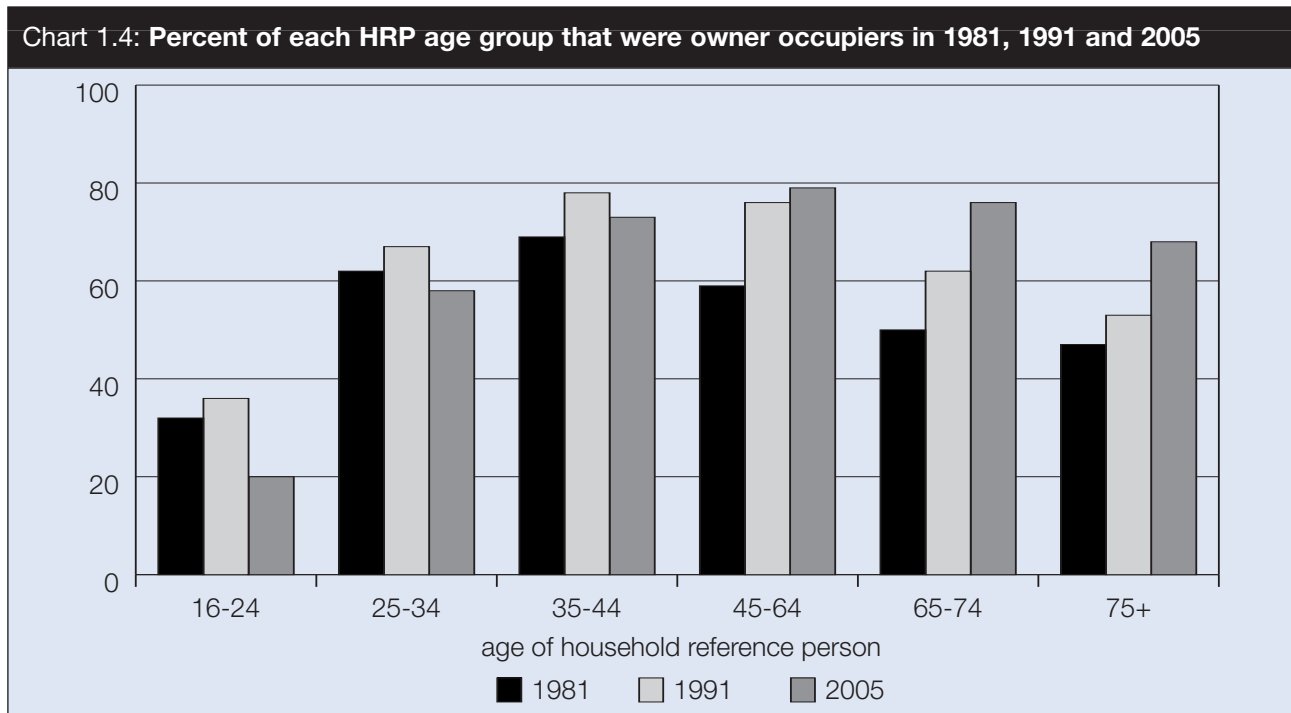


Chart 1.4 looks at the trend in *owner occupation* for each age group. Again we see the decline in ownership for the 16-24 age group. The next two groups (25-34 and 35-44) haven't changed markedly between 1981 and 2005, but there has been an increase in owner occupation for those households where the HRP is aged 45 or over.

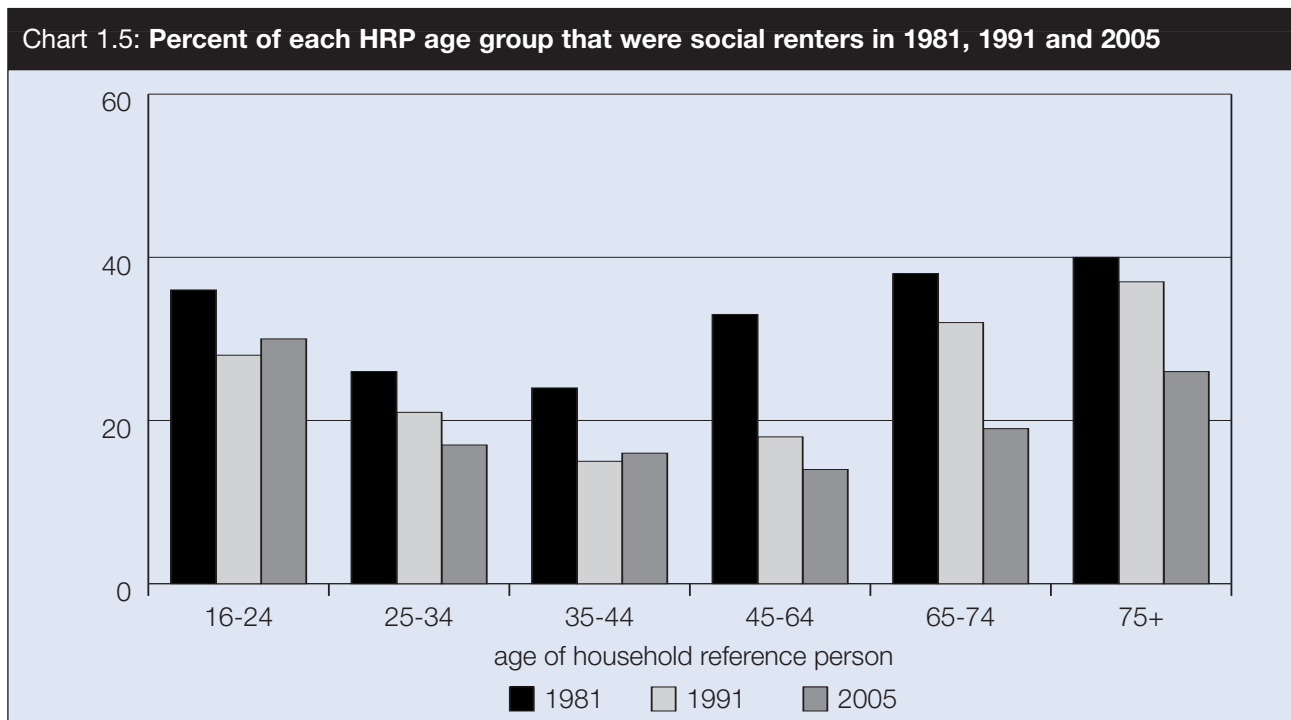
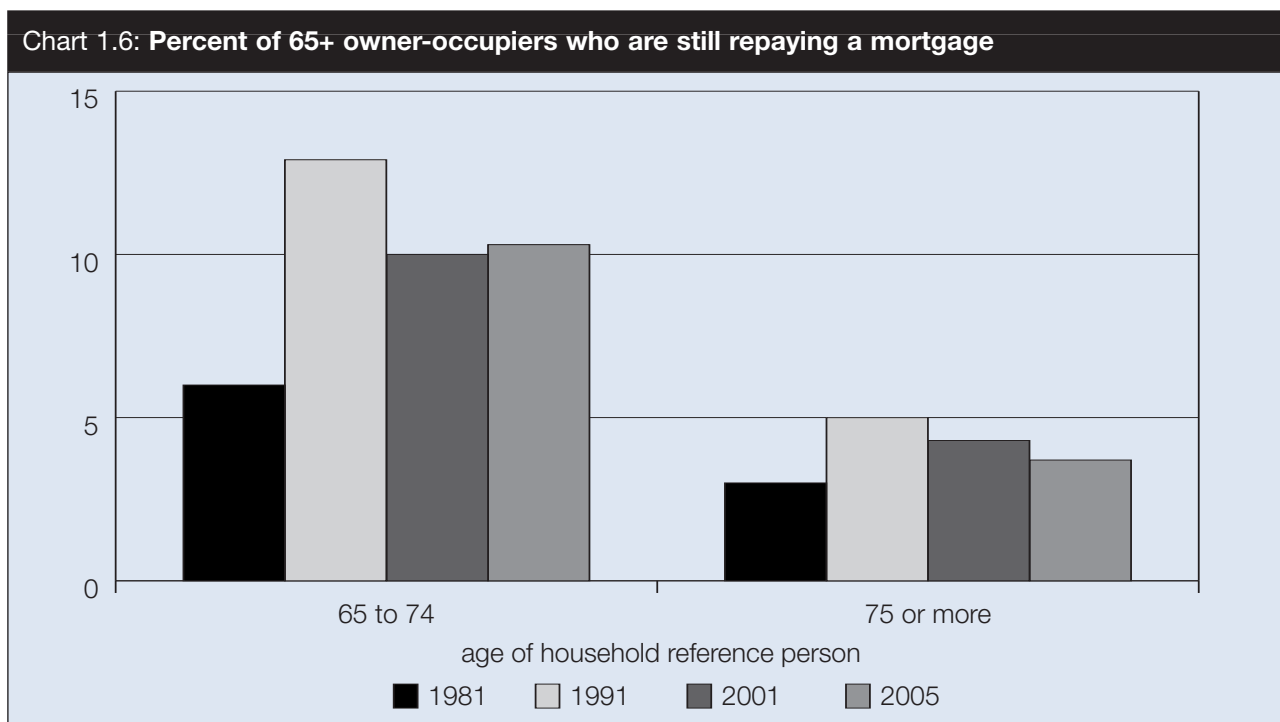


Chart 1.5 is similar to Chart 1.4 but it illustrates the trend in the percentage of each age group who were *social renters* in 1981, 1991 and 2005. From 1981 to 2005, every age group has seen a fall in the proportion of its households who are social renters.



Finally, are the elderly finding it more difficult to finish paying off their mortgages compared with 10/20 years ago? Not on the evidence of Chart 1.6. The number of owner occupiers in the 65-74 age group who were still paying off their mortgage was just over 10% in 2005. This was higher than the 6% in 1981 but lower than the figure of 13% in 1991.

Economic status

Amongst owner occupiers, 92% of household reference persons buying on a mortgage were working compared to only 35% of outright owners. Fifty-seven per cent of outright owners were retired, compared to only 3% of mortgagors. In the private rented sector, 67% of HRPs were working and 11% retired.

Social renters were the least likely to be working (32%). Five per cent of social renting HRPs were unemployed, 33% were retired and 30% were economically inactive for other reasons.

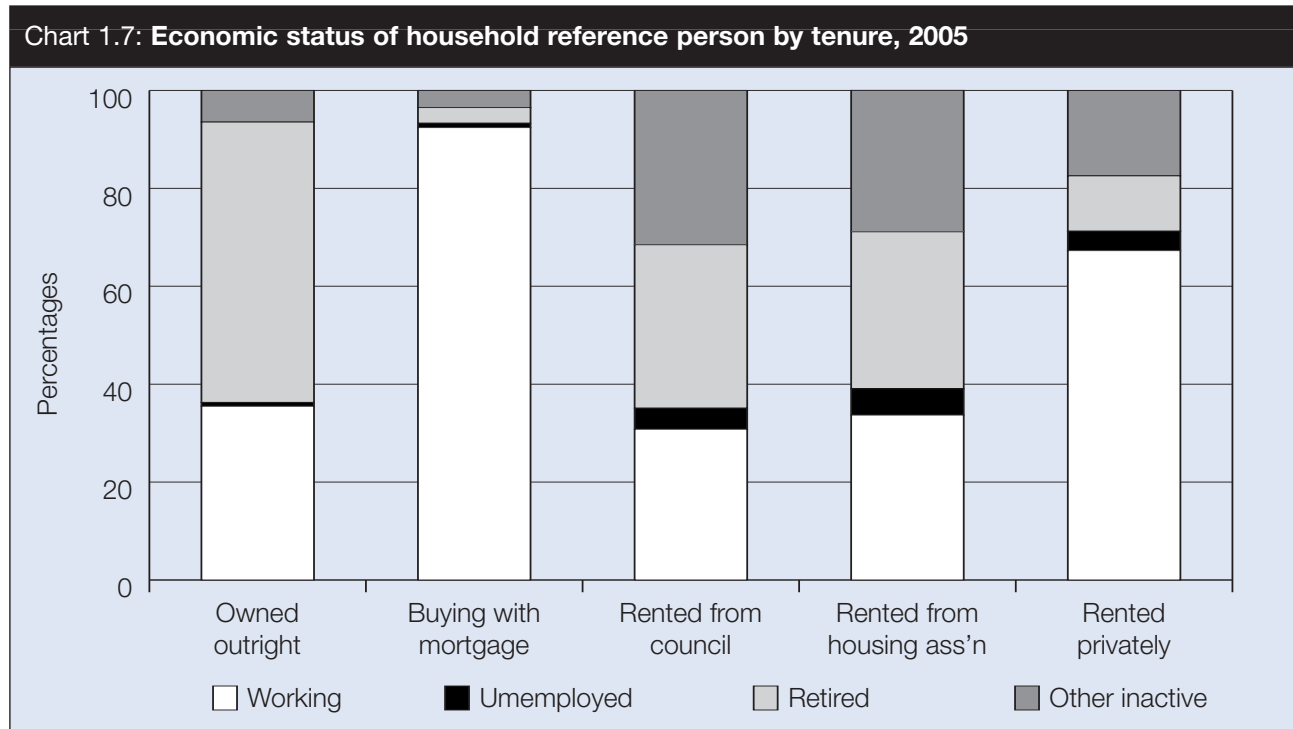


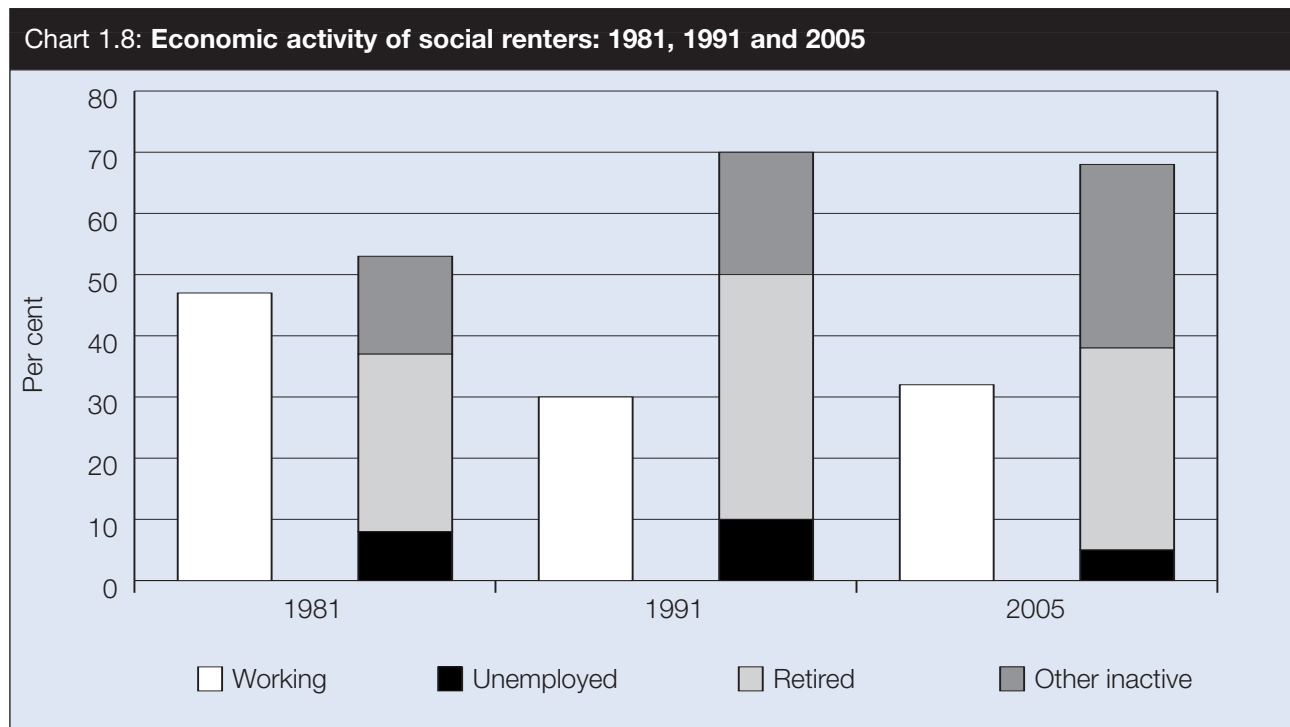
Table 1.5: Economic status of household reference person by tenure

All households *England 2005*

Tenure	Economic status of household reference person						Total
	Working:		Total Working	Unemployed	Retired	Other inactive	
	Full-time	Part-time					
Owned outright	1,613	611	2,224	49	3,588	405	6,267
Buying with a mortgage	6,950	576	7,526	73	259	286	8,144
All owners	8,563	1,187	9,750	122	3,848	691	14,410
Rented from:							
council	479	207	686	96	744	701	2,226
housing association	340	130	470	75	447	402	1,394
All social rented sector tenants	819	337	1,155	170	1,191	1,104	3,620
Rented privately:							
unfurnished	1,015	166	1,181	65	234	273	1,752
furnished	290	75	365	26	26	128	546
All rented privately	1,305	241	1,546	91	260	401	2,298
All tenures	10,687	1,765	12,452	383	5,299	2,195	20,329
	<i>percentages</i>						
Owned outright	26	10	35	1	57	6	100
Buying with a mortgage	85	7	92	1	3	4	100
All owners	59	8	68	1	27	5	100
Rented from:							
council	22	9	31	4	33	31	100
housing association	24	9	34	5	32	29	100
All social rented sector tenants	23	9	32	5	33	30	100
Rented privately:							
unfurnished	58	9	67	4	13	16	100
furnished	53	14	67	5	5	23	100
All rented privately	57	10	67	4	11	17	100
All tenures	53	9	61	2	26	11	100

Source: ONS Labour Force Survey

Chart 1.8 illustrates the shift in economic activity for social renters since 1981. In 1981 nearly 50% of them were in work, but this has since fallen to 32%. The proportion of social renters who are “other inactive” increased from 16% in 1981, to 30% in 2005. (“Other inactive” comprises the permanently sick/disabled, full-time students, homemakers and carers).



The economic activity of the household reference person cannot provide a fully comprehensive picture of the household’s overall economic position because other members of the household may also be in employment.

In 2005, the proportion of households with nobody in work was 35%. The social sector and outright owners had the highest proportion of non-working households (63% and 58% respectively), the latter figure reflecting the relatively high average age of outright owners. Households buying with a mortgage had the highest proportion of two or more people in work (62%), compared to 32% of private renters, and 13% of social renters.

Table 1.6: Number of working people in household by tenure					
All households					England 2005
Tenure	Number of working people in h/hold				Total
	None	One	Two	Three or more	
					<i>thousands</i>
Owned outright	3,584	1,392	905	285	6,166
Buying with a mortgage	435	2,553	3,968	931	7,886
All owner occupiers	4,018	3,945	4,873	1,215	14,052
Rented from:					
council	1,379	523	211	64	2,177
housing association	855	340	143	31	1,369
All social renters	2,234	862	355	95	3,546
Rented privately:					
unfurnished	508	627	467	57	1,659
furnished	137	184	115	40	477
All private renters	645	811	582	98	2,136
All tenures	6,898	5,618	5,810	1,408	19,734
					<i>percentages</i>
Owned outright	58	23	15	5	100
Buying with a mortgage	6	32	50	12	100
All owner occupiers	29	28	35	9	100
Rented from:					
council	63	24	10	3	100
housing association	62	25	10	2	100
All social renters	63	24	10	3	100
Rented privately:					
unfurnished	31	38	28	3	100
furnished	29	39	24	8	100
All private renters	30	38	27	5	100
All tenures	35	28	29	7	100

Source: ONS Labour Force Survey

Marital status by tenure

Table 1.7 is based on all adults (aged 16+) and shows that of those who were married, 85% lived in the owner occupied sector and only 6% in the private rented sector. By comparison, of single adults, 59% were owner occupiers and 21% private renters. This is due in part to the fact that single people, being generally younger than married people, have had less opportunity to become home owners.

Table 1.7: Persons by marital status and tenure								
All household members aged 16 or over							England 2005	
Marital status	Owner occupiers			Social renters			Private renters	Total
	Own outright	Buying with a mortgage	All	Council	Housing Association	All		
								<i>thousands of individuals</i>
Married	7,102	10,177	17,279	1,125	684	1,810	1,239	20,327
Cohabiting	396	2,354	2,751	331	184	516	798	4,065
Single	1,717	3,602	5,319	1,140	670	1,809	1,884	9,012
Widowed	1,631	240	1,870	473	286	759	170	2,799
Divorced or separated	614	1,037	1,651	534	335	869	434	2,954
Total	11,460	17,410	28,870	3,603	2,159	5,762	4,525	39,158

Source: ONS Labour Force Survey

Table 1.8: Sex and marital status of household reference person by tenure

All households

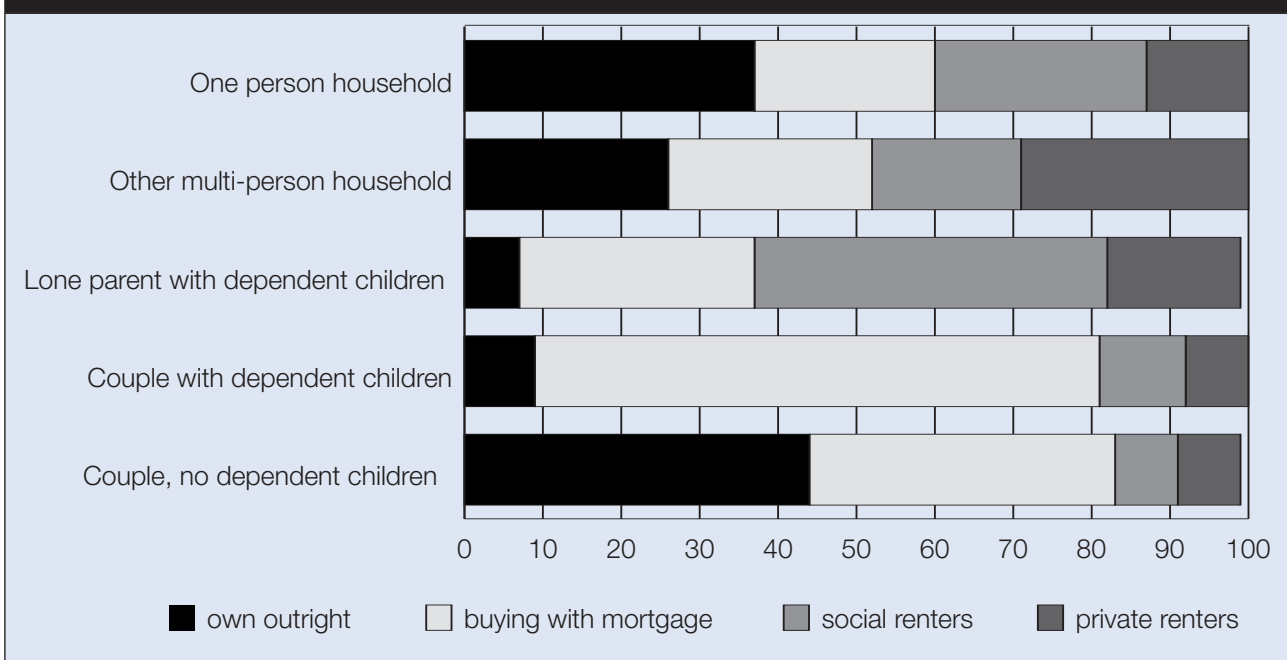
England 2005

Tenure	Sex and marital status of household reference person										Total
	Male					Female					
	Married	Cohabiting	Single	Widowed	Divorced or separated	Married	Cohabiting	Single	Widowed	Divorced or separated	
	<i>thousands</i>										
Owned outright	3,061	113	284	368	193	455	71	246	1,186	338	6,314
Buying with a mortgage	4,225	815	528	40	383	830	337	474	100	587	8,319
All owner occupiers	7,287	929	812	407	576	1,284	408	720	1,286	925	14,633
Rented from:											
council	449	74	213	110	164	113	87	348	350	340	2,248
housing association	269	52	131	64	118	73	40	239	216	203	1,405
All social renters	718	125	344	174	283	187	127	587	566	543	3,653
Rented privately:											
unfurnished	396	214	261	28	143	99	89	274	113	182	1,799
furnished	86	47	182	5	43	23	25	125	13	33	584
All private renters	482	261	443	33	185	123	114	399	126	215	2,383
All tenures	8,487	1,315	1,599	615	1,044	1,594	648	1,707	1,978	1,683	20,669
	<i>percentages</i>										
Owned outright	48	2	4	6	3	7	1	4	19	5	100
Buying with a mortgage	51	10	6	0	5	10	4	6	1	7	100
All owner occupiers	50	6	6	3	4	9	3	5	9	6	100
Rented from:											
council	20	3	9	5	7	5	4	15	16	15	100
housing association	19	4	9	5	8	5	3	17	15	14	100
All social renters	20	3	9	5	8	5	3	16	15	15	100
Rented privately:											
unfurnished	22	12	15	2	8	6	5	15	6	10	100
furnished	15	8	31	1	7	4	4	21	2	6	100
All private renters	20	11	19	1	8	5	5	17	5	9	100
All tenures	41	6	8	3	5	8	3	8	10	8	100

Source: ONS Labour Force Survey

Household type

Chart 1.9: Household type by tenure, 2005



In 2005 the most common type of household in England was the *couple with no dependent children*, accounting for 36% of all households. Of these households, 83% owned their own home, and 44% owned outright.

Households with dependent children accounted for 29% of all households, of which 22% were couples and 7% lone parents. Eighty-one per cent of *couples with dependent children* lived in their own homes, 9% owning outright and 72% buying with a mortgage. By contrast only 37% of *lone parents with children* were owner occupiers; whilst 45% of them were social renters.

One person households was another important category (28% of all households). Sixty per cent of these households were owner occupiers, 27% social renters and 13% private renters. Finally, *other multi-person households* (mainly “sharers”) accounted for just 7% of all households.

Analysis of household type by age of the individual household members (see web Table S163) reveals that 22% of all children below the age of 16 are in households with a lone parent.

Table 1.9: Household type by tenure								
All households								England 2005
Tenure	Household type				One person households		All one person households	Total
	Couple, no dependent children	Couple with dependent children	Lone parent with dependent children	Other multi-person household	male	female		
Owned outright	3,258	402	110	363	722	1,460	2,182	6,314
Buying with a mortgage	2,869	3,286	444	372	756	593	1,349	8,319
All owner occupiers	6,126	3,688	554	734	1,478	2,052	3,531	14,633
Rented from:								
council	382	324	404	186	412	540	952	2,248
housing association	239	190	263	85	279	348	627	1,405
All social renters	620	514	667	272	691	888	1,580	3,653
Rented privately:								
unfurnished	473	317	225	201	310	273	583	1,799
furnished	132	46	33	200	111	62	173	584
All private renters	605	363	259	401	421	335	755	2,383
All tenures	7,351	4,565	1,480	1,407	2,590	3,275	5,866	20,669
								<i>percentages</i>
Owned outright	44	9	7	26	28	45	37	31
Buying with a mortgage	39	72	30	26	29	18	23	40
All owner occupiers	83	81	37	52	57	63	60	71
Rented from:								
council	5	7	27	13	16	16	16	11
housing association	3	4	18	6	11	11	11	7
All social renters	8	11	45	19	27	27	27	18
Rented privately:								
unfurnished	6	7	15	14	12	8	10	9
furnished	2	1	2	14	4	2	3	3
All private renters	8	8	17	29	16	10	13	12
All tenures	100	100	100	100	100	100	100	100

Source: ONS Labour Force Survey

Has there been a shift in the mix of household types over the past 25 years or so? Table 1.10 compares the numbers of households by type for 1981, 1991 and 2005; and these trends are also illustrated in Chart 1.10.

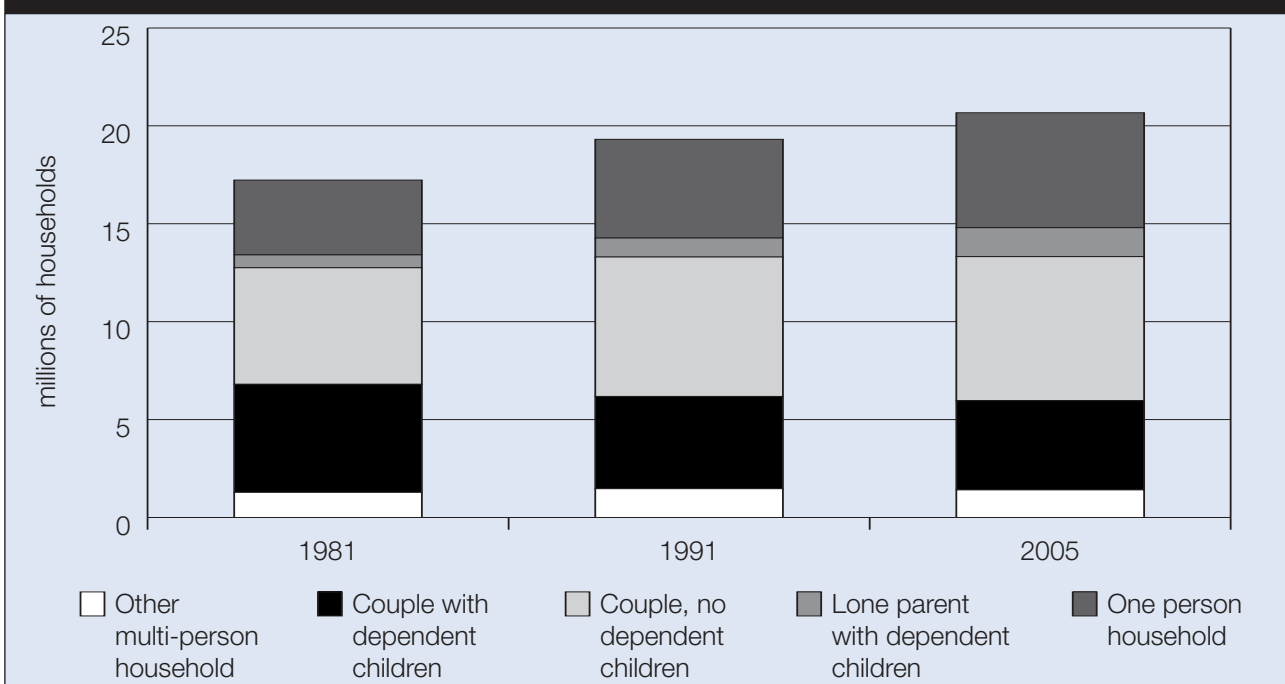
Table 1.10: Number of households by type: 1981, 1991, 2005

Year	Couple with dependent children	Couple, no dependent children	Lone parent with dependent children	Other multi-person household	One person household	Total
						<i>thousands</i>
1981	5,518	5,945	659	1,278	3,824	17,225
1991	4,712	7,118	974	1,465	5,039	19,309
2005	4,565	7,351	1,480	1,407	5,866	20,669
						<i>percentages</i>
1981	32	35	4	7	22	100
1991	24	37	5	8	26	100
2005	22	36	7	7	28	100

Source: ONS Labour Force Survey

Overall, the total number of households in England has grown by 20% between 1981 and 2005. And the biggest shift in household composition over this period has been the increase in the number of one person households, whose share of all households has risen from 22% in 1981 to 28% in 2005.

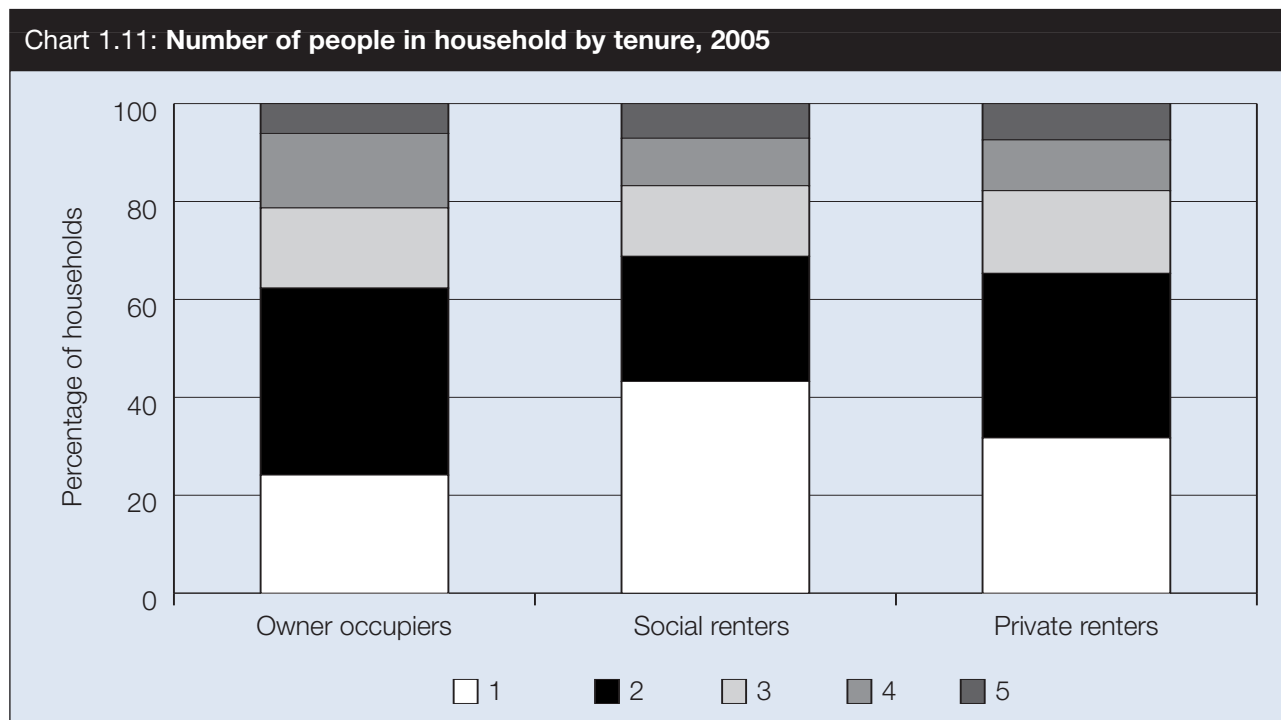
Chart 1.10: Number of households by type: 1981, 1991, 2005



Couples with dependent children (traditional families), who accounted for 32% of all households in 1981, now account for only 22%. Over the same period the number of *lone parents with children* has risen from 659,000 (4% of the total) to 1,480,000 (7%). Indeed, *lone parents with children* now account for 24% of all households with children compared to just 11% in 1981.

Average household size by tenure

The average household size in 2005 was 2.4 persons. The average size for owner occupiers was 2.4, slightly higher than private renters (2.3) and social renters (2.2).



There was a noticeable difference between households who were outright owners (average size 1.9) and owners who were buying on a mortgage (2.8). This is likely to be because of the high proportion of older people without dependent children amongst outright owners and the large number of families with dependent children who are buying with a mortgage.

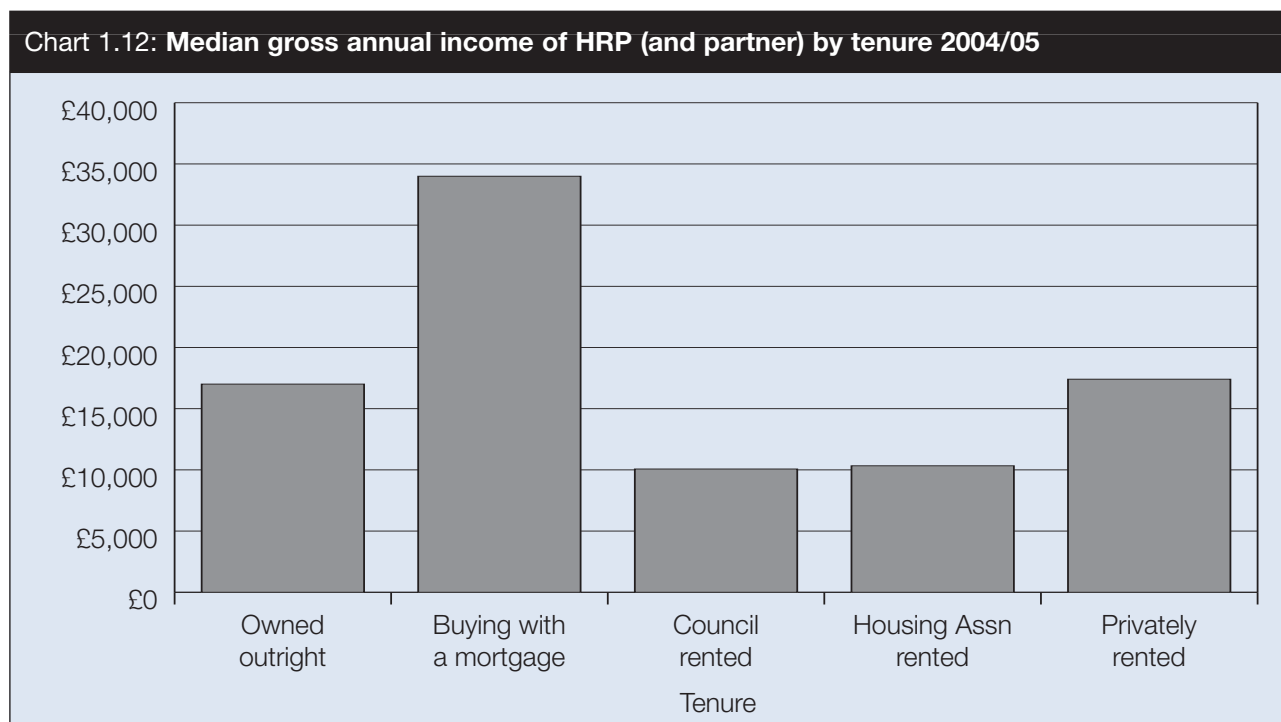
Table 1.11: Number of people in household by tenure									
All households									England 2005
Tenure	Number of people in the household							Total	Mean number of persons
	One	Two	Three	Four	Five	Six	Seven or more		
								<i>thousands</i>	
Owned outright	2,182	3,057	611	321	89	31	24	6,314	
Buying with a mortgage	1,349	2,532	1,783	1,906	575	135	40	8,319	
All owner occupiers	3,531	5,588	2,394	2,227	664	166	64	14,633	
Rented from:									
council	952	573	334	224	109	36	19	2,248	
housing association	627	361	192	131	61	25	9	1,405	
All social renters	1,580	934	526	354	170	60	28	3,653	
Rented privately:									
unfurnished	583	631	302	178	69	25	12	1,799	
furnished	173	170	101	69	38	22	12	584	
All private renters	755	801	402	247	106	47	24	2,383	
All tenures¹	5,872	7,328	3,325	2,830	943	273	115	20,686	
								<i>percentages</i>	<i>number</i>
Owned outright	35	48	10	5	1	0	0	100	1.9
Buying with a mortgage	16	30	21	23	7	2	0	100	2.8
All owner occupiers	24	38	16	15	5	1	0	100	2.4
Rented from:									
council	42	26	15	10	5	2	1	100	2.2
housing association	45	26	14	9	4	2	1	100	2.1
All social renters	43	26	14	10	5	2	1	100	2.2
Rented privately:									
unfurnished	32	35	17	10	4	1	1	100	2.2
furnished	30	29	17	12	6	4	2	100	2.6
All private renters	32	34	17	10	4	2	1	100	2.3
All tenures¹	28	35	16	14	5	1	1	100	2.4

Source: ONS Labour Force Survey

¹ Including households with unknown tenure.

Gross income

In 2004/05 the joint incomes of household reference persons (and partners) living in the social rented sector had the lowest median income – around £10,200 per annum. Those buying on a mortgage had the highest median income, just under £34,000 per annum, more than three times the median incomes for social renters. The median income of outright owners, £17,000 per annum, was half the level for those buying with a mortgage, no doubt reflecting the high proportion of retired people in this tenure. (For users who require income by tenure on a weekly basis, this is provided at SEH web table number S113).



In Chart 1.12 the distribution of the annual gross incomes (of household reference person plus partner) during 2004/05 is shown by tenure. The contrast between social renters and households buying with a mortgage is very marked. Forty-nine per cent of social renters are on incomes of less than £10,000 per annum compared with only 5% of those buying with a mortgage. Conversely, fifty-nine per cent of those buying with a mortgage are on incomes above £30,000 compared with only 5% of social renters.

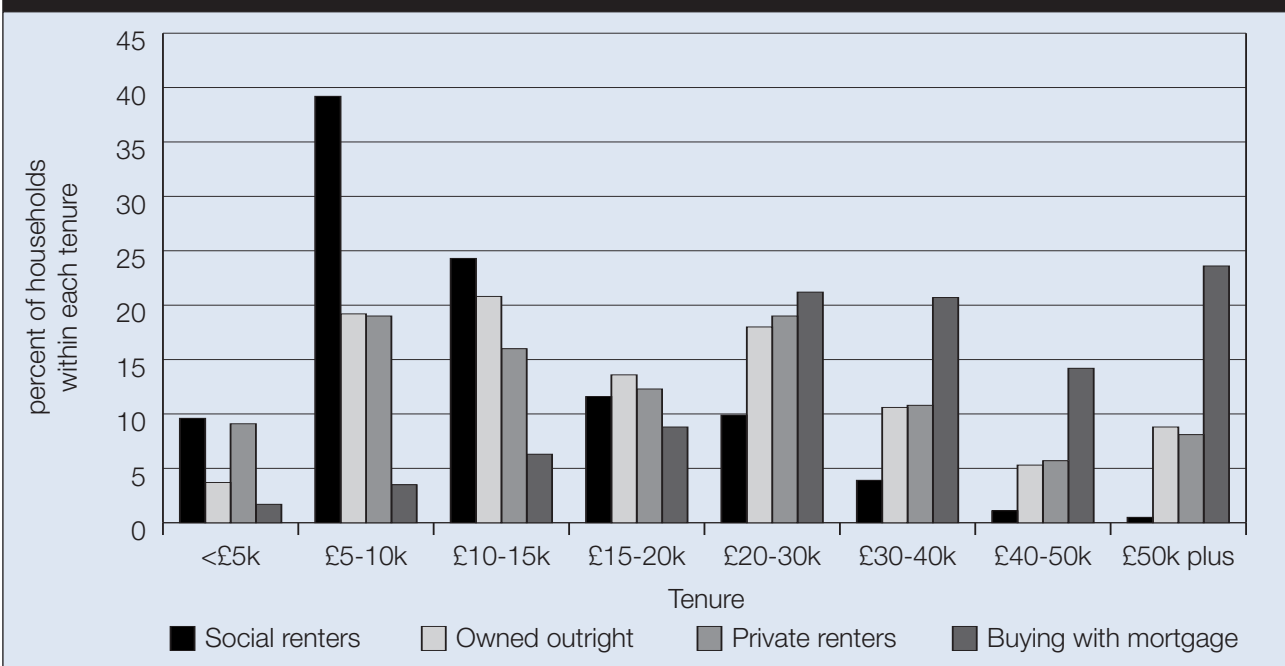
Table 1.12: Gross annual income of HRP (and partner) by tenure

England 2004/05

Tenure	Gross annual income of HRP (and partner)									Total	mean £ per annum	median £ per annum
	under £5K	£5K but under £10K	£10K but under £15K	£15K but under £20K	£20K but under £30K	£30K but under £40K	£40K but under £50K	£50K or over	percentages			
	<i>thousands</i>											
Owned outright	247	1,284	1,387	912	1,203	710	353	587	6,682			
Buying with a mortgage	137	287	525	726	1,754	1,713	1,174	1,956	8,273			
All owner occupiers	384	1,571	1,912	1,638	2,957	2,423	1,527	2,543	14,955			
Rented from:												
council	223	826	519	244	211	71	18	6	2,120			
housing association	140	664	405	197	165	75	23	15	1,684			
All social renters	363	1,490	924	442	376	147	41	21	3,804			
Rented privately:												
unfurnished	123	307	273	223	319	200	93	138	1,676			
furnished	94	146	107	69	135	57	42	56	707			
All private renters	217	454	380	292	454	257	135	194	2,383			
All tenures	965	3,515	3,216	2,374	3,786	2,826	1,703	2,758	21,144			
Owned outright	4	19	21	14	18	11	5	9	100	25,831	17,007	
Buying with a mortgage	2	3	6	9	21	21	14	24	100	40,010	33,994	
All owner occupiers	3	11	13	11	20	16	10	17	100	33,675	26,570	
Rented from:												
council	11	39	24	12	10	3	1	0	100	12,280	10,071	
housing association	8	39	24	12	10	4	1	1	100	13,343	10,335	
All social renters	10	39	24	12	10	4	1	1	100	12,751	10,216	
Rented privately:												
unfurnished	7	18	16	13	19	12	6	8	100	23,745	17,927	
furnished	13	21	15	10	19	8	6	8	100	24,251	15,545	
All private renters	9	19	16	12	19	11	6	8	100	23,895	17,410	
All tenures	5	17	15	11	18	13	8	13	100	28,807	21,086	

Source: DWP Family Resources Survey

Chart 1.13: Distribution of annual income of HRP (and partner) by tenure, 2004/05



Overcrowding

One important indicator of the standard of housing is overcrowding. This can be measured by comparing the difference between the number of bedrooms needed to avoid undesirable sharing [see definition of *bedroom standard*] and the actual number of bedrooms available to the household.

Fewer than 3 per cent of households are overcrowded, so the number of overcrowded households interviewed in a single year's survey is too small to enable reliable overcrowding estimates for a single year. Consequently data from the three most recent survey years have been combined to produce the results discussed in this section. As shown in Table 1.13 there were an estimated 513 thousand overcrowded households in England during the three-year period 2002/03 to 2004/05. Across the whole of England, 2.5 per cent of households were overcrowded.

Table 1.13: Rate of overcrowding/under-occupation by region and by household size													
England mean 2002/03 to 2004/05													
Tenure	Number of persons in household												
	One or two			Three or four			Five or more			Total			
	% households:			% households:			% households:			No. h/holds	% households:		
	Over-crowded ¹	Under-occupied ²	Total ('000s)	Over-crowded ¹	Under-occupied ²	Total ('000s)	Over-crowded ¹	Under-occupied ²	Total ('000s)	Over-crowded ¹ ('000s)	Over-crowded ¹	Under-occupied ²	Total ('000s)
Government Office Region													
North East	0.1	41.9	713	2.6	17.0	317	20.9	6.9	58	22	1.7	32.8	1,088
North West	0.1	48.2	1,770	2.3	18.0	829	17.6	8.0	197	55	2.1	36.4	2,797
Yorks & Humber	0.1	46.8	1,403	2.1	19.0	581	16.0	11.1	129	35	1.4	37.0	2,113
North	0.1	46.6	3,886	2.3	18.2	1,727	17.6	8.9	384	112	1.8	36.0	5,997
East Midlands	0.3	50.4	1,163	1.5	18.9	486	15.4	9.6	123	30	1.6	38.9	1,773
West Midlands	0.4	51.3	1,372	2.4	15.5	643	23.0	9.4	160	57	2.7	37.7	2,174
Midlands	0.3	50.9	2,535	2.0	17.0	1,129	19.7	9.5	283	87	2.2	38.2	3,947
East	0.2	48.7	1,468	1.6	22.6	657	12.5	11.7	139	31	1.6	38.8	2,264
London	1.8	32.3	1,861	9.3	13.3	897	31.2	9.6	250	194	6.6	24.7	3,009
South East	0.2	49.0	2,124	2.5	23.2	946	13.2	16.6	216	57	1.8	39.4	3,286
South West	0.2	49.6	1,410	2.1	23.7	564	13.2	13.4	128	31	1.6	40.5	2,102
South	0.6	44.5	6,863	4.2	20.2	3,064	19.2	12.7	734	314	3.1	35.4	10,661
England	0.4	46.3	13,284	3.2	19.0	5,920	18.9	11.0	1,401	513	2.5	36.1	20,605

Source: DCLG Survey of English Housing

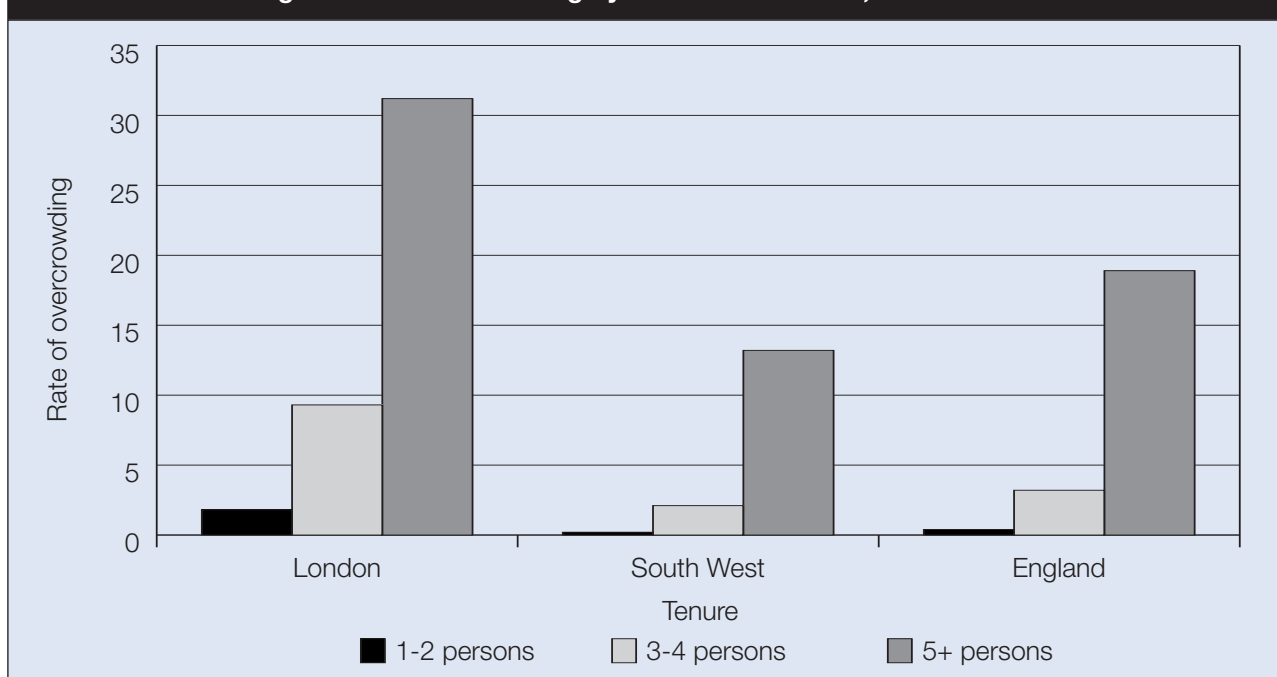
¹ Overcrowded ie one or more bedrooms *below* the "bedroom standard"

² Under-occupied ie two or more bedrooms *above* the "bedroom standard"

For a definition of "bedroom standard", see the notes section at the end of this volume.

In London, the overcrowding rate rose from around 2% for households with 1 or 2 people to 31% for households with five or more members. By comparison, in the South West overcrowding rose from just 0.2% for households with 1 or 2 members to 13% for households with 5+ members. Levels of overcrowding fluctuated from 6.6% in London down to just 1.4% in Yorkshire and the Humber. As might be expected, the greater the household size the higher the level of overcrowding – see Chart 1.14.

Chart 1.14: Percentage rate of overcrowding by size of household, 2004/05



By housing tenure: 5.5 per cent of the social rented sector, 4.6 per cent of the private rented sector and 1.4 per cent of the owner occupied sector were overcrowded – see Table 1.14.

London has the highest rate of overcrowding for all three tenures. 3 per cent of owner occupied housing in London is overcrowded; 12 per cent of social housing; and 10 per cent of the private rented sector. Another way of looking at the high overcrowding in London's social rented sector is that whilst social housing in London accounts for just 4 per cent of England's housing stock, it accounts for 18 per cent of all overcrowded households in England.

Table 1.14: Number of overcrowded households by region and tenure

England mean 2002/03 to 2004/05

Government Office Region	tenure				tenure			
	owner occupiers	social renters	private renters	all tenures	owner occupiers	social renters	private renters	all tenures
	<i>'000 households</i>				<i>percent</i>			
North East	10	7	4	22	1.0	3.0	3.4	1.7
North West	32	16	8	55	1.7	2.9	3.7	2.1
Yorkshire & the Humber	16	12	7	35	1.0	2.2	3.3	1.4
North	58	34	19	112	1.3	2.7	3.5	1.8
East Midlands	17	10	4	30	1.1	3.3	2.6	1.6
West Midlands	28	22	7	57	2.0	4.2	4.3	2.7
Midlands	45	32	11	87	1.6	3.8	3.5	2.2
East	15	10	6	31	0.9	3.7	2.7	1.6
London	52	90	52	194	3.0	12.2	9.8	6.6
South East	23	26	8	57	1.0	6.2	2.2	1.8
South West	12	14	5	31	0.7	5.3	2.8	1.6
South	102	140	72	314	1.4	8.1	5.3	3.1
England	205	206	101	513	1.4	5.5	4.6	2.5

Source: DCLG Survey of English Housing

¹ Overcrowded ie one or more bedrooms *below* the "bedroom standard"

For a definition of "bedroom standard", see the notes section at the end of this report.

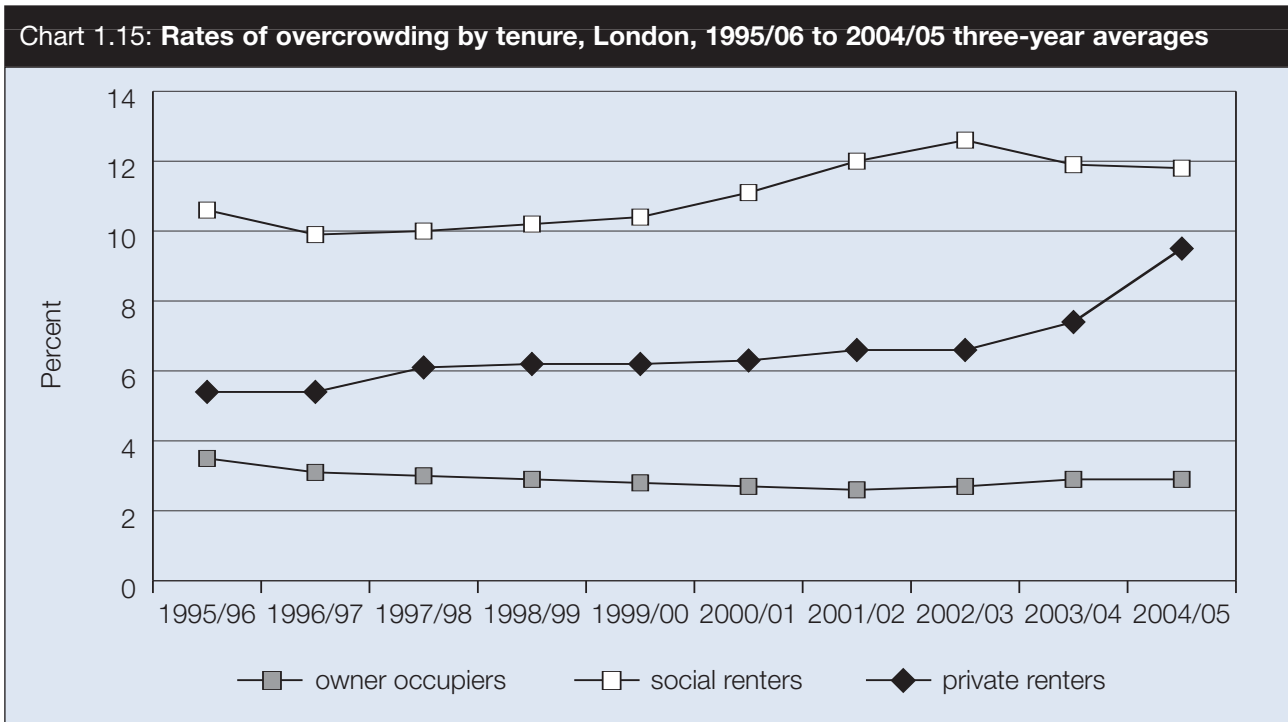
Table 1.15 provides estimates of the number of overcrowded households by ethnicity for London, the Rest of England and England as a whole. The rate of overcrowding for BME groups is higher than for whites in all three tenures, both in London and across the Rest of England. In London the rate of overcrowding for whites is 4.0 per cent but rises to 13.2 per cent for BME groups. The rate is 1.5 per cent for whites in the Rest of England and 8.2 per cent for BME groups.

Table 1.15: Number of overcrowded households by ethnicity of household reference person							
<i>England mean 2002-03 to 2004-05</i>							
Region	Tenure	Ethnic group of household reference person					
		White			BME		
		Overcrowded			Overcrowded		
		000s	(%)		000s	(%)	
London	Owner occupiers	23	1.7		28	7.9	
	Social renters	37	7.8		52	17.8	
	Private renters	28	8.1		24	16.7	
	All	89	4.0		105	13.2	
Rest of England	Owner occupiers	112	0.9		39	7.9	
	Social renters	105	3.5		11	7.8	
	Private renters	33	2.2		16	9.4	
	All	250	1.5		66	8.2	
England	Owner occupiers	136	1.0		67	7.9	
	Social renters	142	4.1		63	14.6	
	Private renters	61	3.3		40	12.8	
	All	339	1.8		171	10.7	

Source: DCLG Survey of English Housing
 Overcrowded is one or more bedrooms *below* the "bedroom standard"
 For a definition of "bedroom standard", see the notes section at the end of this report.

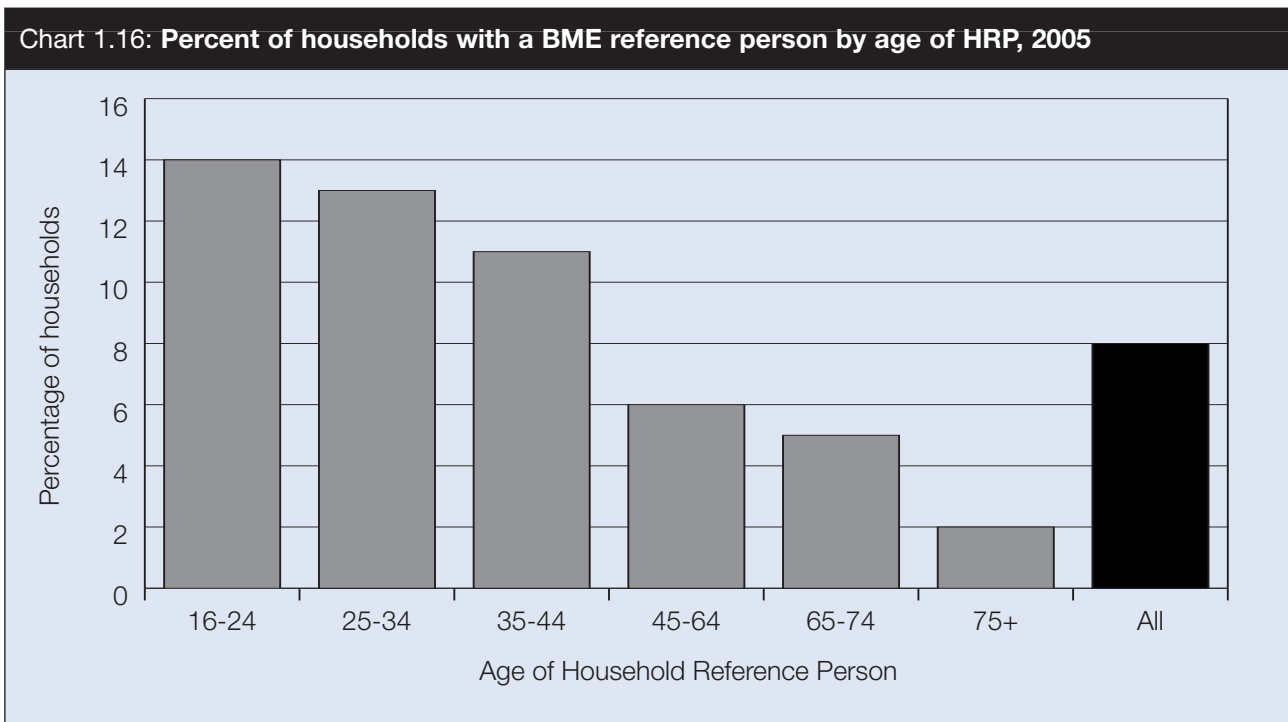
Finally in this section, a look at the longer term trend in London's overcrowding rates by tenure (Chart 1.15). The figures shown are the three-year averages up to and including the year shown on the x-axis. For example, the figures for "1995/96" are in fact the three-year average for the SEH survey years 1993/94, 1994/95 and 1995/96.

For the whole of this 10-year period, the social rented sector has shown consistently higher rates of overcrowding than the other two tenures. And it has risen slightly, from around 10% ten years ago to 12%. The private rented sector has the next highest rate of overcrowding – and the rise in this sector has been much steeper than for the social rented sector – from between below 6% to nearly 10%. Meanwhile, overcrowding in the owner occupied sector has been stable, fluctuating at much lower levels of between 2.5 and 3.5%.



Ethnicity

In 2005, 8% of all households in England were black or minority ethnic (BME), i.e. the reference person was from a BME group. The BME population has a younger age profile than the white population, so the percentage of BME households is higher among younger groups – as illustrated in Chart 1.16.



There were notable differences in tenure between ethnic groups. Indian households are more likely to be owner occupiers than any other ethnic group. Black African households were the least likely to be owners and, along with Bangladeshi households, the most likely to be in the social rented sector. Private renting was least popular among Black Caribbean households, only 9% of whom were private renters. By contrast, 37% of Chinese households were private renters.

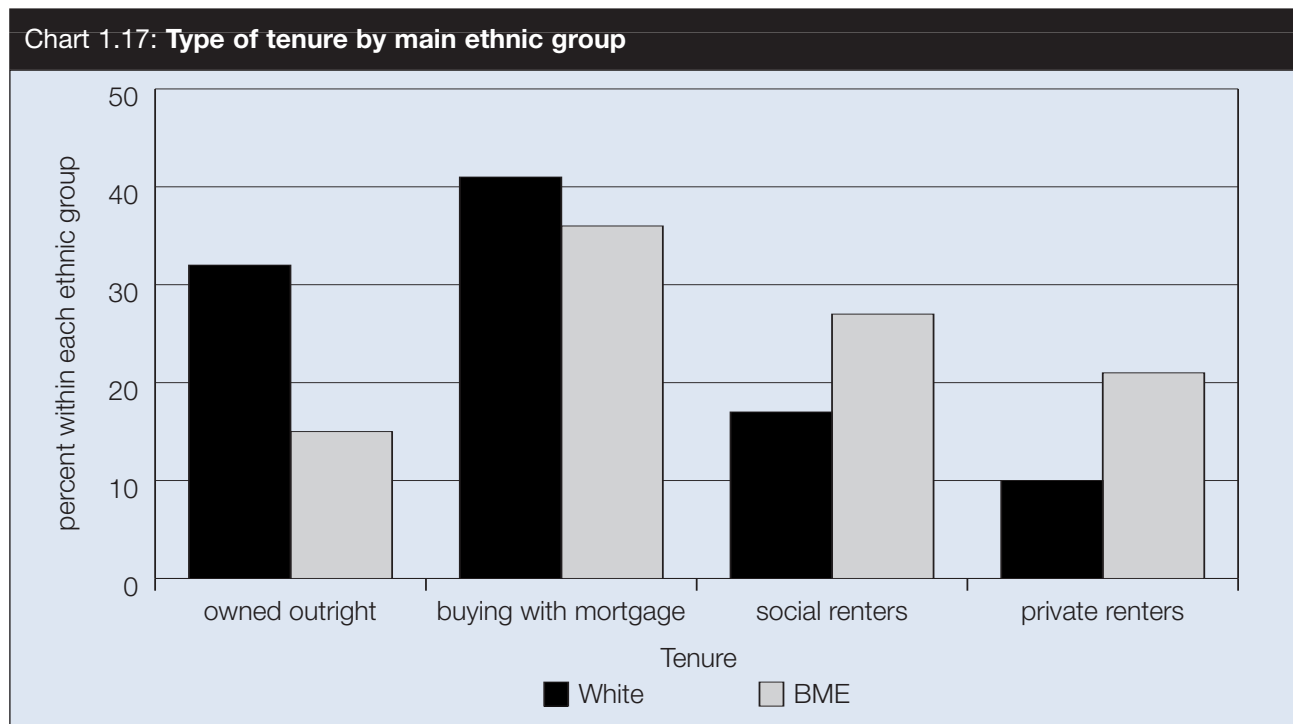


Chart 1.17 compares white households and BME households in the context of the percentage of each group by type of tenure. 32% of white households own their homes outright compared with 15% of BME households. Renting is far more popular amongst BME groups, 27% of whom are social renters and 21% private renters, compared with equivalent figures for white households of 17% social renters and 10% private renters.

Table 1.16: Tenure by ethnic group of household reference person

All households

England 2005

Ethnic group of household reference person	Tenure									Total
	Owner occupiers			Social renters			Private renters			
	owned outright	buying with a mortgage	all owner occupiers	council	housing association	all social renters	unfurnished	furnished	all private renters	
	<i>thousands</i>									
White – British	5,776	7,277	13,053	1,867	1,175	3,042	1,419	300	1,719	17,814
White – Other	250	286	537	89	51	140	146	94	240	917
All White	6,026	7,563	13,590	1,956	1,226	3,182	1,566	394	1,960	18,731
Black – Caribbean	30	92	122	58	38	96	16	5	22	240
Black – African	10	48	57	69	40	109	38	26	64	230
Indian	82	156	238	19	12	31	26	21	47	316
Pakistani	49	79	128	18	10	28	13	13	26	182
Bangladeshi ¹	5	17	22	24	12	36	7	4	11	69
Chinese ¹	13	27	40	4	4	9	10	18	28	77
Mixed	11	41	52	22	13	36	16	6	22	110
Other	37	115	152	54	35	89	58	56	114	355
All ethnic minority	235	575	811	269	165	433	185	150	335	1,579
All	6,262	8,139	14,400	2,225	1,390	3,615	1,750	544	2,294	20,310
	<i>percentages</i>									
White – British	32	41	73	10	7	17	8	2	10	100
White – Other	27	31	59	10	6	15	16	10	26	100
All White	32	40	73	10	7	17	8	2	10	100
Black – Caribbean	13	38	51	24	16	40	7	2	9	100
Black – African	4	21	25	30	17	47	17	11	28	100
Indian	26	49	75	6	4	10	8	7	15	100
Pakistani	27	44	70	10	6	15	7	7	14	100
Bangladeshi ¹	7	25	31	35	18	53	10	5	16	100
Chinese ¹	17	35	52	5	6	11	13	23	37	100
Mixed	10	37	47	20	12	32	15	5	20	100
Other	10	32	43	15	10	25	16	16	32	100
All ethnic minority	15	36	51	17	10	27	12	9	21	100
All	31	40	71	11	7	18	9	3	11	100

Source: ONS Labour Force Survey

¹ These estimates have a large sampling error because of their small sizes and (for Bangladeshi) the clustering of the Bangladeshi population.

Age of accommodation

Table 1.17 provides a three-way analysis of households: by type of property (house/flat), year built and by tenure. The private rented sector has the oldest stock, with 38% of private renters in accommodation built before 1919, compared with just 7% of social renters and 20% of owner occupiers. Housing association tenants occupy the youngest stock, 55% of them occupying properties built since 1965.

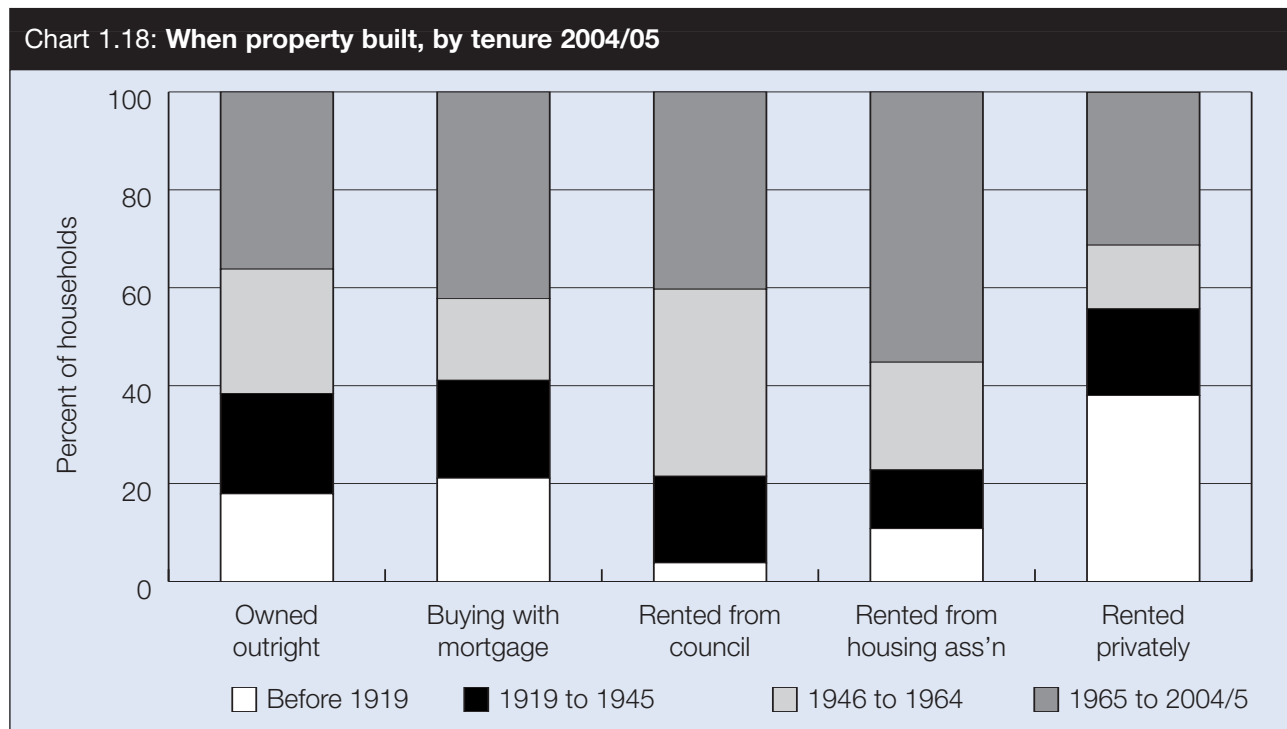


Table 1.17: Year property built by type of accommodation and tenure						
<i>All households</i>						<i>England 2004/05</i>
Type of accommodation and tenure	Year property built					Total
	Before 1919	1919-1945	1946-1964	1965-1984	1985 or later	
						<i>thousands</i>
House or bungalow						
All owner occupiers	2,556	2,816	2,795	3,344	1,841	13,352
All social renters	112	474	801	604	268	2,259
All private renters	470	266	188	230	176	1,329
All tenures	3,137	3,556	3,784	4,178	2,285	16,940
Flat or maisonette						
All owner occupiers	280	106	157	289	213	1,045
All social renters	134	118	418	683	191	1,544
All private renters	313	131	94	161	124	822
All tenures	727	355	669	1,132	528	3,412
All types of accommodation¹						
All owner occupiers	2,862	2,929	2,960	3,658	2,086	14,496
All social renters	250	593	1,221	1,298	469	3,831
All private renters	872	406	298	395	321	2,292
All tenures	3,984	3,929	4,479	5,351	2,877	20,619
						<i>percentages</i>
House or bungalow						
All owner occupiers	19	21	21	25	14	100
All social renters	5	21	35	27	12	100
All private renters	35	20	14	17	13	100
All tenures	19	21	22	25	13	100
Flat or maisonette						
All owner occupiers	27	10	15	28	20	100
All social renters	9	8	27	44	12	100
All private renters	38	16	11	20	15	100
All tenures	21	10	20	33	15	100
All types of accommodation¹						
All owner occupiers	20	20	20	25	14	100
All social renters	7	15	32	34	12	100
All private renters	38	18	13	17	14	100
All tenures	19	19	22	26	14	100

¹ Including caravans, houseboats and other types of accommodation.

Source: DCLG Survey of English Housing

Type of accommodation

In 2004/05, 82% of households lived in a house or bungalow, 17% in a flat or maisonette. Living in houses was much more common among owners than with social or private renters (92% of owners lived in houses compared with only 59% of social tenants and 58% of private tenants). Forty-one per cent of social tenants lived in a flat compared with 7% of owners. Thirty per cent of owners lived in detached houses, compared with only 1% of housing association tenants and 3% of renters of furnished accommodation.

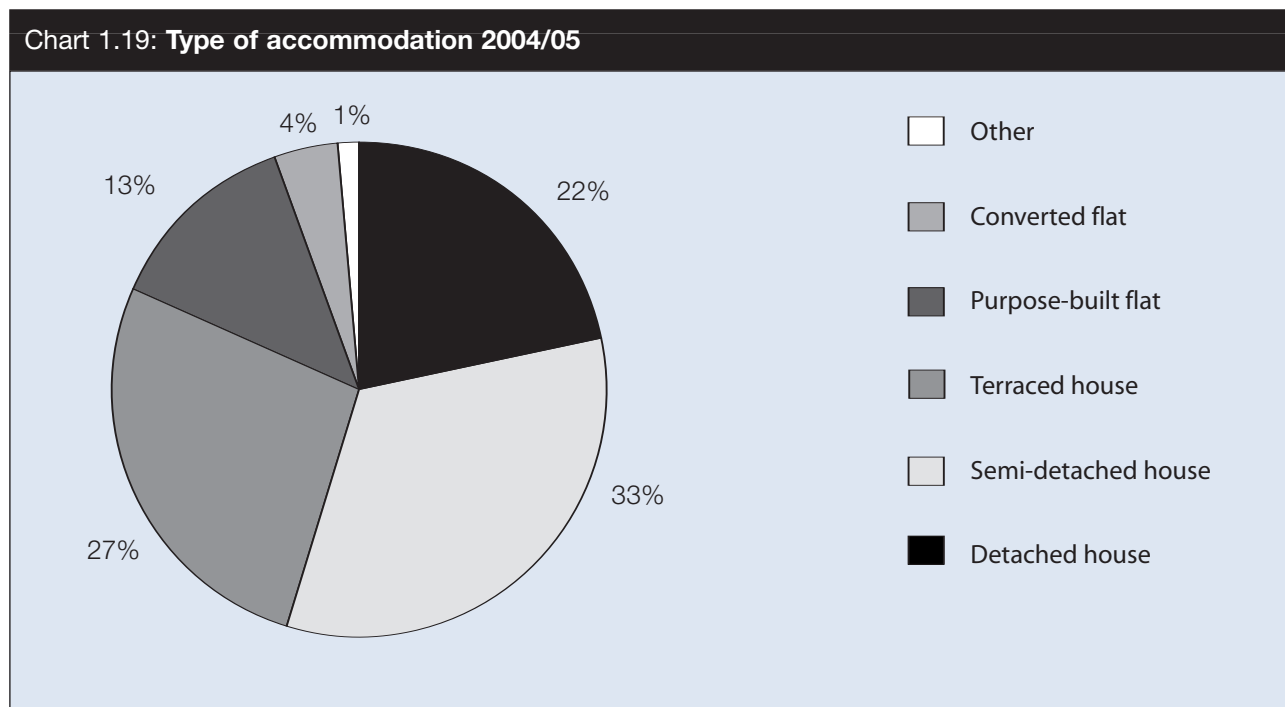


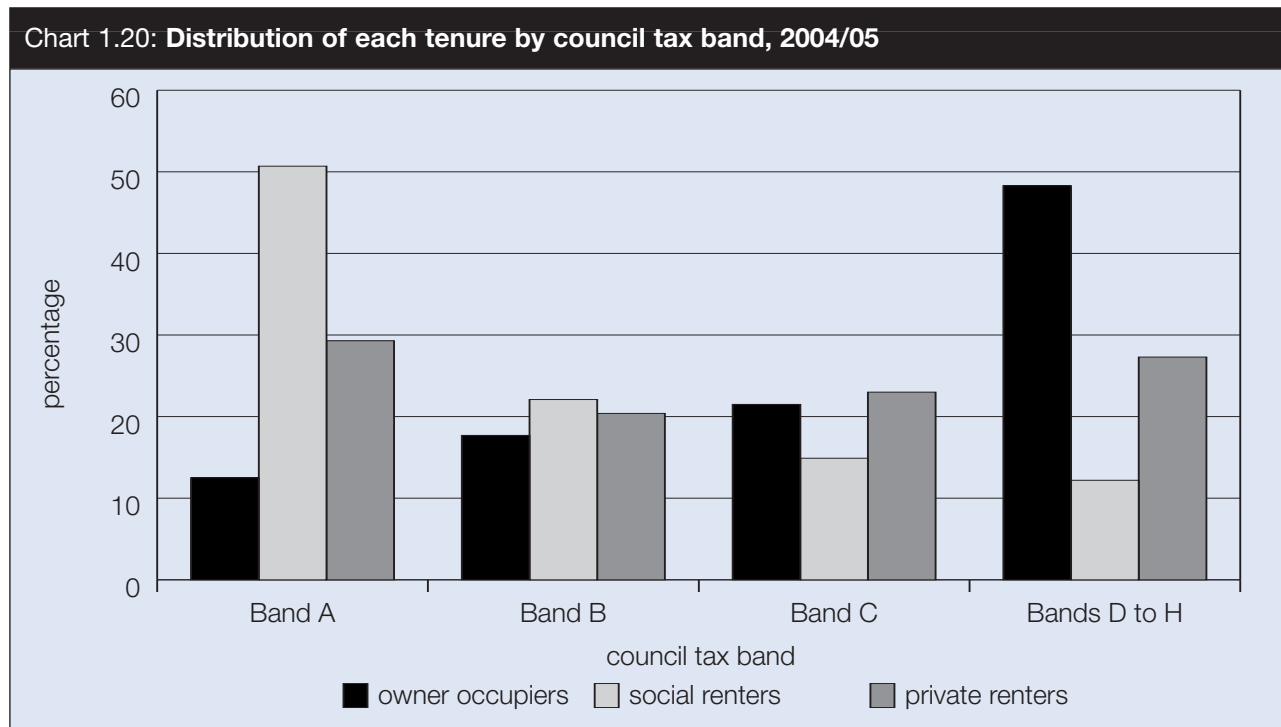
Table 1.18: Households: by type of accommodation and whether self-contained by tenure											
England 2004/05											
Tenure	Type of accommodation										
	Self contained:								Not self-contained		Total
	House or bungalow				Flat or maisonette			Caravan, mobile home, or houseboat	Other		
	Detached	Semi-detached	Terraced	All ¹	Purpose-built	Conversion	All				
	<i>thousands</i>										
Owned outright	2,245	2,255	1,253	5,753	311	88	399	38	6	26	6,221
Buying with a mortgage	2,160	3,062	2,399	7,620	432	215	649	0	4	27	8,300
All owner occupiers	4,405	5,317	3,652	13,373	743	302	1,047	38	9	53	14,520
Rented from:											
council	39	673	695	1,408	900	53	953	0	2	6	2,369
housing association	15	379	473	867	526	93	620	0	4	16	1,507
All social renters	54	1,051	1,168	2,275	1,426	146	1,572	0	6	22	3,876
Rented privately:											
unfurnished	167	365	562	1,094	295	272	567	2	4	30	1,698
furnished	17	72	175	265	138	140	278	0	0	107	650
All private renters	184	438	737	1,359	434	412	845	2	4	137	2,347
All tenures	4,643	6,806	5,556	17,007	2,603	860	3,465	39	20	212	20,744
	<i>percentages</i>										
Owned outright	36	36	20	92	5	1	6	1	0	0	100
Buying with a mortgage	26	37	29	92	5	3	8	0	0	0	100
All owner occupiers	30	37	25	92	5	2	7	0	0	0	100
Rented from:											
council	2	28	29	59	38	2	40	0	0	0	100
housing association	1	25	31	58	35	6	41	0	0	1	100
All social renters	1	27	30	59	37	4	41	0	0	1	100
Rented privately:											
unfurnished	10	22	33	64	17	16	33	0	0	2	100
furnished	3	11	27	41	21	22	43	0	0	16	100
All private renters	8	19	31	58	18	18	36	0	0	6	100
All tenures	22	33	27	82	13	4	17	0	0	1	100

Source: DCLG Survey of English Housing

¹ Data in column may be more than total of figures in preceding columns as these totals include houses/flats where the specific type is unknown

Council tax

In 2004/05, the lowest council tax band, Band A, was the most common, accounting for 22% of all dwellings. Fifty-one per cent of social renters occupied a Band A property compared with 29% of private renters and just 13% of owners.



Owner occupiers generally live in more valuable (and therefore more highly taxed) properties than social renters. Consequently 48% of owner occupiers lived in accommodation valued in the top five bands (D to H). By comparison only 12% of social renters and 27% of private renters occupied property that was in one of the top five bands.

Table 1.19: Council Tax band by tenure									
All households									
England 2004/05									
Tenure	Council tax band								Total
	A: Up to £40,000	B: £40,001 to £52,000	C: £52,001 to £68,000	D: £68,001 to £88,000	E: £88,001 to £120,000	F: £120,001 to £160,000	G: £160,001 to £320,000	H: Over £320,000	
									<i>thousands</i>
Owned outright	709	922	1,318	1,622	745	436	370	94	6,216
Buying with a mortgage	1,112	1,643	1,795	1,971	831	471	378	94	8,295
All owner occupiers	1,821	2,565	3,113	3,592	1,576	907	748	189	14,511
Rented from:									
council	1,245	523	328	216	45	8	1	0	2,367
housing association	719	334	250	154	33	10	5	0	1,507
All social renters	1,965	857	578	370	79	18	7	0	3,874
Rented privately:									
unfurnished	527	360	371	250	87	62	32	6	1,695
furnished	153	113	164	107	66	18	4	2	628
All private renters	680	473	535	357	153	80	37	9	2,323
All tenures	4,466	3,895	4,226	4,320	1,807	1,005	791	198	20,707
									<i>percentages</i>
Owned outright	11	15	21	26	12	7	6	2	100
Buying with a mortgage	13	20	22	24	10	6	5	1	100
All owner occupiers	13	18	21	25	11	6	5	1	100
Rented from:									
council	53	22	14	9	2	0	0	0	100
housing association	48	22	17	10	2	1	0	0	100
All social renters	51	22	15	10	2	0	0	0	100
Rented privately:									
unfurnished	31	21	22	15	5	4	2	0	100
furnished	24	18	26	17	10	3	1	0	100
All private renters	29	20	23	15	7	3	2	0	100
All tenures	22	19	20	21	9	5	4	1	100

Source: DCLG Survey of English Housing

Number of floors in building

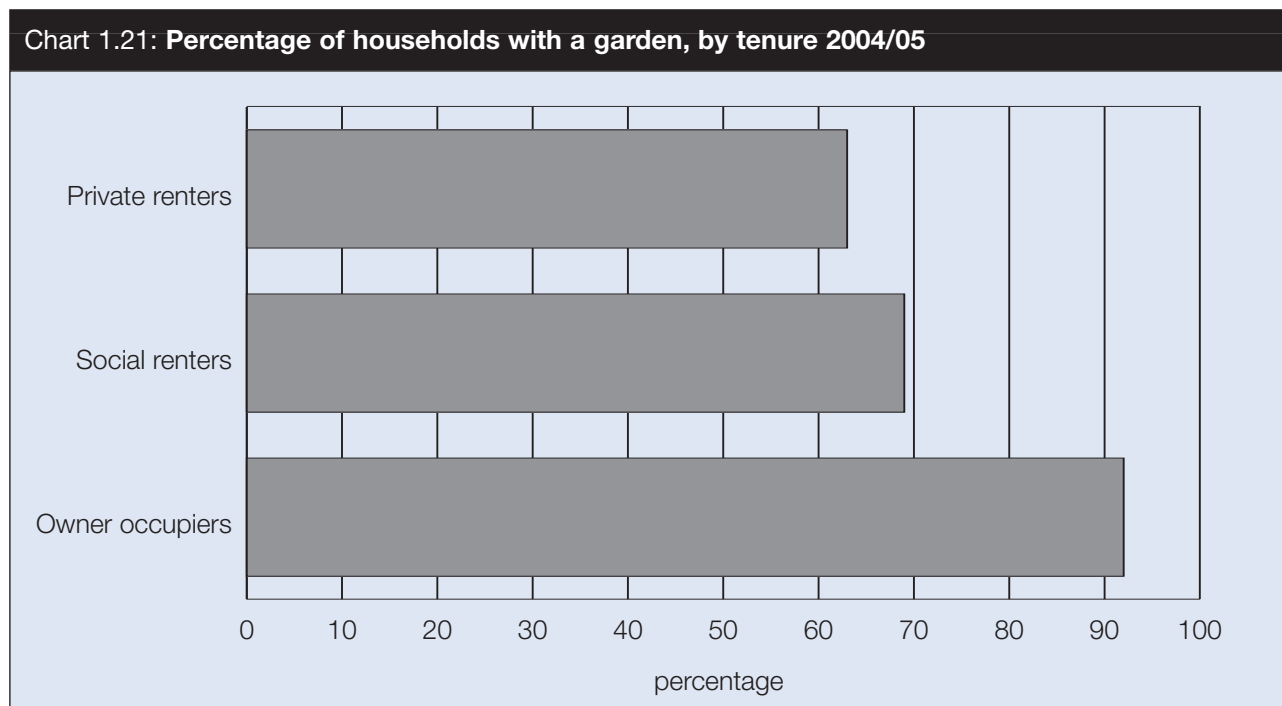
Some 74% of households were accommodated in two-storey buildings. Private renters were more than twice as likely as owners to live in a building with three floors. Of the 159,000 households whose accommodation was in a building consisting of ten or more floors, 94,000 of them were council tenants – though this accounted for only 4% of all council tenants.

Table 1.20: Number of floors in building by tenure							England 2004/05
<i>All households</i>							
Tenure	Number of floors in the building						Total
	one (bungalow)	two	three	four	five to nine	ten or more	
							<i>thousands</i>
Owned outright	1,117	4,464	441	129	60	10	6,221
Buying with a mortgage	384	6,813	821	209	63	10	8,300
All owner occupiers	1,501	11,277	1,261	338	123	20	14,520
Rented from:							
council	270	1,543	286	83	92	94	2,369
housing association	152	993	246	61	36	19	1,507
All social renters	422	2,536	532	144	128	114	3,876
Rented privately:							
unfurnished	98	1,169	288	88	37	15	1,696
furnished	15	351	180	63	31	11	650
All private renters	113	1,520	468	151	68	26	2,345
All tenures	2,037	15,333	2,262	632	319	159	20,742
							<i>percentages</i>
Owned outright	18	72	7	2	1	0	100
Buying with a mortgage	5	82	10	3	1	0	100
All owner occupiers	10	78	9	2	1	0	100
Rented from:							
council	11	65	12	3	4	4	100
housing association	10	66	16	4	2	1	100
All social renters	11	65	14	4	3	3	100
Rented privately:							
unfurnished	6	69	17	5	2	1	100
furnished	2	54	28	10	5	2	100
All private renters	5	65	20	6	3	1	100
All tenures	10	74	11	3	2	1	100

Source: DCLG Survey of English Housing

Use of garden

Eighty-four per cent of households had the use of a garden, 5% a patio or yard and a further 1% had a roof terrace or large balcony. Ninety-two per cent of owner occupiers had the use of a garden, compared with 69% for social renters and 63% for private renters.



As Table 1.22 shows, use of a garden varies substantially depending on the type of accommodation. The proportion having a garden was highest (95%) for those who lived in houses or bungalows, compared with 36% of those in flats or maisonettes. Ninety-nine per cent of households who occupied a detached or semi-detached house had the use of a garden.

Although having the use of a roof terrace or large balcony was relatively common among those who lived in flats or maisonettes (7%), this accommodation type was the most likely not to have the use of a garden, patio or roof terrace (50%).

Table 1.21: Availability of outdoor space by tenure

England 2004/05

Tenure	Garden	Patio or yard	Roof terrace or large balcony	None of these	Total
					<i>thousands</i>
Owned outright	5,781	222	40	178	6,221
Buying with a mortgage	7,600	352	67	280	8,300
All owner occupiers	13,381	574	107	458	14,520
Rented from:					
council	1,648	56	95	570	2,369
housing association	1,024	81	21	380	1,507
All social renters	2,672	138	116	950	3,876
Rented privately:					
unfurnished	1,131	171	31	364	1,698
furnished	338	77	14	220	650
All private renters	1,469	248	45	585	2,347
All tenures	17,522	959	268	1,994	20,744
					<i>percentages</i>
Owned outright	93	4	1	3	100
Buying with a mortgage	92	4	1	3	100
All owner occupiers	92	4	1	3	100
Rented from:					
council	70	2	4	24	100
housing association	68	5	1	25	100
All social renters	69	4	3	25	100
Rented privately:					
unfurnished	67	10	2	21	100
furnished	52	12	2	34	100
All private renters	63	11	2	25	100
All tenures	84	5	1	10	100

Source: DCLG Survey of English Housing

Table 1.22: Availability of outdoor space by type of accommodation					
<i>England 2004/05</i>					
Type of accommodation	Garden	Patio or yard	Roof terrace or large balcony	None of these	Total
<i>thousands</i>					
House or bungalow:					
Detached	4,616	24	0	4	4,643
Semi-detached	6,726	57	1	22	6,806
Terrace or end-terrace	4,782	627	12	135	5,556
All houses/bungalows	16,126	707	13	161	17,007
Flat or maisonette:					
Purpose-built	848	148	219	1,388	2,603
Conversion	399	84	31	346	860
All flats/maisonettes	1,249	231	251	1,734	3,465
Caravan, mobile home, houseboat	34	4	0	1	39
Other	11	2	1	6	20
Not self-contained	102	15	3	92	212
Total	17,522	959	268	1,994	20,744
<i>percentages</i>					
House or bungalow:					
Detached	99	1	0	0	100
Semi-detached	99	1	0	0	100
Terrace or end-terrace	86	11	0	2	100
All houses or bungalows	95	4	0	1	100
Flat or maisonette:					
Purpose-built	33	6	8	53	100
Conversion	46	10	4	40	100
All flats or maisonettes	36	7	7	50	100
Caravan, mobile home, houseboat	87	10	0	2	100
Other	56	9	5	30	100
Not self-contained	48	7	2	43	100
Total	84	5	1	10	100

Source: DCLG Survey of English Housing

Housing and car ownership/parking

In 2004/05 owners buying with a mortgage had the highest level of car ownership (94%), and council tenants the lowest (43%). Overall 77% of all households had the use of at least one car or van. There was a high proportion of multi-car households among those buying with a mortgage: in this tenure group there were more households with three or more cars than without a vehicle. The high proportion of multi-car households in this tenure group is consistent with the much higher incomes for households in this category (Table 1.12).

Table 1.23: Whether household has car or van available for use (and how many), by tenure						
All households						England 2004/05
Tenure	Number of cars or vans available for use					Total
	0	1	2	3	4 +	
						<i>thousands</i>
Owned outright	1,200	3,184	1,378	354	101	6,221
Buying with a mortgage	532	3,530	3,375	651	211	8,300
All owner occupiers	1,732	6,714	4,753	1,004	312	14,520
Rented from:						
council	1,356	841	147	16	9	2,369
housing association	829	567	93	15	2	1,507
All social renters	2,185	1,408	241	31	11	3,876
Rented privately:						
unfurnished	565	753	309	54	16	1,698
furnished	351	239	46	10	2	650
All private renters	916	992	355	64	18	2,347
All tenures	4,833	9,114	5,348	1,100	341	20,744
						<i>percentages</i>
Owned outright	19	51	22	6	2	100
Buying with a mortgage	6	43	41	8	3	100
All owner occupiers	12	46	33	7	2	100
Rented from:						
council	57	35	6	1	0	100
housing association	55	38	6	1	0	100
All social renters	56	36	6	1	0	100
Rented privately:						
unfurnished	33	44	18	3	1	100
furnished	54	37	7	2	0	100
All private renters	39	42	15	3	1	100
All tenures	23	44	26	5	2	100

Source: DCLG Survey of English Housing

Thirty-one per cent of all households had no private parking facilities available to them. Not surprisingly, this proportion was much higher for households without a car or van (63%), but 36% of households who do not currently need private parking had it nonetheless. The most common types of private parking facility available were a garage or a private drive (44% had a garage and 45% had a private drive).

Table 1.24: Availability of parking for household use only, by whether household has use of car or van						
<i>All Households</i>						<i>England 2004/05</i>
Car or van available?	Percent of households with parking for their use only					Total
	Garage	Car port	Private drive	Designated parking space	None of the above	
No car or van	16	2	18	9	63	<i>percentages¹</i> 100
One or more car or vans	53	4	53	8	22	100
Total	44	4	45	8	31	100

¹ Percentages do not add to 100, as some households have more than one type of parking.
Source: DCLG Survey of English Housing

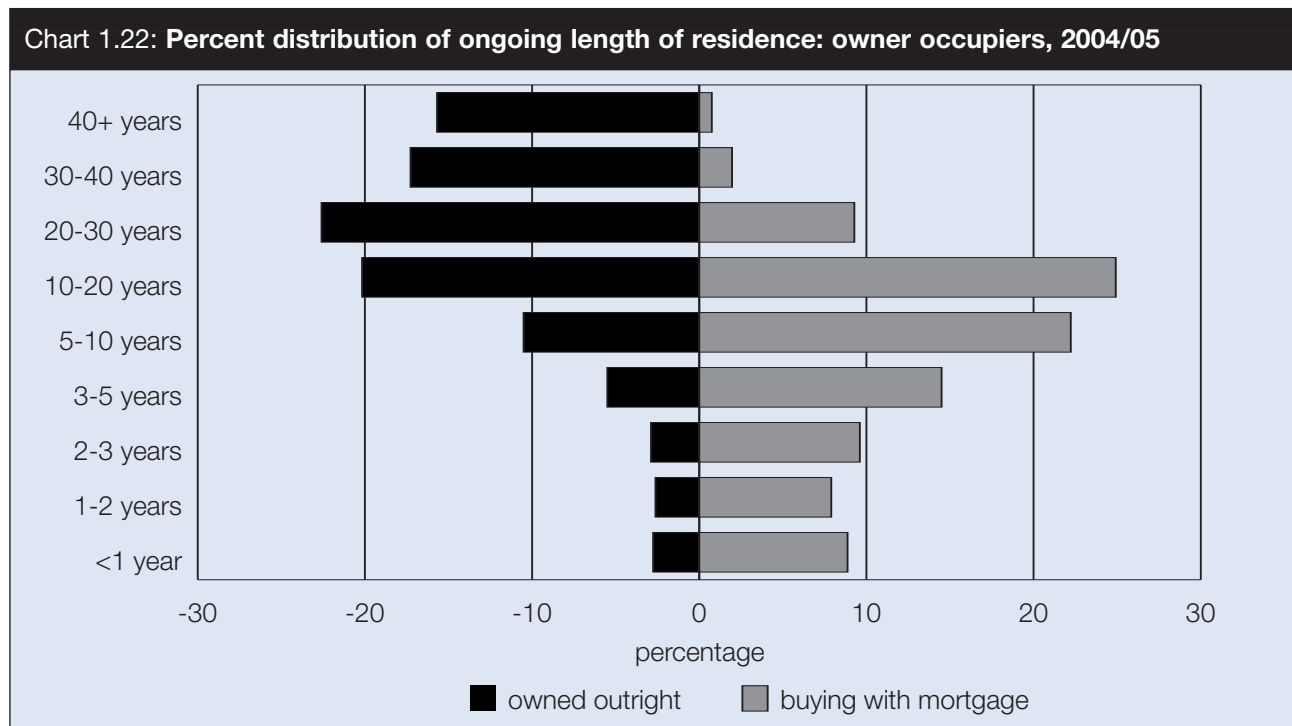
Length of residence in current accommodation

The length of time that households had lived at their current address is shown in Table 1.25. There are considerable differences between tenures. Owner-occupiers had lived in their current homes for a median 11.5 years, social renters for a median 7.4 years and private renters for just 1.5 years.

Table 1.25: Length of stay (so far) at current address, by tenure											England 2004/05	
All households												
Current tenure	Length of residence in current accommodation									total	mean	median
	< 1 year	1-2 years	2-3 years	3-5 years	5-10 years	10-20 years	20-30 years	30-40 years	40+ years			
										<i>thousands</i>	<i>years</i>	<i>years</i>
Owned outright	172	163	180	342	654	1,255	1,405	1,074	975	6,220	22.9	22.5
Buying with a mortgage	736	655	797	1,203	1,844	2,066	770	163	63	8,297	9.7	7.1
All owner occupiers	907	818	977	1,546	2,497	3,321	2,175	1,237	1,038	14,517	15.4	11.5
Social renters	400	354	304	516	758	779	387	203	171	3,873	11.7	7.4
Private renters	963	425	229	246	203	117	60	43	61	2,347	5.0	1.5
All tenures	2,271	1,597	1,511	2,308	3,458	4,217	2,622	1,482	1,270	20,737	13.5	8.9
										<i>percentages</i>		
Owned outright	3	3	3	6	11	20	23	17	16	100		
Buying with a mortgage	9	8	10	15	22	25	9	2	1	100		
All owner occupiers	6	6	7	11	17	23	15	9	7	100		
Social renters	10	9	8	13	20	20	10	5	4	100		
Private renters	41	18	10	10	9	5	3	2	3	100		
All tenures	11	8	7	11	17	20	13	7	6	100		

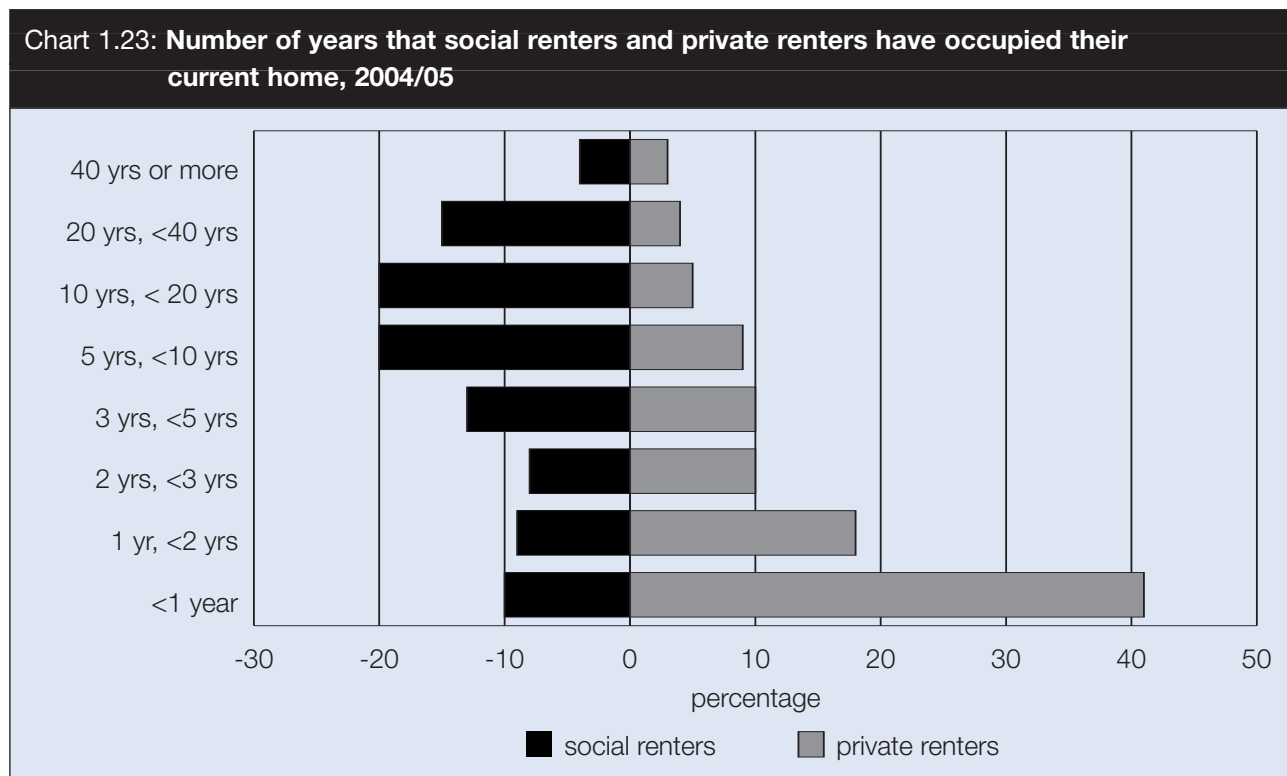
Source: DCLG Survey of English Housing

The difference in the length of residence between outright owners and those buying with a mortgage is illustrated in Chart 1.22. Outright owners had clearly been in their current home for longer than those borrowing with a mortgage.



The difference between the social and private sectors is illustrated in Chart 1.23.

The most significant feature is the fact that 41 per cent of private renters had resided at their present home for less than a year compared with only 10 per cent of social renters. The reason for this is a combination of two factors: (a) assured shorthold lettings (of 364 days maximum) are now the most common form of private renting and (b) private renters are generally younger than social renters – and consequently they move around more frequently.



Household moves in the previous 12 months

In this section we focus on households that had been resident in their current home for less than a year and whether they were newly formed households, whether they had moved within the same housing tenure or had changed tenure.

As Table 1.26 shows, about 2.3 million existing households had moved within the previous 12 months. In addition, an estimated 302,000 households moved *out of private accommodation* and no longer existed as private households in England. These former households ceased to exist for a variety of reasons such as: they moved out of England or they became part of another household or they moved into institutional accommodation or they died.

Of the 2.3 million households who moved in England in the previous 12 months, 419 thousand (19 per cent) were newly-formed households, 1.3 million (58 per cent) moved to other accommodation within the same housing tenure; and 537 thousand (24 per cent) moved to a different housing tenure.

Table 1.26: Previous tenure by current tenure					
Household reference persons resident less than a year					England 2004/05
Current tenure	Previous tenure				Total
	New household reference person	Owner occupied	Social renters	Private renters	
					<i>thousands</i>
Owner occupiers	119	540	22	222	903
Social renters	91	32	203	71	397
Private renters	210	140	50	553	953
All tenures	419	713	275	846	2,253
					<i>percentages</i>
Owner occupiers	13	60	2	25	100
Social renters	23	8	51	18	100
Private renters	22	15	5	58	100
All tenures	19	32	12	38	100
					<i>percentages</i>
Owner occupiers	28	76	8	26	40
Social renters	22	5	74	8	18
Private renters	50	20	18	65	42
All tenures	100	100	100	100	100

Source: DCLG Survey of English Housing

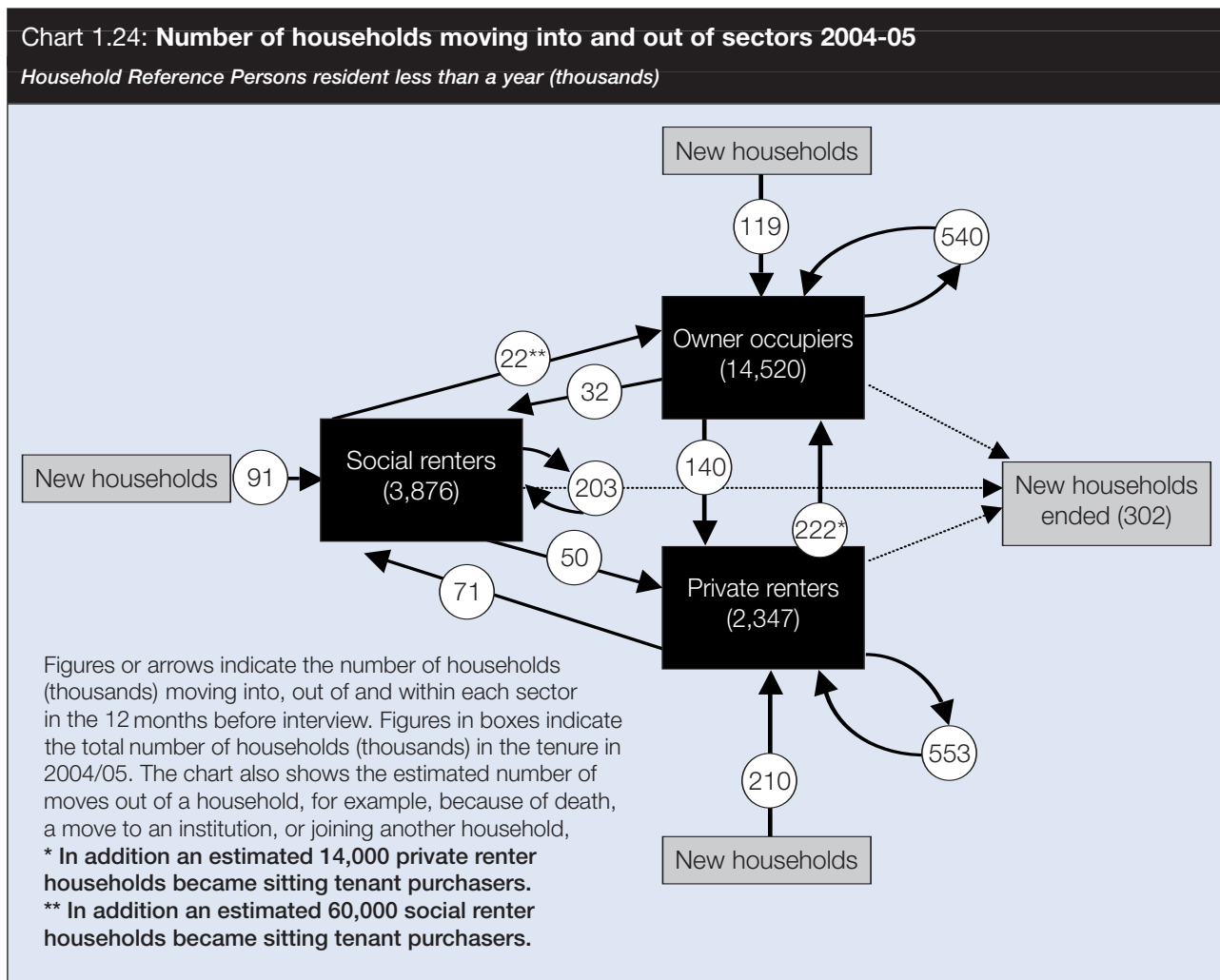
The overall flow of households into and out of private housing and between the different tenures over the 12-month period is also illustrated in Chart 1.24.

There was considerable two-way flow between private renting and owner occupation. 222,000 former private renters became owner occupiers (equivalent to 26 per cent of former private renters who are known to have moved) and 140,000 former owner occupiers entered the private rented sector (20 per cent of former owner occupiers known to have moved).

The 419,000 newly-formed households during 2004/05 represented a 9 per cent decline compared to the 459,000 new households formed in 1999/00. The number of new households moving into the social rented sector during 2004/05 was 22 per cent of the total compared to 25 per cent in 1999/00. The private rented sector attracted 50 per cent of new households in 2004/05 compared with 41 per cent in 1999/00.

More detailed analysis of movers into and out of individual tenures are to be found elsewhere in the report as follows:

- owner occupied sector: Chapter 2, Tables 2.17 – 2.19
- social rented sector: Chapter 3, Tables 3.8 – 3.11
- private rented sector: Chapter 3, Tables 3.12 – 3.17



Frequent Movers and Length of Tenure

Table 1.27 shows the number of times households in different tenures had moved in the previous twelve months. Private tenants were about four times as likely to move as social sector tenants, with a total of 550 moves in the previous year for every 1,000 private renting households compared to just 130 moves by social renters for every 1,000 social renting households. Understandably, moves by owner occupiers were even less common – only 71 per year for every 1,000 owner occupying households. Tenants renting *furnished* accommodation had the highest propensity to move, nearly nine times that of owners. Note that a total of 108,000 “owner occupiers” moved more than once during the previous year. However, it is likely that they made these moves when they were occupying rented occupation prior to their final move of the year – into the owner occupied sector.

Table 1.27: Number of moves in past year by tenure										
All households									England 2004/05	
Current tenure	Number of moves in past year					of which...		Total number of households	Total number of moves	Average no. of moves on past year per 1,000 households
	none	one	two	three	four or more	two or more	one or more			
									<i>thousands</i>	
Owner occupiers	13,609	799	93	15	1	108	907	14,517	1,032	71
Social renters	3,473	331	52	9	8	69	400	3,873	504	130
Private renters	1,384	704	212	32	16	260	963	2,347	1,291	550
All tenures	18,466	1,833	357	56	24	437	2,271	20,737	2,827	136
									<i>percentages</i>	
Owner occupiers	94	6	1	0	0	1	6	100		
Social renters	90	9	1	0	0	2	10	100		
Private renters	59	30	9	1	1	11	41	100		
All tenures	89	9	2	0	0	2	11	100		

Source: DCLG Survey of English Housing

CHAPTER 2

Owner occupiers and second homes

Key findings

- **Number of households by tenure:** There were an estimated 14.6 million homeowners in England in 2005, 71 per cent of all households. 5.5 million of them were first-time owners, of whom 1.2 million were former sitting tenants who had purchased their home through Right-to-Buy or an equivalent scheme.
- **Homeownership:** Fifty-seven per cent of homeowners were buying their home with a mortgage. 43 per cent owned their home outright, of whom 12 per cent had bought their home outright at the outset; 28 per cent had bought with a mortgage but had since paid it off; and 3 per cent had acquired their home through other means (e.g. inheritance).
- **First-time buyers:** Of the 5.5 million first-time owners, 1081 thousand had purchased their home since 2001 – we define this group as “recent” first-time buyers (FTBs). 43 per cent of recent FTBs were previously private renters, 6 per cent were previously social renters and 33 per cent were newly formed households and 17 per cent were previously sitting tenants. 60 per cent of recent FTBs were (at the time of the survey) aged between 25 and 34 – though they could have been less than 25 when they actually bought. In total, 70 per cent of recent first-time buyers were under 35. By comparison, just 10 per cent of other owner occupiers are under 35.
- **Economic activity:** Ninety-one per cent of recent FTBs were working full-time and a further 4 per cent were working part-time. 41 per cent of recent FTBs were couples with no dependent children.
- **Former sitting tenants:** Former sitting tenants who had bought in the past three years were generally older than other recent first-time buyers. 32 per cent of former sitting tenants who had bought in the past three years were aged 45+ compared to just 11 per cent of other recent FTBs. Based on the 2004/05 SEH, an estimated 989 thousand former sitting tenants had exercised their right-to-buy since the scheme was introduced in 1980. This is considerably fewer than the estimated 1.7 million total of such purchases since 1980. The reason for the shortfall is that many of those who exercised their right-to-buy have now sold their home on the open market and moved on.
- **Trends in mortgage type:** The ten years from 1994/95 to 2004/05 has seen the proportion of households with interest-only mortgages falling from 66 per cent to 27 per cent. Conversely the proportion of households with a repayment mortgage has risen from 31 per cent to 64 per cent. Nine per cent of households in 2004/05 reported holding all-in-one accounts, with just over half of them current account mortgages.

- **Other mortgage info:** Just under half of the country's outstanding mortgage debt is accounted for by mortgages that started in 2003 or since. To some extent this is because of recent rises in property prices – but this would only affect recent buyers. A more likely explanation is the extent to which homeowners of longer standing have re-mortgaged in the past few years – either to raise finance or simply to benefit from better mortgage deals.
- **Movers out of owner occupation:** Of existing households, an estimated 382 thousand reported having left owner-occupation in the three years prior to interview. Of these, about two-thirds moved to the private rented sector and one-third to the social sector. This will be an under-estimate of the total moves out of owner occupation – because the SEH only covers private households living in England. Consequently households that no longer exist because the household members have died, or because of emigration (out of England) or a because of a move into institutional care (e.g. nursing home) will not be covered by the SEH. Of the 382 thousand former homeowners who were private or social renters in 2004/05, the main reasons cited for having left home ownership were divorce or separation (31%), other personal reasons (17%) and job-related reasons (14%).
- **Second homes:** It is estimated that there are 255 thousand households with second homes in England, 34 thousand with second homes in Wales or Scotland and 193 thousand with second homes outside Great Britain. The 45-64 age group account for the majority of second homes: 57 per cent of households with second homes are in this age group, compared with only 38 per cent of all homeowners in England.
- **Popular locations of second homes:** The most popular region for second homes in England is the South West. Only 10 per cent of all households live in the South West, but it accounts for 25 percent of all second homes. Overseas, Spain is the most popular country with 34 per cent of second homes, followed by France with 23 per cent.

How homeowners acquired their homes

Home ownership in England has grown from less than 10 million in 1981 to 13 million in 1991 and an estimated 14.6 million in 2005 – representing 71% of all residential households.

Table 2.1 and Chart 2.1 show how homeowners in 2004/05 had acquired their current accommodation. 1.2 million were previously sitting tenants in social rented accommodation who then purchased their homes via the Right-To-Buy scheme (or equivalent); 4.3 million were other first-time owners and 9.1 million had owned property before.

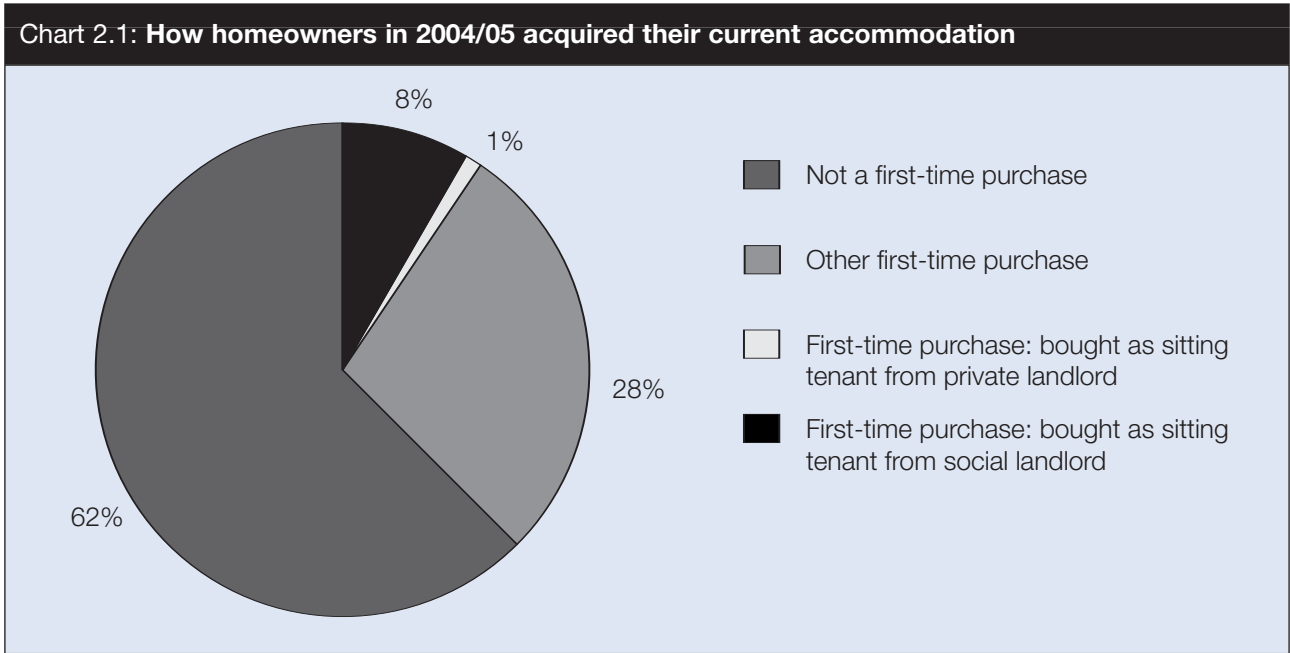
Table 2.1: Trends in type of purchase: 1996/97 to 2004/05					
Owners					England
Year	First-time purchase				Total ³
	Bought as sitting tenant from		Other first-time purchase	Not first-time purchase ¹	
	social landlord	private landlord			
					<i>thousands</i>
1996/97	1,096	332	4,199	7,961	13,588
1997/98	1,140	276	4,385	8,103	13,904
1998/99	1,114	292	4,320	8,223	13,949
1999/00	1,151	344	4,497	8,175	14,168
2000/01	1,192	304	4,571	8,347	14,413
2001/02 ²	1,094	272	4,595	8,304	14,265
2002/03 ²	1,104	259	4,558	8,449	14,371
2003/04 ²	1,079	318	4,070	9,064	14,531
2004/05 ²	1,220	166	4,084	9,050	14,520
					<i>percentages</i>
1996/97	8	2	31	59	100
1997/98	8	2	32	58	100
1998/99	8	2	31	59	100
1999/00	8	2	32	58	100
2000/01	8	2	32	58	100
2001/02 ²	8	2	32	58	100
2002/03 ²	8	2	32	59	100
2003/04 ²	7	2	28	62	100
2004/05 ²	8	1	28	62	100

Source: DCLG Survey of English Housing

¹ Includes some first-time owners who acquired their home not by buying it but through inheritance or other acquisition.

² Up to and incl. the 2000/01 survey, the weights were derived from household projections based on the 1991 Census. From the 2001/02 survey the weights are derived from household estimates based on the 2001 Census. There is therefore a discontinuity between 2000/01 and 2001/02.

³ This estimate is derived from the 2004-05 Survey of English Housing. The estimate of 14.6m owners (see Table 1.1) is derived from the Labour Force Survey.



Type of owner occupation

Table 2.2 shows the trend in type of owner occupation. The proportion of owners who were buying with a mortgage has declined slightly from 62 per cent in the mid 90s to 57 per cent in 2004/05. Conversely, the proportion of owners who own outright has risen from 38 per cent in the mid 90s to 43 per cent in 2004/05.

Amongst outright owners, there has been a considerable shift between the proportion who bought their property outright when they moved in, and the proportion who have paid off their mortgage since moving in. In 1991, 16 per cent had bought their home outright and 18 per cent had paid off their mortgage. By 2004/05, just 12 per cent had bought their property outright but 28 per cent had paid off their mortgage. The remaining sub-group of those who own their home outright is those who acquired their home by inheritance. This has remained at about 3 per cent throughout the past decade.

Table 2.2: Trends in type of owner occupation, 1996/97 to 2004/05						
<i>Owner occupiers</i>						<i>England</i>
Year	Type of ownership					Total
	Owned outright:			All owned outright	Buying with mortgage	
	Bought outright	Mortgage paid off	Other			
						<i>thousands</i>
1991	2,074	2,333	388	4,795	8,255	13,050
1996/97	1,888	2,874	399	5,161	8,434	13,594
1997/98	1,894	3,007	404	5,305	8,599	13,904
1998/99	1,791	3,183	363	5,337	8,612	13,949
1999/00	1,504	3,656	368	5,527	8,665	14,192
2000/01	1,618	3,566	376	5,579	8,858	14,417
2001/02 ¹	1,657	3,791	367	5,830	8,456	14,286
2002/03 ¹	1,654	3,814	402	5,882	8,504	14,386
2003/04 ¹	1,780	3,818	407	6,022	8,523	14,545
2004/05 ¹	1,705	4,105	398	6,221	8,300	14,520
						<i>percentages</i>
1991	16	18	3	27	63	100
1996/97	14	21	3	38	62	100
1997/98	14	22	3	38	62	100
1998/99	13	23	3	38	62	100
1999/00	11	26	3	39	61	100
2000/01	11	25	3	39	61	100
2001/02 ¹	12	27	3	41	59	100
2002/03 ¹	11	27	3	41	59	100
2003/04 ¹	12	26	3	41	59	100
2004/05 ¹	12	28	3	43	57	100

Source: 1996/07 to 2004/05 Survey of English Housing
1991 Labour Force Survey

¹ Up to and incl. the 2000/01 survey, the weights are derived from household projections based on the 1991 Census. From the 2001/02 survey the weights are derived from household estimates based on 2001 Census. There is therefore a discontinuity between 2000/01 and 2001/02.

Recent first-time buyers

This section looks at the characteristics of recent first-time buyers i.e. those who had never owned before and who had purchased their accommodation since 2001.

It should be noted that these figures will probably under-estimate the total number of first-time buyers since 2001 – because some of those first-time buyers will already have moved on to different accommodation: e.g. to another owner-occupied property (where they wouldn't count as a first-time buyer) or to private renting or to social renting – or indeed out of England.

In 2004/05, an estimated 1081 thousand homeowners had purchased their current accommodation as a first-time buyer since 2001 (Table 2.3). This represents about 7 per cent of all owner-occupiers. Of all recent first-time buyers, 43 per cent were previously private renters, 6 per cent were previously social renters and 33 per cent were newly formed households. A further 17 per cent were previously sitting tenants – either in social rented sector or the private rented sector.

Frequent reference is made in this report to the *age* of a household. This is taken to be the age of the *household reference person* (see definition in the Appendix). The majority of recent first-time buyers were aged under 35 with the majority (60%) aged between 25 and 34. Newly-formed households were the youngest of first-time buying households with 20 per cent aged between 16 and 24. Sitting tenants had the oldest age profile with only 32 per cent of them under the age of 35.

The majority of recent first-time buying households were aged between 25 and 44 (60 per cent were aged 25-34 and 21 per cent were aged 35-44). The differences between the ages of recent first-time buyers and all other owner occupiers are illustrated in Chart 2.2.

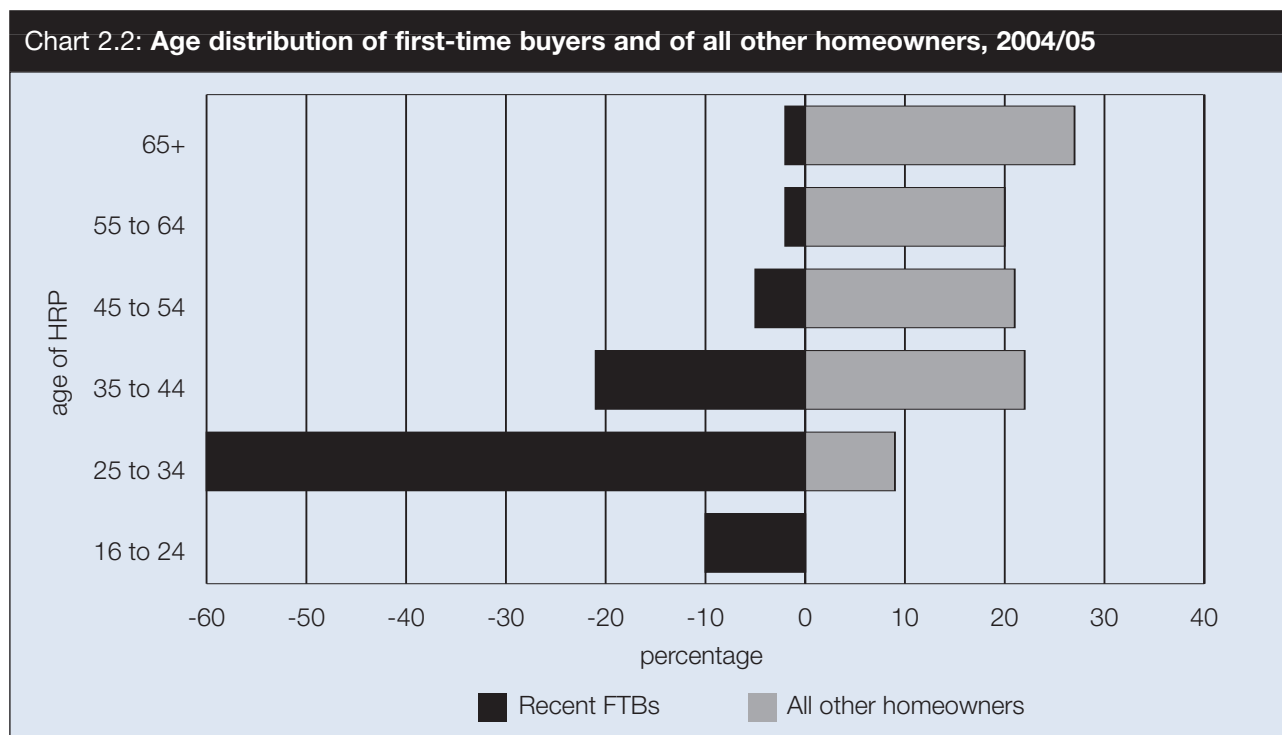


Table 2.3: Characteristics of recent first-time buyers by previous tenure

First-time buyers who had become owner occupiers in the previous three years¹

England 2004/05

Demographic and economic characteristics	Previous tenure					All other owner occupiers
	New household	Social renter	Private renter	Sitting tenant	All recent FTBs	
						<i>percentages</i>
Council tax band						
A: Up to £40,000	32	27	18	53	29	11
B: £40,001 to 52,000	30	27	25	23	27	17
C: £52,001 to 68,000	25	20	24	11	22	21
D: £68,001 to 88,000	8	26	22	12	16	25
E: £88,001 to £120,000	3	0	5	1	3	11
F to H: Over £120,000	2	0	5	0	3	13
Type of accommodation						
House:						
Detached	6	6	8	1	6	32
Semi-detached	30	32	27	36	30	37
Terrace	45	52	38	42	42	24
Flat:						
Purpose-built flat	14	9	17	19	16	4
Conversion flat	5	0	10	2	6	2
Other	0	0	0	0	0	0
Non self contained	0	1	1	0	1	0
Age of household reference person (HRP)						
16 to 24	20	5	6	3	10	0
25 to 34	70	43	67	29	60	9
35 to 44	9	40	22	36	21	22
45 to 54	1	6	4	14	5	21
55 to 64	0	4	1	9	2	20
65 and over	0	3	1	8	2	27
Household type						
Couple, no dependent children	45	35	45	23	41	44
Couple with dependent child(ren)	13	36	20	37	22	24
Lone parent with dependent child(ren)	1	8	1	12	3	4
Other multi-person household	5	5	5	6	5	5
One person	36	16	30	22	30	23
Economic status of HRP						
Working full-time	94	92	93	77	91	59
Working part-time	3	4	2	9	4	7
Unemployed	1	0	1	0	1	1
Retired	0	3	1	7	2	29
Other economically inactive	2	1	3	7	3	4
Total	100	100	100	100	100	100
Average gross weekly income of HRP (and partner)	594	594	837	426	670	663
						<i>£ per week</i>
Total	361	70	465	184	1,081	13,440
<i>percentages</i>	<i>33</i>	<i>6</i>	<i>43</i>	<i>17</i>	<i>100</i>	<i>thousands</i>

Source: DCLG Survey of English Housing

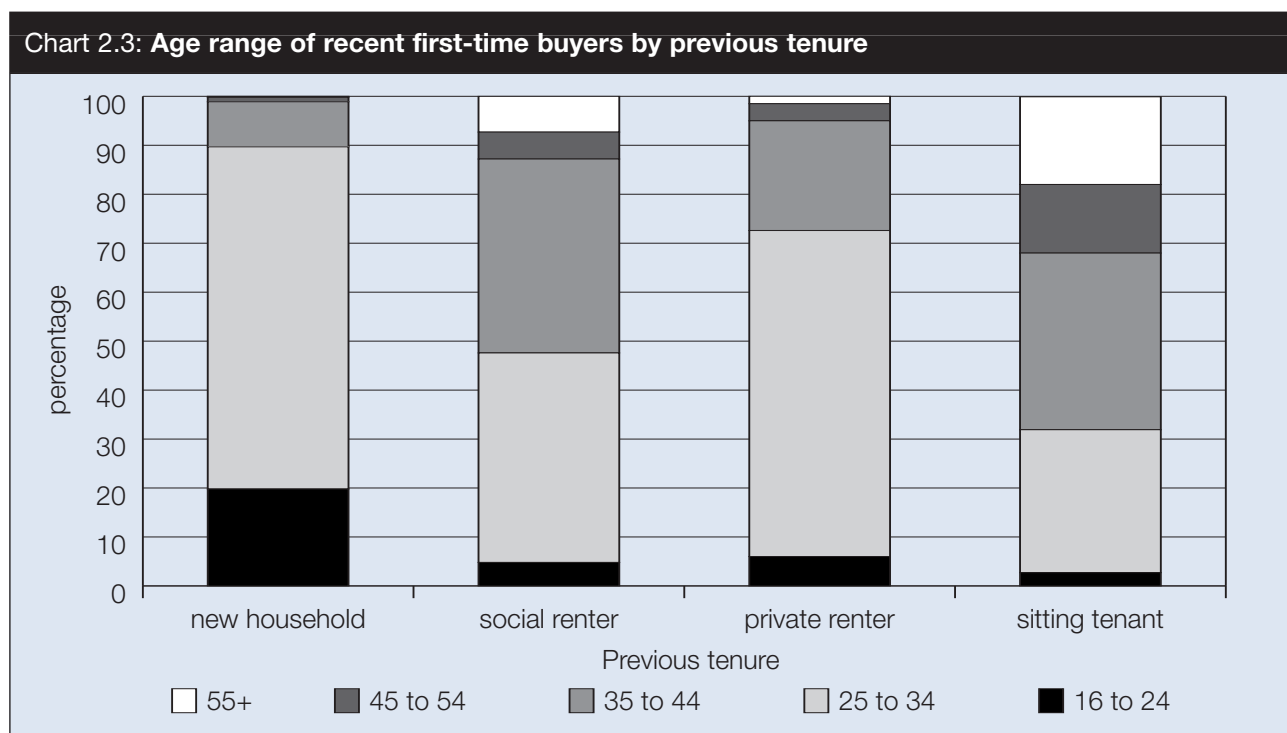
¹ Sitting tenants are those who bought their current accommodation as sitting tenants since 1 January 2002

Ninety-one per cent of recent FTBs worked full-time. By comparison only 59 per cent of “other” owner-occupiers worked full-time.

There were 361 thousand newly-formed households. As might be expected they were generally younger than the other FTBs, with 90 per cent of Household Reference Persons in newly-formed households being under 35 years of age. Ninety-four per cent of newly-formed households were in full-time employment.

Former private renters accounted for about 465 thousand of recent FTBs and were more likely to have entered the higher end of the housing market than other FTBs. Thirty-two per cent of former private renters bought property in Bands D to H compared to just 22 per cent of all recent FTBs. They also had the highest income of £837 per week.

Seventy thousand of the new FTBs had come from the social rented sector. In addition a further 184 thousand recent FTBs had bought their property as a sitting tenant. There was a greater proportion of “sitting tenants” over the age of 45 than the other entrant groups; 32 per cent of sitting tenants compared with 9 per cent of all recent FTBs.



Movers within the owner-occupied sector

In 2004/05, 1.7 million households had moved within the owner-occupied sector in the previous three years (Table 2.4). Some 1.2 million moved from one mortgaged property to another. Of the movers who owned their current property outright in 2004/05, 66 per cent had moved from a property that they had previously owned outright and 34 per cent had moved from a property that they were buying with a mortgage.

Note that the number of owner-occupiers who have moved will understate the total number of moves because some households will have moved more than once.

Table 2.4: Previous tenure of owners who moved recently, by current tenure			
<i>Owners who moved within the owner occupied sector</i>			<i>England 2004/05</i>
Current tenure	Previous tenure		Total
	Owned outright	Buying with mortgage	
			<i>thousands</i>
Owned outright	286	147	434
Buying with a mortgage	94	1,159	1,253
All owners	381	1,306	1,687
			<i>percentages</i>
Owned outright	66	34	100
Buying with a mortgage	8	92	100
All owners	23	77	100

Source: DCLG Survey of English Housing

Purchases by sitting tenants (Right-to-Buy etc)

The number of owner occupiers who, during 2004/05, were still living in the home that they had bought from the Council as sitting tenants, was nearly 1.1 million (see Table 2.5). An estimated 989,000 (91 per cent) of these were acquired since 1980 following the introduction of the 'Right to Buy' (RTB) scheme.

In reality there have been far more than 989,000 RTB sales since 1980. Estimates based on local authority returns show that by March 2004 around 1.7 million dwellings may have been acquired through Right-to-Buy. The reason that the SEH figure for 2004/05 is much lower is that many of those who exercised their right-to-buy have subsequently sold onto the open market and, though they may still be owner occupiers, they no longer occupy the home they acquired as sitting tenants.

Table 2.5: Year present accommodation was bought by whether purchased as a sitting tenant						
Owners who bought their accommodation						England 2004/05
Type of purchase	Year bought present accommodation					Total
	1964 or before	1965 to 1974	1975 to 1984	1985 to 1994	1995 to 2005 ¹	
<i>Bought as sitting tenant from:</i>						<i>thousands</i>
Council	14	47	310	333	383	1,086
Housing association	0	0	11	8	39	58
Private landlord	26	16	38	50	92	222
All bought as sitting tenant	40	63	359	391	514	1,366
Not as sitting tenant	630	939	1,757	3,041	6,288	12,654
All	670	1,002	2,115	3,432	6,802	14,021
<i>Bought as sitting tenant from:</i>						<i>percentages</i>
Council	1	4	29	31	35	100
Housing association	0	0	19	15	66	100
Private landlord	12	7	17	22	42	100
All bought as sitting tenant	3	5	26	29	38	100
Not as sitting tenant	5	7	14	24	50	100
All	5	7	15	24	49	100

Source: DCLG Survey of English Housing

¹ Including only the first quarter of 2005

Sources of finance

Owner-occupiers who had purchased with a mortgage were also asked whether any other financial sources had been utilised in their purchase (Table 2.6).

In 2004/05, the most common “other” sources of finance were proceeds from the sale of a previous home (51 per cent) and savings (43 per cent). Around a tenth (9 per cent) stated that they had only financed the property with a mortgage. These percentages refer to the proportion of households that mentioned these sources. They do not relate to the percentage contribution to the purchase in financial terms.

Table 2.6: Use of other financial sources for property purchase		
<i>All owners</i>		<i>England 2004/05</i>
Source	Number of households reporting use of each source	Percent of reporting households¹ citing each source
Proceeds from sale of previous home	7,167	51
Savings	5,954	43
Gift or loan from family or friend	933	7
Inherited money	483	3
Loan to cover deposit/bridging loan	210	2
Money paid by local authority/housing association	86	1
Windfall	97	1
Money paid by private landlord	11	0
Other	322	2
No. of households reporting at least one source	12,728	
No financial source other than a mortgage was reported	1,291	9
Total number of reporting households	14,019	

Source: DCLG Survey of English Housing
¹ Percentages sum to more than 100 as respondents could cite more than one source

Types of Mortgages

The trend in the types of mortgages held by owners is shown in Table 2.7 and Chart 2.4. The proportion with an interest-only mortgage decreased from 66 per cent in 1994/95 to 27 per cent in 2004/05. Conversely, the proportion with a repayment mortgage rose from 31 per cent to 64 across the same period.

Table 2.7: Trends in type of mortgage: 1993/94 to 2004/05

Owners buying with a mortgage

England

Year	Type of mortgage						Total
	Endowment	Other interest only ¹	All interest only	Interest and principal (Repayment)	Interest only component plus a repayment component	Other	
							<i>thousands</i>
1993/94	..		5,520	2,688	..		8,208
1994/95	..		5,463	2,520	260		8,243
1995/96	..		5,552	2,478	303		8,333
1996/97	5,064	256	5,320	2,751	257		8,328
1997/98	4,973	266	5,239	2,990	320		8,548
1998/99	4,811	306	5,116	3,072	376		8,565
1999/00	4,598	337	4,935	3,112	485		8,532
2000/01	4,257	307	4,564	3,574	534		8,672
2001/02 ²	3,511	259	3,769	3,841	664		8,275
2002/03 ²	2,832	260	3,092	4,443	779		8,313
2003/04 ^{2,3}	2,142	479	2,621	4,895	756	87	8,358
2004/05	1,620	584	2,205	5,204	625	97	8,130
							<i>percentages</i>
1993/94	..		67	33	..		100
1994/95	..		66	31	3		100
1995/96	..		67	30	4		100
1996/97	61	3	64	33	3		100
1997/98	57	3	61	35	4		100
1998/99	56	4	60	36	4		100
1999/00	54	4	58	36	6		100
2000/01	49	4	53	41	6		100
2001/02	42	3	46	46	8		100
2002/03	34	3	37	53	9		100
2003/04 ³	26	6	31	59	9	1	100
2004/05	20	7	27	64	8	1	100

Source: DCLG Survey of English Housing

¹ Includes all interest-only mortgages excluding endowments. Includes PEP/ISA and pension mortgages, mortgages linked to more than one savings vehicle and mortgages that are not linked to any savings vehicle.

² Up to and incl. the 2000/01 survey, the weights were derived from household projections based on the 1991 Census. From the 2001/02 survey the weights are derived from household estimates based on the 2001 Census. There is therefore a discontinuity between 2000/01 and 2001/02.

³ Additional categories were added to the questionnaire in 2003/04. For example, an interest only mortgage with more than one linked investment; and an interest only mortgage with no linked investment.

Table 2.7 and Chart 2.4 showed the trend in types of mortgage held among mortgagors as a whole. The changing popularity of types of mortgages is evident from Table 2.8 which shows the type of mortgage held by households in 2004/05, by the year in which they were taken out.

Nearly three-quarters of mortgages taken out since 2000 were repayment mortgages with only 9 per cent being endowment mortgages. The increased number of interest-only mortgages and repayment mortgages reflects the sharp decline in the popularity of endowment mortgages. Moreover, even where endowment policies linked to the repayment of mortgages have been retained (i.e. not surrendered), the fact that the maturity value of the endowment policy is no longer expected to

be sufficient to repay the loan means that many households have had to re-structure their loans. Many have chosen to pay an interest-only component on that part of the loan still covered by their endowment policy – plus an additional repayment component to cover the rest of the loan.

Around 320 thousand households in 2004/05 held interest-only mortgages with no linked investment. Such mortgages have become more common in recent years since many lenders no longer insist that an investment vehicle be set up before granting a loan.

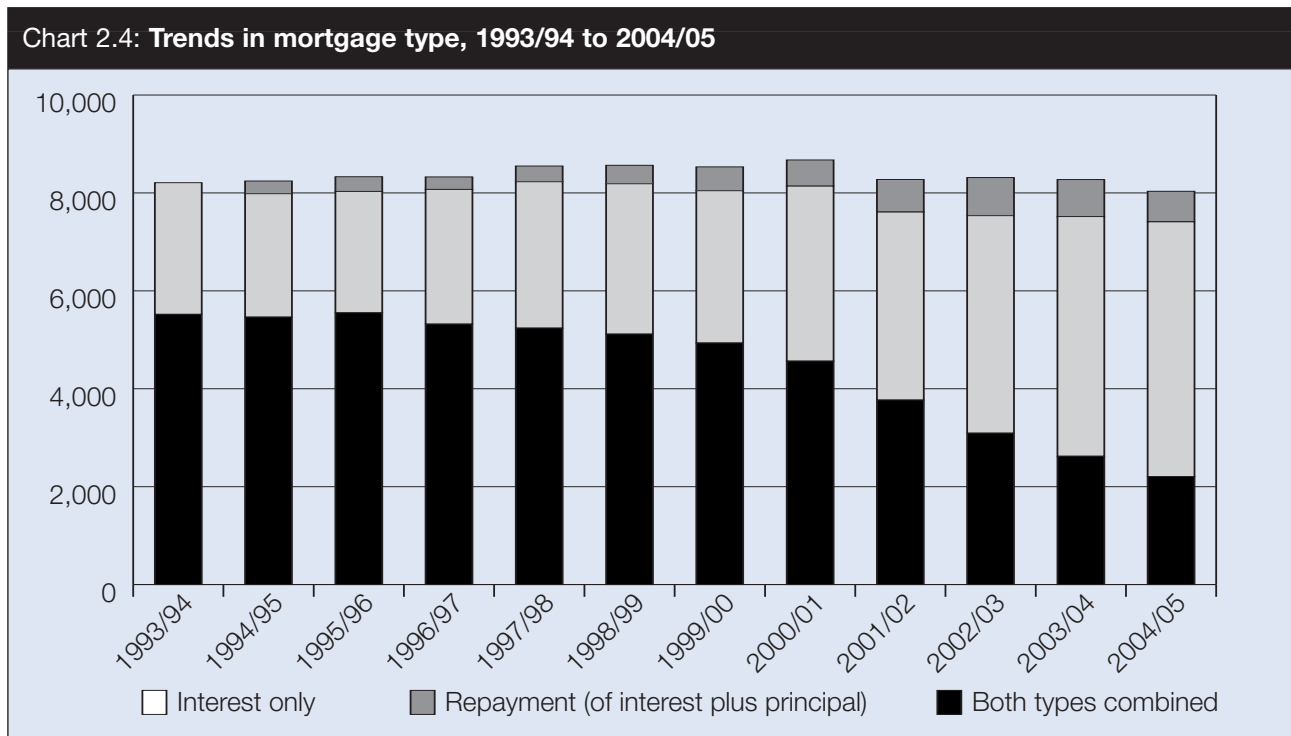


Table 2.8: Type of mortgage by when started

Owners buying with a mortgage

England 2004/05

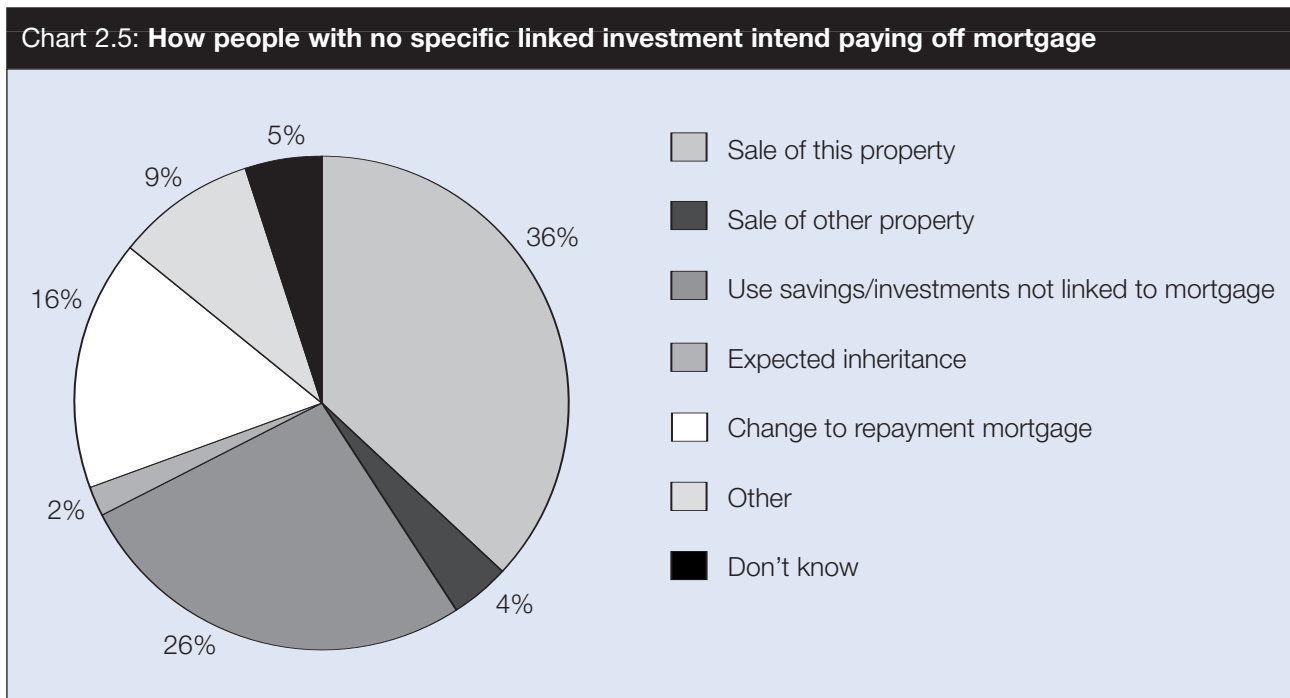
Year	Type of mortgage							Total
	Endowment mortgage	Pension or PEP/ISA mortgage	Interest only, more than one linked investment	Interest only, no linked investment	Repayment mortgage (interest plus principal)	Interest only component plus a repayment component	Other	
								<i>thousands</i>
1979 or earlier	36	0	0	4	58	4	1	103
1980-1984	178	1	3	4	132	17	2	338
1985-1989	330	9	4	6	241	42	1	633
1990-1994	303	7	12	23	356	57	5	763
1995-1999	327	27	26	41	877	110	12	1,419
2000	63	9	10	13	357	45	10	508
2001	72	5	18	17	527	61	2	702
2002	104	7	27	29	733	87	21	1,008
2003	105	8	32	81	969	100	17	1,313
2004-2005 ¹	85	12	44	101	927	103	26	1,298
Total	1,605	86	176	319	5,178	624	96	8,084
								<i>percentages</i>
1979 or earlier	35	0	0	4	57	4	1	100
1980-1984	53	0	1	1	39	5	1	100
1985-1989	52	1	1	1	38	7	0	100
1990-1994	40	1	2	3	47	7	1	100
1995-1999	23	2	2	3	62	8	1	100
2000	12	2	2	3	70	9	2	100
2001	10	1	3	2	75	9	0	100
2002	10	1	3	3	73	9	2	100
2003	8	1	2	6	74	8	1	100
2004-2005 ¹	7	1	3	8	71	8	2	100
Total	20	1	2	4	64	8	1	100
2000-2005 ¹	9	1	3	5	73	8	2	100
Percent started since 2000 for each type	27	49	75	76	68	63	78	60

Source: DCLG Survey of English Housing

¹ Includes any mortgages started in the first quarter of 2005

How people plan to pay off loans

Households with an interest-only mortgage with no linked investment were asked how they proposed to repay their mortgage. The largest groups (see Chart 2.5) were those intending to rely on proceeds from the sale of their current property (36 per cent) and those intending to use savings/investments that were not linked to their mortgage (26 per cent). A further 16 per cent were intending to change to a repayment mortgage. Five per cent did not know how they would repay their mortgage.



Mortgage amounts outstanding

In Table 2.8 we saw that over half of all the mortgages that existed in 2004/05 had been taken out since the turn of the century. In 2003/04 an additional question was introduced into the Survey of English Housing that asked about the amounts still outstanding on households' mortgage accounts. These figures are set out in Table 2.9.

By value, 77 per cent of the total amount outstanding was accounted for by mortgages that started in 2000 or later. This concentration in recent years reflects not only the increased size of mortgages resulting from higher property prices, but also a high level of re-mortgaging (often associated with an increase in the amount borrowed).

Table 2.9: Mortgages: amount outstanding by type of loan by when started								England 2004/05
Owners buying with a mortgage								
When mortgage started	Type of mortgage							Total
	Endowment mortgage	Pension or PEP/ISA mortgage	Interest only, more than one linked investment	Interest only, no linked investment	Repayment mortgage (interest plus principal)	Interest only component plus a repayment component	Other	
								<i>£ billion</i>
1979 or earlier	0.7	0.0	0.0	0.2	1.0	0.1	0.0	1.9
1980-1984	3.8	0.0	0.1	0.1	1.2	0.8	0.0	6.0
1985-1989	12.1	0.2	0.2	0.2	5.7	1.6	0.0	20.0
1990-1994	11.8	0.3	0.3	0.7	11.9	3.3	0.1	28.5
1995-1999	16.0	1.7	2.6	3.5	42.5	7.2	0.6	74.1
2000	3.7	0.6	0.9	1.6	22.0	3.4	0.3	32.5
2001	4.1	0.3	2.4	3.1	36.0	5.8	0.1	51.6
2002	8.1	0.6	3.6	4.9	64.2	7.3	1.9	90.5
2003	7.9	1.4	5.1	9.8	84.3	9.2	1.4	119.1
2004-2005 ¹	8.2	1.0	6.7	19.3	91.8	10.9	2.1	140.1
Total	76.4	6.1	21.9	43.3	361.1	49.6	6.5	565.0
								<i>percentages</i>
1979 or earlier	36	0	0	8	52	3	0	100
1980-1984	63	0	2	1	21	13	1	100
1985-1989	61	1	1	1	28	8	0	100
1990-1994	41	1	1	3	42	12	0	100
1995-1999	22	2	3	5	57	10	1	100
2000	11	2	3	5	68	10	1	100
2001	8	1	5	6	70	11	0	100
2002	9	1	4	5	71	8	2	100
2003	7	1	4	8	71	8	1	100
2004-2005 ¹	6	1	5	14	66	8	2	100
Total	14	1	4	8	64	9	1	100
Percent each type since 2000	42	62	86	89	83	74	89	77

Source: DCLG Survey of English Housing

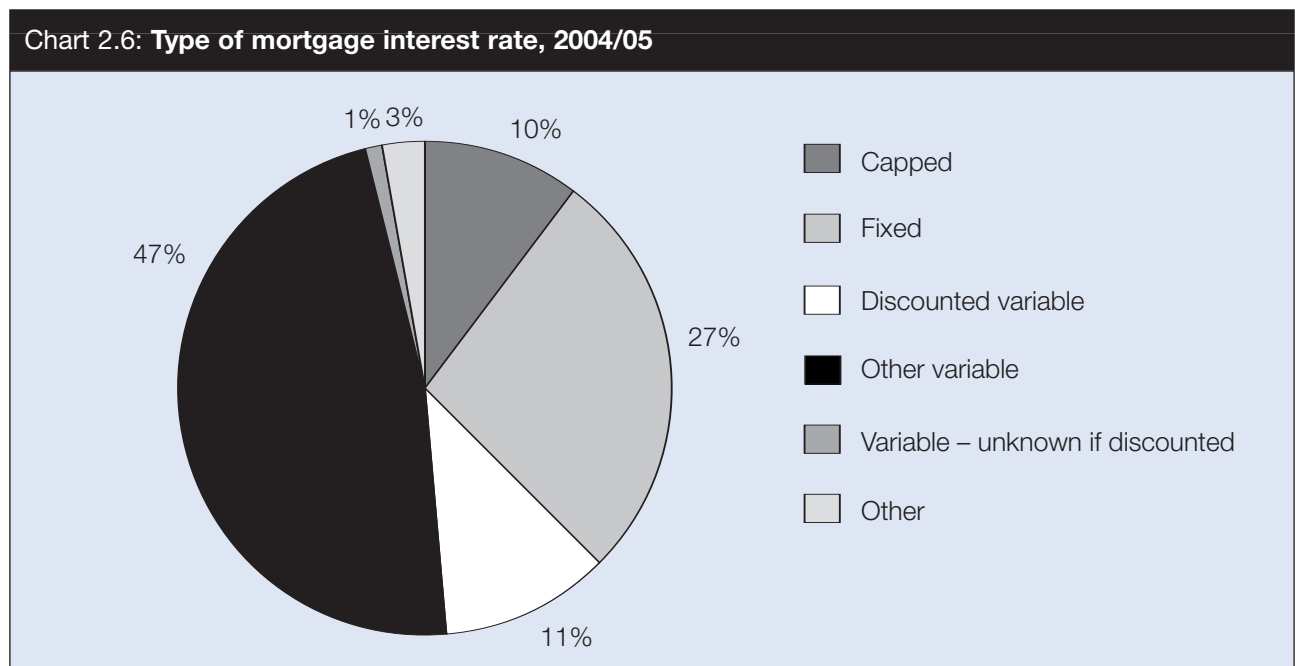
¹ Includes any mortgages started in the first quarter of 2005

Type of interest rates

In 2004/05, 27 per cent of current mortgages had fixed interest rates and 10 per cent had capped rates (Table 2.10 and Chart 2.6). Most fixed rate mortgages are only fixed for a few years, after which they become variable – unless borrowers then choose to switch to another fixed rate deal. The majority (60 per cent) of mortgages had a variable rate of interest.

Table 2.10: Type of mortgage interest rate		<i>England 2004/05</i>
<i>Owners buying on a mortgage</i>		
Type of interest rate		<i>percentages</i>
Capped		10
Fixed		27
Discounted variable		11
Other variable		47
Variable – unknown if discounted		1
Other		3
Total		100
		<i>thousands</i>
Number of owners buying with a mortgage		7,797

Source: DCLG Survey of English Housing



All-in-one mortgages

There has been a trend towards all-in-one mortgages in recent years (Table 2.11). In 2004/05, nine per cent of households with a mortgage held all-in-one accounts, though the figure was higher amongst those who had taken their mortgage out more recently. Of these, 5 per cent were current account mortgages and 3 per cent were offset mortgages.

Table 2.11: All-in-one account mortgages: whether current account or offset

Owners buying with a mortgage

England 2004/05

When mortgage started	Type of mortgage					Total	Total
	All-in-one account		Total	Other mortgages	Total		
	Current account mortgage	Offset mortgage					
1994 or earlier	3	1	4	96	100	1,840	
1995 or 1996	3	1	5	95	100	375	
1997 or 1998	4	3	8	92	100	591	
1999 or 2000	6	3	10	90	100	966	
2001 or 2002	6	5	11	89	100	1,709	
2003 to 2005 ¹	6	4	10	90	100	2,633	
Total	5	3	9	91	100	8,115	

Source: DCLG Survey of English Housing

¹ The first quarter of 2005 was the last period of coverage for the 2004/05 survey

Problems with mortgage payments

In 2004/05, the median amount that mortgagors spent on mortgage repayments was £92 per week – see Table 2.12.

Table 2.12: Weekly mortgage payment by type of mortgage								England 2004/05
Owners buying with a mortgage								
Type of mortgage	Mortgage payment per week						£ per week	Median mortgage payment
	< £20	£20-£39	£40-£59	£60-£79	£80-£99	£100+	Total	
							<i>thousands</i>	
Interest only ¹	125	383	325	263	200	561	1,858	
Repayment (interest plus capital)	97	278	571	597	738	2,163	4,443	
A mix of both the above	2	17	53	73	76	320	541	
Other mortgage type	7	9	4	7	8	27	63	
Total	231	687	953	940	1,023	3,071	6,905	
							<i>percentages</i>	<i>£ per week</i>
Interest only (eg endowment)	7	21	17	14	11	30	100	68
Interest and principal (repayment)	2	6	13	13	17	49	100	98
A mix of both the above	0	3	10	14	14	59	100	111
Other mortgage type	11	14	7	12	13	43	100	92
Total	3	10	14	14	15	44	100	92

Source: DCLG Survey of English Housing
¹ Endowment, pension, ISA/PEP mortgages and interest-only mortgages without any linked investment

Eighty-nine per cent reported no problems with paying their mortgage (Table 2.13). This has been unchanged for the past few years, but ten years ago, in 1994/95, only 82 per cent reported no problems.

Table 2.13: Problems with mortgage payments 1993/94 to 2004/05					
Owners buying with a mortgage					England
	Whether has problem with mortgage payments				Total
	In arrears	Difficulties, but not in arrears	Total with problems	No problems	
					<i>thousands</i>
1993/94	480	1,129	1,609	6,581	8,190
1994/95	355	1,115	1,470	6,750	8,220
1995/96	326	1,061	1,387	6,932	8,319
1996/97	268	1,013	1,282	7,001	8,283
1997/98	252	1,047	1,298	7,219	8,518
1998/99	236	1,135	1,371	7,134	8,504
1999/00	161	922	1,083	7,349	8,432
2000/1	163	986	1,148	7,536	8,685
2001/2 ¹	82	718	799	7,475	8,274
2002/3	77	685	763	7,562	8,325
2003/4	70	735	805	7,560	8,365
2004/05	64	857	921	7,205	8,126
					<i>percentages</i>
1993/94	6	14	20	80	100
1994/95	4	14	18	82	100
1995/96	4	13	17	83	100
1996/97	3	12	16	84	100
1997/98	3	12	15	85	100
1998/99	3	13	16	84	100
1999/00	2	11	13	87	100
2000/01	2	11	13	87	100
2001/02 ¹	1	9	10	90	100
2002/03	1	8	9	91	100
2003/04	1	9	10	90	100
2004/05	1	11	11	89	100

Source: DCLG Survey of English Housing

¹ Up to and incl. the 2000/01 survey, the weights were derived from household projections based on the 1991 Census. From the 2001/02 survey the weights are derived from household estimates based on the 2001 Census. There is therefore a discontinuity between 2000/01 and 2001/02.

Households with a Household Reference Person aged 65 and over were more likely to report difficulties (Table 2.14). Only 81 per cent in this group reported no problems, compared with 89 per cent overall. This group, of course, will include many recently retired households. And whilst most households will have arranged for their mortgage to have been paid off by retirement, these figures suggest that some retired people haven't paid it off by retirement and, consequently, experience difficulties continuing to pay off their outstanding mortgage on a significantly lower retirement income.

Table 2.14: Problems with mortgage payments by age of household reference person					
<i>Owners buying with a mortgage</i>					<i>England 2004/05</i>
	Problems with mortgage payments				Total
	In arrears	Difficulties, but not in arrears	Total with problems	No problems	
					<i>thousands</i>
16 to 24	2	13	16	105	120
25 to 34	12	182	195	1,563	1,757
35 to 44	27	313	340	2,544	2,883
45 to 64	22	303	325	2,794	3,119
65 to 74	1	35	36	149	185
75 or over	0	10	10	51	61
All	64	857	921	7,205	8,126
					<i>percentages</i>
16 to 24	2	11	13	87	100
25 to 34	1	10	11	89	100
35 to 44	1	11	12	88	100
45 to 64	1	10	10	90	100
65 to 74	0	19	20	80	100
75 or over	0	16	16	84	100
All	1	11	11	89	100

Source: DCLG Survey of English Housing

Repossessions

In 2004/05, 321 thousand households included someone who had had to give up their home because they could not keep up with the mortgage repayments (Table 2.15). But less than one-third of these (104,000) had experienced repossession since 1995.

Around two-fifths (37 per cent) of those who had been repossessed lived in an owner-occupied household. Slightly less were renting from a council (22 per cent), and 20 per cent were renting privately. A further 20 per cent were renting from a housing association, and the remaining 1 per cent were no longer householders.

Table 2.15: Current tenure of people who had given up their home because of difficulties paying the mortgage, by year of repossession

England 2004/05

Year repossessed ¹	Current tenure					Total
	Owner occupied	Rented from council	Rented from HA	Rented privately	Not a householder	
						<i>thousands</i>
1990 or earlier	61	27	22	23	2	134
1991 to 1994	26	23	20	14	1	84
1995 or later	31	22	22	26	2	104
All	118	72	63	63	5	321
						<i>percentages</i>
1990 or earlier	45	20	16	17	1	100
1991 to 1994	31	28	23	16	1	100
1995 or later	30	21	21	25	2	100
All	37	22	20	20	1	100

Source: DCLG Survey of English Housing

¹ Note classification has been changed from that used in 1998/99

Leaseholders

In 2004/05, 12.7 million owner-occupiers were living in a freehold house (88 per cent of owners), compared with 654 thousand (5 per cent) in leasehold houses (Table 2.16). A further 1.1 million households (7 per cent) were in leasehold flats (owner-occupiers living in caravans or boats were excluded from this analysis). Among those who lived in leasehold flats, around 340 thousand (32 per cent) owned either a share of the freehold or the whole freehold of the building.

Table 2.16: Whether accommodation is owned freehold or leasehold: 1994/5 to 2004/5					
Owner¹					England
Year	Freehold house	Leasehold house	Leasehold ³ flat	Commonhold ⁵ property	Total
					<i>thousands</i>
1994/95 ²	11,295	869	1,044		13,209
1995/96	11,496	834	1,075		13,406
1996/97	11,494	888	1,101		13,482
1997/8	11,884	831	1,110		13,827
1998/98	12,030	866	1,051		13,947
1999/00	12,325	806	922		14,053
2000/01	12,500	772	1,022		14,294
2001/02	12,449	690	992		14,131
2002/03	12,474	760	1,006		14,241
2003/04	12,682	715	1,016		14,413
2004/05	12,655	654	1,055	4	14,368
					<i>percentages</i>
1994/95 ²	86	7	8		100
1995/96	86	6	8		100
1996/97	85	7	8		100
1997/98	86	6	8		100
1998/99	86	6	8		100
1999/00	88	6	7		100
2000/01	87	5	7		100
2001/02	88	5	7		100
2002/03	88	5	7		100
2003/04	88	5	7		100
2004/05	88	5	7	*	100
Source: DCLG Survey of English Housing					
Breakdown of all leasehold flats in 2004/5					
A Own share of freehold of building					171
B Claim to own freehold of building, but don't receive ground rent and are therefore assumed to own a share of the freehold					27
C Claim to own freehold of just own flat but this is extremely rare and are therefore assumed to own a share of the building freehold					113
D Own freehold of building ⁴					20
E Unknown whether freehold owned is shared or not therefore assumed to be shared					5
Total flats with freehold (shared or sole) of building					337
F Other leasehold flats					718
Total leasehold flats					1,055
NB In all cases where the freehold is shared, it is assumed that the resident will have a lease even if he/she describes himself as a freeholder rather than a leaseholder					
¹ Excluding households living in caravans or boats					
² The figures for flats shown for 1994/5 are slightly different from those given in the 1994/5 report because the survey definition of a freehold flat was changed.					
³ Includes freeholders who are also leaseholders; also a small number of residents who own the freehold of the whole building but do not have a lease on the flat that they occupy					
⁴ These are genuinely freeholders in that the resident owns the whole building. For legal reasons some of these resident freeholders also lease the flat that they occupy. They either receive ground rent or have a lease from a company which they own.					
⁵ Commonhold was introduced as a form of property ownership in 2004 and gives owners joint control over common areas and facilities.					

Movers leaving the owner-occupied sector

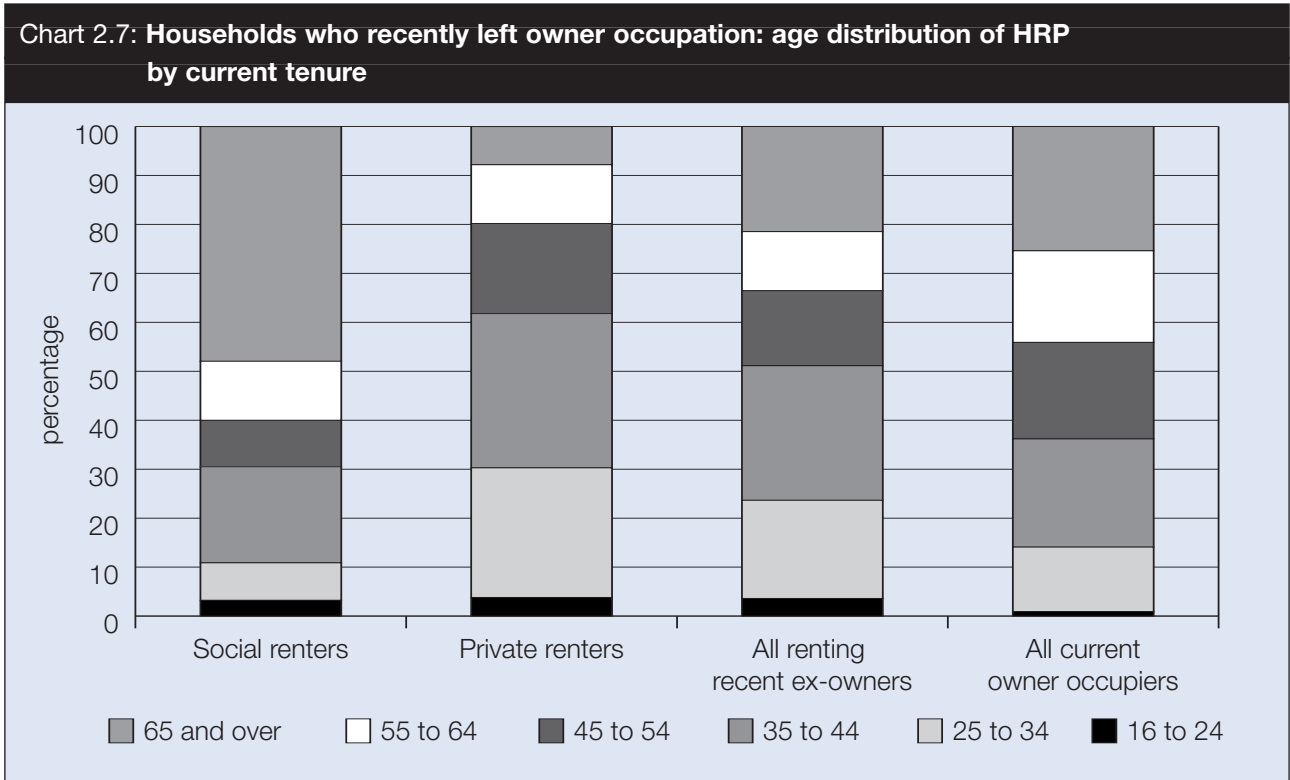
In 2004/05, at least 382 thousand households had left owner-occupation in the previous three years. Of those, 252 thousand had moved to the private rented sector and 130 thousand had moved to the social sector (Table 2.17).

Characteristics	Current tenure		All renting recent ex-owners	All current owner occupiers
	Social renters	Private renters		
				<i>percentages</i>
Type of accommodation				
House:				
Detached	0	10	7	30
Semi-detached	26	22	24	37
Terraced	18	33	28	25
Flat:				
Purpose built flat	51	17	28	5
Converted flat	2	15	10	2
Other self-contained	1	0	1	0
Not self contained	1	3	2	0
Age of household reference person (HRP)				
16 to 24	3	4	4	1
25 to 34	8	26	20	13
35 to 44	20	32	27	22
45 to 54	9	18	15	20
55 to 64	12	12	12	19
65 and over	48	8	21	25
Household type				
Couple, no dependent children	17	22	20	44
Couple and dependent child(ren)	8	18	15	24
Lone parent and dependent child(ren)	14	12	13	3
Other multi-person household	0	4	3	5
One person	61	43	49	23
Economic status of HRP				
Working full-time	27	67	53	61
Working part-time	5	12	9	7
Unemployed	4	3	4	1
Retired	48	6	20	27
Other economically inactive	16	12	13	4
Total	100	100	100	100
Ave gross income of HRP (and partner)	264	630	513	664
				<i>£ per week</i>
Base (households)	130	252	382	14,520
				<i>thousands</i>

Source: DCLG Survey of English Housing

Note that the figure of 382 thousand will be an under-estimate of the total moves out of owner occupation. This is because the SEH covers only private households – so former homeowners who have died or have emigrated or moved into institutional care will not be covered by the SEH.

The majority (48 per cent) of recent movers from owner occupation were aged between 25 and 44. Over half (53 per cent) of HRPs leaving owner-occupation were currently working full-time, however, this was much higher (67 per cent) among those who had become private rented sector tenants. Those who moved into the social sector were more likely to be retired (48 per cent) or working full-time (27 per cent).



Recent movers from owner-occupation into the private rented sector had an average weekly income of £630 compared with just £264 per week for owner-occupiers moving into the social sector.

Single person households were the most common type of household to leave owner-occupation (49 per cent). This compares with single person households accounting for 23 per cent of all homeowners.

Similarly, 13 per cent of those leaving owner-occupation were lone parents with children (a type of household which only represents 3 per cent of all owner households). This is consistent with divorce/separation being the joint main reason for leaving owner-occupation (Table 2.18).

Table 2.18: Main reasons why recent ex-owners chose to move, by current tenure			
<i>Recent ex-owners¹</i>			<i>England 2004/05</i>
Main reason for moving	Current tenure		Total
	Social renters	Private renters	
			<i>percentages</i>
Different size accommodation:			
Wanted larger house or flat	1	4	3
Wanted smaller or cheaper house or flat	15	2	7
Personal reasons:			
Divorce/separation	24	35	31
Marriage or began living together	1	2	2
Other personal reasons	19	15	17
To move to a better area	4	7	6
Job related reasons	1	20	14
Could not afford mortgage payments	8	2	4
To live independently	2	2	2
Other reason	24	10	15
Total	100	100	100
			<i>thousands</i>
All households	129	250	379

Source: DCLG Survey of English Housing
¹ Households who left the owner-occupied sector in the previous three years

Tenure of origin and destination of households moving into/out of owner-occupation

There is a continual flow of households between different tenures. Table 2.19 below focuses on the flow of households into and out of the owner-occupied sector during 2004/05. In reality the figures only approximate to 2004/05 because they are based on those households who reported having moved during the 12 months prior to their interview.

Table 2.19: Flow of households into and out of owner-occupation, 2004/05	
England 2004/05	
	<i>thousands</i>
Households entering owner occupation in previous 12 months	
Newly-formed households	119
From private rented sector	222
From social rented sector (sitting tenants)	60
From social rented sector (other)	22
Households leaving owner occupation in previous 12 months	
To private rented sector	140
To social rented sector	32
Terminating households	not known

Source: DCLG Survey of English Housing

There was a total *inflow* of 423 thousand new households into owner-occupation. 119 thousand (28 per cent) of these were newly-formed households and 222 thousand (52 per cent) came from the private rented sector. Another 60,000 were former social renters who exercised their right-to-buy – though in their case, unlike the others, they did not have to physically move house to achieve a change of tenure. (*NB the estimate of 60,000 right-to-buy cases is derived from other sources, not from the SEH*). A further 22,000 former social renters became owner occupiers through conventional purchase (as opposed to sitting tenant purchase).

Offsetting these new owner-occupiers was an outflow of 140 thousand households from owner-occupation into the private rented sector and 32 thousand households into the social sector. In addition there will also have been an unknown number of “terminating” households. This group (effectively the obverse of newly-formed households) are those households who no longer exist as a household living in England. This can be due to a number of reasons:

- The death of a sole occupant.
- Transfer to institutional housing, such as a retirement home. (*The SEH covers only private households*).
- Re-location out of England (to other parts of UK or abroad).

In addition to the flow of households into and out of owner-occupation there were also 540 thousand owner-occupiers who moved house but remained in the owner-occupied sector.

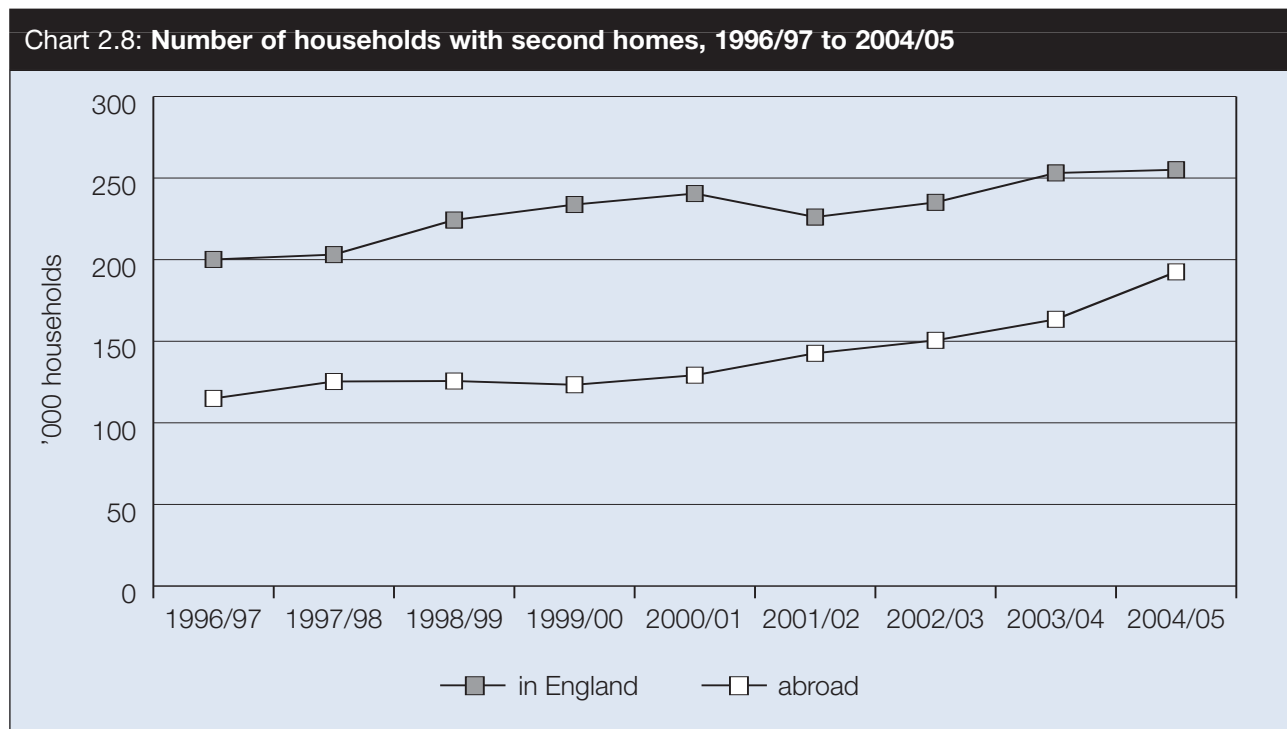
Second homes

The latest estimate of the number of households in England with a second home in England is 255 thousand (based on the three-year moving average for the period 2002/03 to 2004/05). This represents a rise of only about 10 per cent compared to the 234 thousand households over the three years 1997/98 to 1999/00. By contrast, over the same five-year period the number of households with second homes abroad has risen by more than 50 per cent, from 123 thousand to 193 thousand. These trends are set out in Table 2.20 and compared graphically in Chart 2.8.

Table 2.20: Households with second homes (three-year moving averages¹)

Households	England		
	Location of second home		
Year	England	Other GB	Abroad
			<i>thousands</i>
1996/97	200	23	115
1997/98	203	24	125
1998/99	224	27	126
1999/00	234	33	123
2000/01	241	34	129
2001/02	226	34	143
2002/03	235	32	151
2003/04	253	31	163
2004/05	255	34	193

Source: DCLG Survey of English Housing
¹ The trend in second home ownership is shown as a three-year moving average because the underlying annual figures are too volatile.
 Figures are not additive across locations because one household may have a second home in England and another abroad



EXPLANATION OF THE TERM “SECOND HOME”

A “second home” is defined as privately-owned accommodation that is not occupied by anyone as their main residence but does get occupied from time to time e.g. a holiday home.

Accommodation that is let out as someone else’s main residence (e.g. a buy-to-let property) is not a second home.

A property which the owner will soon be moving into as his/her main accommodation is not a second home. Similarly, property that has been inherited but which will soon be sold is not a second home (unless of course the owner is currently occupying it as his main accommodation).

Accommodation that the household rents from someone else in order to have somewhere to stay for a few days each week (e.g. a flat in town) is a second home. This assumes that the home in the country is their main accommodation.

Table 2.21 shows how the actual number of second homes in 2004/05 was derived from those respondents who said they owned or rented a second property.

Table 2.21: The SEH definition of a second property	
<i>Households that say they have a second property</i>	<i>England 2004/05</i>
	Total
	<i>thousands</i>
All households who say they own or rent a second property ¹	1,404
Less all second properties are main residence of someone else	820
Less all second properties are intended to be sold or moved into shortly	137
Less all second properties are either main residences or intended to be sold/moved into shortly	22
Total 'SEH' second homes	425
Source: DCLG Survey of English Housing	
¹ Excludes a small number of households who claim to have a second property but did not say how many	

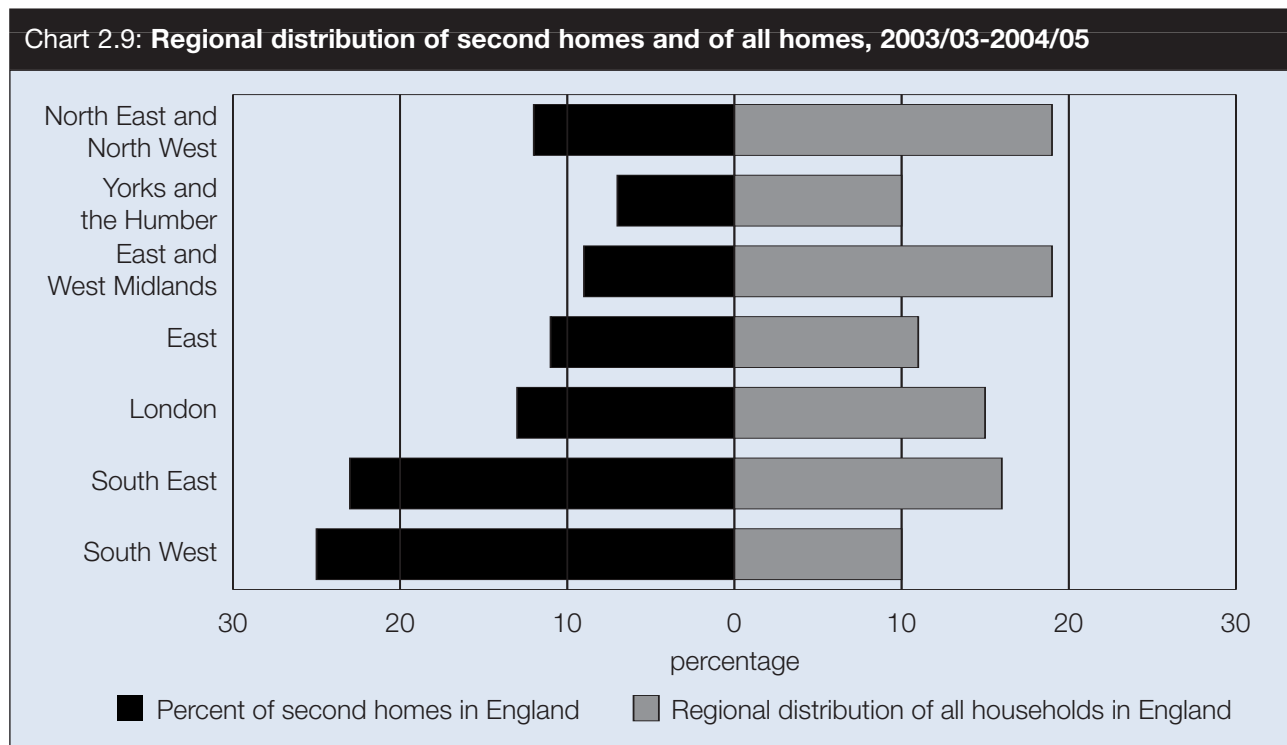
SECOND HOMES BY REGION

Table 2.22 shows the approximate distribution of second homes around the country, averaged over the latest three survey years 2002/03 to 2004/05. South West region was the most common location, accounting for 25 per cent of second homes – even though the region accounts for only 10 per cent of all households in England. The South East, with 23 per cent of second homes, was the next most popular location. Only 9 per cent of second homes were located in the Midlands (East and West combined) despite the fact the Midlands accounts for 19 per cent of all households in England.

Table 2.22: Location of second homes in England, by region		Average 2002/03 to 2004/05	
Households with a second home in England			
	Number of second homes in England		Regional distribution of all households in England
	thousands	percent	percent
North East and North West ¹	24	12	19
Yorkshire and the Humber	14	7	10
East Midlands and West Midlands ²	17	9	19
East	23	11	11
London	25	13	15
South East	45	23	16
South West	50	25	10
England	199	100	100

Source: DCLG Survey of English Housing
^{1,2} Not all Government Office regions can be shown separately due to small sample sizes.

Chart 2.9 below provides a graphical comparison of the regional distribution of second homes with the distribution of England’s entire dwelling stock.



The SEH is not the only source of information on second homes. Local authorities in England submit annual returns to a Local Government Finance team in DCLG. These include figures on the number of properties in each authority where the owner has applied for a council tax discount because it is a second home. Based on these returns, there were an estimated 229 thousand second homes in England in October 2004 and 236 thousand in September 2005. These are of a similar order to the SEH-based estimate of 255 thousand households with a second home, given that the numbers are not strictly comparable for the following reasons:

- a) English-based households are not the only people who can own second homes in England – and the local authority returns will include second homes owned by people whose main residence is outside England.
- b) Some second-home owners may not have applied for a discount on their council tax, so in this respect the local authority returns may understate the total number of second homes.
- c) The 255 thousand households that, according to the SEH, have at least one second home may, in fact, have more than one second home.

Unlike the SEH, the local authority returns provide a reliable estimate of the number of second homes at individual local authority level. Table 2.23 shows the twenty local authorities in England with the highest numbers of reported second homes. Of these authorities, five are in London and five are in the South West region of England. Westminster has the highest number with over 10 thousand second homes.

Table 2.23: The twenty local authorities with the largest numbers of second homes

Local authority	No of second homes reported
	<i>thousands</i>
Westminster	10.1
Kensington & Chelsea	7.1
Birmingham	6.8
North Norfolk	4.9
South Hams	4.4
Tower Hamlets	3.9
North Cornwall	3.8
South Lakeland	3.8
Scarborough	3.7
Camden	3.5
Isle of Wight	3.4
Great Yarmouth	2.9
Barnet	2.8
Kings Lynn & West Norfolk	2.7
Chichester	2.7
Penwith	2.7
Brighton and Hove	2.6
West Dorset	2.5
Bournemouth	2.5
Suffolk Coastal	2.4

Source: Data as reported by local authorities to DCLG (on form CTB1) as at September 2005

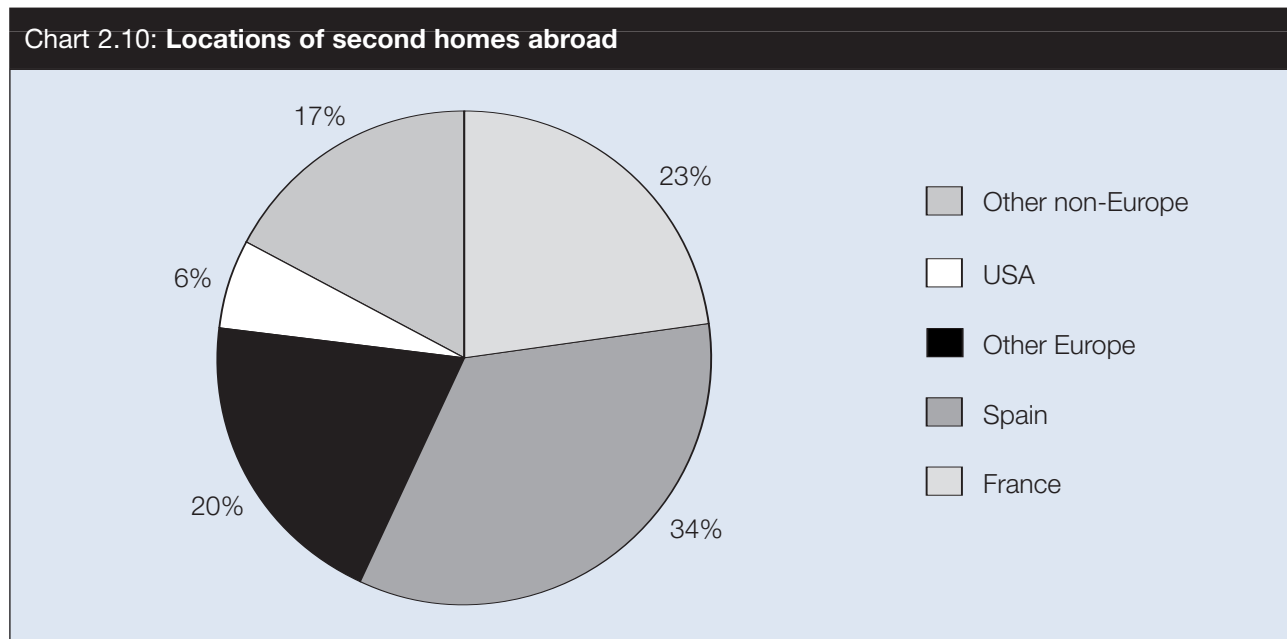
SECOND HOMES ABROAD

In response to the growing interest in the ownership of second homes abroad, a new question was included in the 2003/04 SEH to ascertain where these second homes were located. Averaged over the past two survey years, just over a third (34 per cent) were in Spain with nearly a quarter (23 per cent) in France (Table 2.24).

Table 2.24: Location of second homes abroad
Households in England with a second home abroad *2003/04+2004/05*

Year	Country of second home							Total
	France	Spain	Italy	Portugal	United States	Other European country	Other non-European country	
2003/04 & 2004/05	23	34	2	2	6	16	17	<i>percent</i> 100

Source: DCLG Survey of English Housing

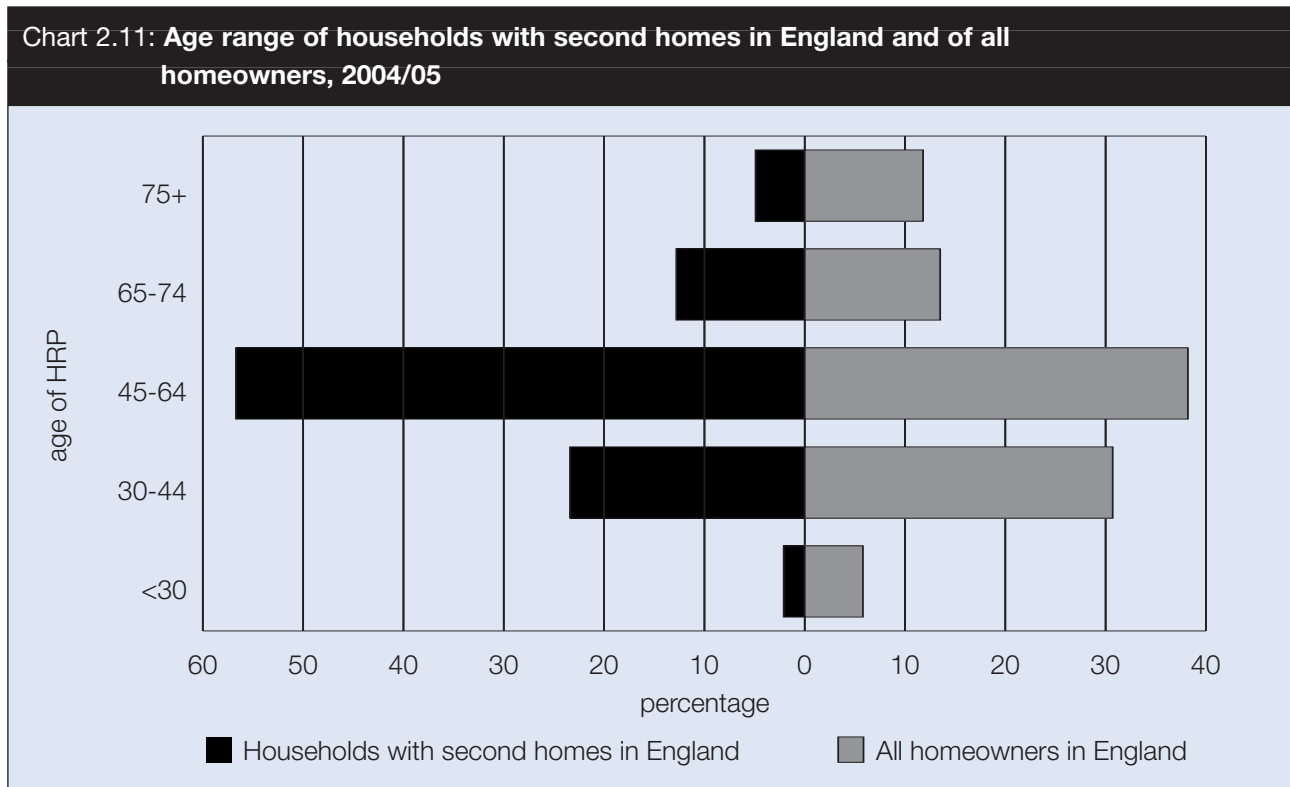


AGE PROFILE OF THOSE WITH SECOND HOMES

The age profile of those with second homes is set out in Table 2.25 (and illustrated in Chart 2.11) and is compared with the age profile of all owner-occupiers in England. The most notable difference is for the 45-64 age group. The 45-64 age group accounts for 57 per cent of households with second homes but only 38 per cent of all homeowners are in this age group. The popularity of second homes amongst this age group is consistent with the fact that 54 per cent of households with second homes cite holiday homes and/or retirement as the reason for having a second home.

Table 2.25: Age distribution of households with second homes						
Households in England with a second home	Age of household reference person (HRP)					All
	<30	30-44	45-64	65-74	75+	
Households in England with second homes	2.1	23.4	56.7	12.8	4.9	100.0
All owner-occupiers in England	5.8	30.7	38.2	13.5	11.8	100.0

Source: DCLG Survey of English Housing



CHAPTER 3

Social renters and private renters

Key findings

- **Private and social renters – key differences:** Private renters are generally younger than social renters; they earn, on average, about twice as much as social renters and they pay about twice as much in rent as social renters. 58 per cent of household reference persons in the private rented sector work full time compared to only 24 per cent in the social rented sector.
- **Private renting growing in popularity:** From 1993 to 2005, the proportion of household reference persons aged 25 to 29 who were owner-occupiers fell from 60 per cent to 50 per cent while the proportion that were private renters rose from 19 per cent to 34 per cent.
- **Rise in assured shorthold tenancies:** The last ten years have seen a significant increase in the number of assured shorthold tenancies, from 38 per cent of all private tenancies in 1993/94 to 63 per cent in 2004/05.
- **Reasons for moving into/out of social renting:** The main reason given for moving into social renting varied according to the household's previous tenure. For newly-formed households the main reason was to live independently while for people moving from owner-occupation the main reason was divorce/separation or "other personal reasons". For those moving out of social renting, "wanted to buy" was the main reason given for people moving into owner occupation, while for movers into the private rented sector the main reason was "to move to a better area".
- **Waiting times for social sector housing:** 74 per cent of social sector tenants said they were allocated their accommodation within a year of their first application. Households in the South waited the longest to be allocated a home, with 40 per cent of those in London having to wait over a year. By contrast, in the North, 52 per cent of tenants waited less than three months.
- **Satisfaction with the social housing on offer:** Only 38 per cent of social renters were happy with the choice of accommodation they were offered prior to being allocated a home. 51 per cent of Housing Association tenants and 43 per cent of council tenants thought that the home they were eventually allocated met their needs very well. Of those who said their home did not meet their needs, the most common reason (given by 23 per cent of social renters) was that the property was in poor condition.
- **Housing Benefit:** 60 per cent of social renters but only 21 per cent of private renters received Housing Benefit. By household type, the most common group of private renters receiving Housing Benefit was lone parents, 71 per cent of whom received HB. Of social renters whose household reference person was unemployed, more than 90 per cent received Housing Benefit. The number of private renters receiving Housing Benefit in 2004/05 was 442 thousand. This compares with a total of 580 thousand in 1993/94.

- **Rent arrears:** In 2004/05 about 10 per cent of social renters said they had been in arrears with their rent during the previous year. This represents a decline from 18 per cent in 1999/2000. 30 per cent of social renters who had been in rent arrears said this was due to debts; 24 per cent due to problems with housing benefit and 21 per cent due to unemployment.
- **Rents:** Average rents (before Housing Benefit) were £62 per week for social renters and £117 per week for private renting households (£113 per week per private tenancy group – there can be more than one tenancy group within a household). 58 per cent of social renters thought their rent was about right but 37 per cent thought it was too high. The type of private tenancy with the highest rent level was the assured shorthold tenancy (£122 per week), while the regulated tenant attracted the lowest average rent of £71 per week.
- **Rents by region:** Regionally, London had the highest average private rents: £179 per week. The North East had the lowest rent levels: £75 per week.

General overview of the rented sector

It is estimated that in 2005 there were 3.7 million households in the social rented sector and 2.4 million households renting privately. It should be noted, however, that figures derived from the Survey of English Housing for 2004/05 (and referred to within this report) differ slightly from these: 3.9 million social renters and 2.3 million private renters. This is to be expected from a sample survey where all estimates are going to be subject to some degree of sampling error.

A further problem arises in surveys where households are asked questions about their housing tenure. This arises because of the ongoing programme within the social rented sector that involves local authorities transferring their housing stock to a local housing association. For council tenants in the areas affected this means that, without even moving house, they suddenly become housing association tenants. However, when survey responses to questions about housing tenure have been analysed, it appears that some of the occupants of these homes continue to think of themselves as "council tenants" for some considerable time after the transfer of ownership has taken place. Consequently all recent household surveys (and the 2001 Census) have tended to underestimate the number of housing association households and overestimate the number of council tenants.

Based on the 2004/05 SEH, the total number of households who are renting from the council is 2,369 thousand while the total number of housing association households is 1,507 thousand. Users need to be aware that 2,369 thousand council households is an over-estimate while 1,507 housing association households is an under-estimate. We have made no adjustments to the results to allow for this. However, combined figures for the whole of the social rented sector should be reliable.

The estimated size of the private rented sector based on the 2004/05 SEH was 2,319 households. In addition to households in the private rented sector, this report also looks at privately renting *tenancy groups*. A tenancy group comprises the people who are covered by the same rental agreement (or tenancy) and whose accommodation is paid for by a single rent. It is possible, therefore, that one household may contain more than a single tenancy group. For instance, each household member might have his/her own tenancy agreement. Furthermore, a tenancy group may exist within an owner occupying household, for example if there were a lodger present.

In 2004/05, 93 per cent of tenancy groups formed a single household and there were 2.5 million individual privately renting tenancy groups, compared to 2.3 million privately renting households.

An overview of differences between the private and social rented sectors

Chapter 1 included a detailed description of the characteristics of households in each of the three main tenure groups (using data from the ONS Labour Force Survey and DWP Family Resources Survey). Major differences between the private rented sector and the social rented sector are summarised in Table 3.1 with a more detailed comparison in Table 3.2.

Indicator	Private Renters	Social Renters
Proportion of h/hold reference persons (HRPs) <35 yrs old	51%	20%
Size of sector (number of households)	2.3m	3.9m
Mean weekly gross incomes (HRP plus partner)	£456	£236
Mean weekly rent	£117	£62
Median length of time in current residence	1.5 yrs	7.4 yrs
Proportion of tenants receiving housing benefit	21	60
Proportions of HRPs working full-time	58%	24%
Proportion of tenants who left sector to buy own home	37%	18%

Source: DCLG Survey of English Housing

Social renters were generally older than private renters. Around half (51 per cent) of the household reference persons (HRPs) in privately renting households were aged under 35. By contrast, 59 per cent of HRPs in the social sector were aged 45 or more.

A higher proportion of social renters were retired (33 per cent compared with 9 per cent of private renters). A quarter, (24 per cent) were in full-time employment and 14 per cent were “other economically inactive”. Private renters were correspondingly more likely to be working full-time (58 per cent). Only 9 per cent of them were retired and 14 per cent were “other economically inactive”.

Social renters (household reference persons and partners) had lower average incomes (£236 per week) than other tenure groups. Private renters’ incomes (£456 per week) were nearly twice as high as social sector incomes.

In 2004/05, 17 per cent of social renters were lone parents with dependent children compared with just 10 per cent of private renters. There was also a higher proportion of one person households in the social rented sector (43 per cent compared with 35 per cent of private renters). Private renters were more likely to be single adults aged under 60 (27 per cent) or couples with no dependent children (also 27 per cent).

Table 3.2: Demographic and economic characteristics of households in the social and private rented sectors						
<i>Social and privately renting households</i>						<i>England 2004/05</i>
Demographic and economic characteristics	Social renters			Private renters		
	Council	Housing Assoc'n	All	Assured and Resident L'lord tenancies ¹	Other tenancies	All
Age of household reference person (HRP)						<i>percentages</i>
16 to 24	6	6	6	20	9	18
25 to 34	15	13	14	37	20	34
35 to 44	19	23	21	21	17	20
45 to 64	28	26	27	17	27	19
65 to 74	14	12	13	3	9	4
75 and over	19	20	19	3	18	6
Total	100	100	100	100	100	100
Household type						
Couple, no dependent children	19	15	17	26	33	27
Couple with dependent children	15	15	15	14	19	15
Lone parent with dependent children	17	18	17	12	3	10
Other multi-person household	8	7	8	15	6	13
One adult aged under 60	16	18	17	29	20	27
One adult aged 60 or over	25	26	25	5	19	8
Total	100	100	100	100	100	100
Length of residence						
Less than 1 year	10	11	10	47	20	41
1 year, under 3 years	16	19	17	30	18	28
3 years, under 5 years	12	15	13	10	10	10
5 years, under 10 years	18	21	20	8	11	9
10 years, under 20 years	21	19	20	3	13	5
20 years or more	23	14	20	1	28	7
Total	100	100	100	100	100	100
Economic activity of HRP						
Working full-time	24	23	24	60	54	58
Working part-time	8	9	9	9	8	9
Unemployed	8	6	7	6	1	5
Retired	33	32	33	6	24	9
Permanently sick or disabled	13	15	13	5	3	4
Other economically inactive	14	15	14	15	9	14
Total	100	100	100	100	100	100
Average gross weekly income of household reference person (and partner, if any)						<i>£ per week</i>
	230	245	236	458	451	456
Base (number of households)³	2,369	1,507	3,876	1,846	473	<i>thousands</i> 2,319

¹ Including Assured Shorthold tenancies
² Including Regulated lettings (registered and unregistered), and lettings that are not available to the public (eg rented from employer)
³ Note on the HA/Council issue
See Appendix for full descriptions of these tenancy types.
Source: DCLG Survey of English Housing

Younger households increasingly turn to private renting

Over the past ten years, an increasing proportion of younger people have seen house prices rise beyond their financial reach. A consequence of this is illustrated in Table 3.3, which looks specifically at two age groups, 25-29 year-olds and 30-34 year-olds; and shows the changing pattern in housing tenure from 1993 to 2005. The 25-29 age group has been particularly affected, the proportion of this age group in owner-occupation falling from 60 per cent in 1993 to 50 per cent in 2005, while over the same period the proportion of private renters has risen from 19 per cent to 34 per cent. This trend is also illustrated in Chart 3.1. A similar trend can be seen for the 30-34 age group, though they have been less affected – the proportions of owner-occupiers and private renters in 1993 and 2005 having changed less dramatically, owner-occupiers 69 to 64 per cent, private renters 11 to 19 per cent.

Table 3.3: Trends in housing tenure for households¹ aged 25-29 and 30-34, 1993-2005

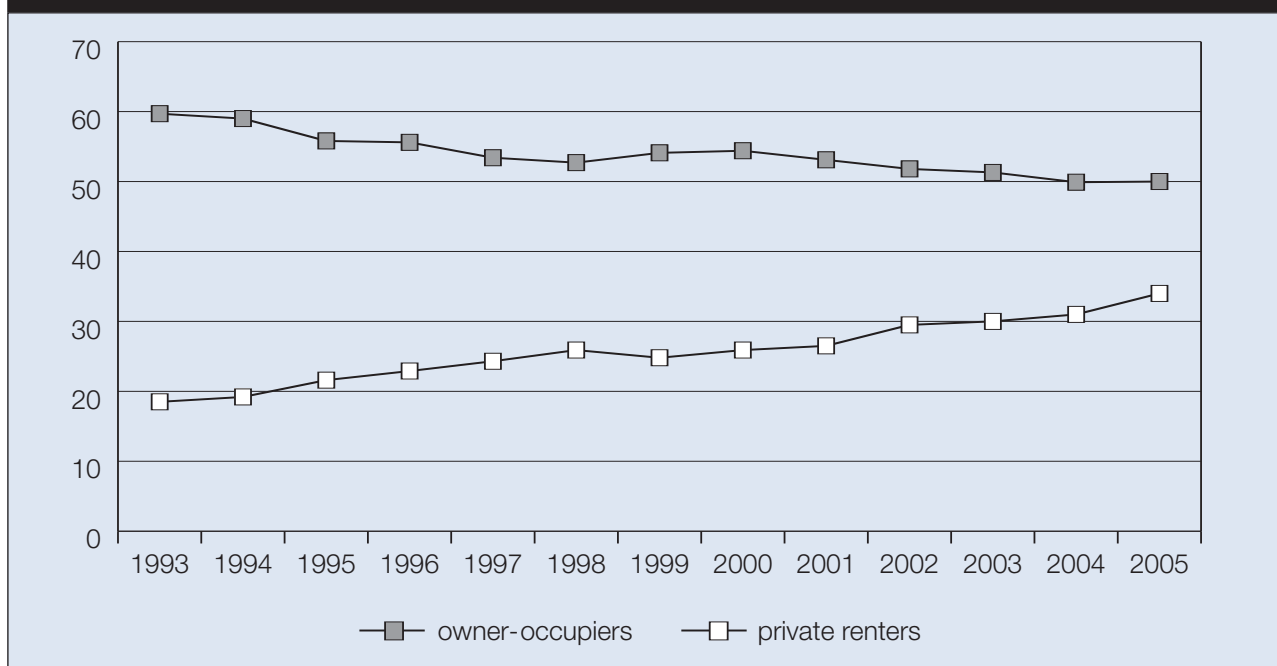
England

Tenure	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Households with HRP aged 25-29													<i>percentages</i>
All owner-occupiers	60	59	56	56	53	53	54	54	53	52	51	50	50
All social renters	22	22	23	21	22	21	21	20	20	19	19	19	17
All private renters	19	19	22	23	24	26	25	26	27	29	30	31	34
All households	100	100	100	100	100	100	100	100	100	100	100	100	100
Households with HRP aged 30-34													
All owner-occupiers	69	68	67	70	65	67	66	66	67	65	66	64	64
All social renters	19	20	20	18	19	18	19	18	19	19	17	18	16
All private renters	11	12	13	13	16	14	15	15	14	16	17	18	19
All households	100	100	100	100	100	100	100	100	100	100	100	100	100

¹ Households aged 25-29 are households whose household reference person is within this age group

Source: ONS Labour Force Survey

Chart 3.1: Trends in housing tenure: 25-29 years-old, 1993-2005



Different tenancy types within the private rented sector

INTRODUCTION

This report includes two different bases for reporting on private renters: by household and by tenancy group. In general, reference is made to the household definition when comparisons are being made with other tenures. But when we are looking solely at the private rented sector, tenancy group data is generally used.

TENANCY TYPES

The term “tenancy”, as used in this report, refers to any rental agreement, written or unwritten, including those that are strictly “licences to occupy”. The four main tenancy types are:

- Assured and Assured Shorthold
- Regulated
- Lettings not accessible to the public
- Resident landlord /no security lettings.

The Tenancy Reference Person (TRP) is also referred to as the “tenant” (See Appendix A for definitions of tenancy types and of Tenancy Reference Person.)

TRENDS IN THE SIZE OF THE PRIVATE RENTED SECTOR

In 2005 there were 2.4 million private renting households, representing 12 per cent of all households. The private rented sector had been in long-term decline for most of the last century. In 1918, an estimated three-quarters of households were private renters. By 1961, this had fallen to about one-third and by the late 1980s to just below 9 per cent. But the size of the private rented sector (PRS) has since stabilised. Legislation to end rent regulation and the downturn in the property market in the early 1990s helped support the sector. Consequently, for most of the past ten years, the PRS accounted for about 10 per cent of household accommodation – but by 2005 this share had risen to 12 per cent.

The proportion of Assured Shorthold agreements increased through the 1990s, while the proportions of Regulated and Assured tenancies declined (Table 3.4). From January 1989 until March 1997 the default tenancy type was Assured (i.e. all new tenancies were Assured unless the tenant was given a notice in writing stating specifically that the tenancy was Assured Shorthold). In practice landlords preferred the Assured Shorthold tenancy and by 1993/94 (the first year of the SEH) the number of Assured Shorthold tenancies exceeded the number of Assured tenancies. From March 1997 Assured Shorthold became the default tenancy type and the changed legislation encouraged the trend towards the use of this tenancy type.

By 2004/05, Assured Shorthold tenancies accounted for 63 per cent of all tenancies, with Assured tenancies accounting for only 10 per cent.

After 1989, no new Regulated tenancies could be created except in exceptional circumstances. Consequently the number of Regulated tenancies has been in gradual decline and by 2004/05 they accounted for only 5 per cent of all tenancies. Tenancies “not accessible to the public” – typically let to employees or friends or relatives of the landlord, over half of whom were living rent free – accounted for 14 per cent of all tenancies. Tenancies not accessible to the public are not a separate legal category and will normally take the form of an Assured Shorthold tenancy. A further 8 per cent of tenancies were Resident Landlord or other tenancy types (the majority being Resident Landlord).

Table 3.4: Trends in private tenancy types: 1988 to 2004/05							England
All private tenancies							
Year	Type of tenancy						Total
	Assured	Assured shorthold	All assured	All regulated	Not accessible to public	Resident landlord/ other	
							<i>thousands</i>
1993/94	372	819	1,191	371	379	191	2,132
1994/95	367	877	1,244	311	431	211	2,197
1995/96	374	945	1,319	272	427	235	2,254
1996/97	331	1,074	1,406	242	417	215	2,280
1997/98	321	1,165	1,486	205	349	216	2,255
1998/99	254	1,223	1,477	189	386	194	2,246
1999/00	275	1,241	1,517	154	444	191	2,305
2000/01	213	1,221	1,434	122	382	248	2,186
2001/02	272	1,233	1,505	117	308	200	2,129
2002/03 ¹	n/a	n/a	1,514	127	355	227	2,221
2003/04 ²	221	1,481	1,702	140	349	177	2,368
2004/05	254	1,584	1,838	126	359	203	2,526
							<i>percentages</i>
1993/94	18	38	56	17	18	9	100
1994/95	17	40	57	14	20	10	100
1995/96	17	42	59	12	19	10	100
1996/97	14	47	62	11	18	10	100
1997/98	14	52	66	9	15	10	100
1998/99	11	54	66	8	17	9	100
1999/00	12	54	66	7	19	8	100
2000/01	10	56	66	6	17	11	100
2001/02	13	58	71	5	14	9	100
2002/03 ¹	n/a	n/a	68	6	16	10	100
2003/04 ²	9	63	72	6	15	7	100
2004/05	10	63	73	5	14	8	100

¹ Whilst the total number of “all assured” lettings for 2002/03 (1,514 thousand) was consistent with previous years, the split into “assured” and “assured shorthold” lettings was not. This sub-division has therefore not been shown for 2002/03.

² The survey questions seeking to establish the type of letting were completely revised from 2003/04.

Source: DCLG Survey of English Housing

Private renting tenants generally tend to be young and in employment, whilst those in Regulated tenancies tend to be over retirement age, and often live alone. Those in Resident Landlord/other types of tenancies are more likely to form single adult households and be in full-time employment (see web-tables S518, S519 & S520).

Recent entrants to the social rented sector

As Table 3.5 shows, a total of 512 thousand households had entered the social sector in the previous three years. 284 thousand (55 per cent) had moved into council housing and 228 thousand (45 per cent) had moved into HA housing.

41 per cent of movers into the social rented sector were newly-formed households. A newly-formed household is one where neither the current Household Reference Person nor their spouse/partner (if any) was the owner or tenant of their previous residence.

A further 33 per cent of movers into the social rented sector had moved from the private rented sector and the remaining 25 per cent were previously owner-occupiers.

Table 3.5: Previous tenure of households entering social renting by current tenure				
Households who had entered the social rented sector in the previous three years				England 2004/05
Current tenure	Previous tenure			Total
	New household	Owner-occupiers	Private renters	
				<i>thousands</i>
Council	116	69	99	284
Housing association	95	61	72	228
All	211	130	170	512
				<i>percentages</i>
Council	41	24	35	100
Housing association	42	27	31	100
All	41	25	33	100

Source: DCLG Survey of English Housing

Newly-formed households:

Table 3.6 shows that newly-formed households were predominantly young: 80 per cent of newly-formed households had household reference persons (HRPs) who were under 35 years of age and 45 per cent were aged under 25. 47 per cent were one-person households, 24 per cent were lone parents, 15 per cent were couples with dependent children and 9 per cent were couples without dependent children. 45 per cent of household reference persons of newly-formed households were working but 35 per cent were classed as 'other economically inactive', e.g. students or the long-term sick or disabled.

Movers from owner-occupation:

Movers from owner-occupation into the social rented sector had an older age profile, 48 per cent of them were aged 65 or more. 61 per cent of them were one person households and 48 per cent were retired.

Movers from the private sector:

35 per cent of former private sector household reference persons were under 35. 44 per cent were one person households, 20 per cent were lone parents and 19 per cent were couples with dependent children. 45 per cent of household reference persons were in employment.

Table 3.6: Characteristics of recent movers entering the social rented sector, by previous tenure				
<i>Households who had entered the social rented sector in the previous three years</i>				<i>England 2004/05</i>
Demographic and economic characteristics	Previous tenure			Total
	New households	Owner-occupiers	Private renters	
				<i>percentages</i>
Age of household reference person				
16 to 24	45	3	8	22
25 to 34	35	8	27	25
35 to 44	10	20	27	18
45 to 54	4	9	15	9
55 to 64	1	12	10	7
65 and over	4	48	13	18
Total	100	100	100	100
Household type				
Couple, no dependent child(ren)	9	17	11	11
Couple with dependent child(ren)	15	8	19	14
Lone parent with dependent child(ren)	24	14	20	20
Other multi-person household	5	0	7	5
One person	47	61	44	50
Total	100	100	100	100
Economic activity status of household reference person				
Working full-time	33	27	34	32
Working part-time	12	5	11	10
Unemployed	15	4	13	11
Retired	5	48	14	19
Other economically inactive	35	16	27	28
Total	100	100	100	100
				<i>£ per week</i>
Average gross weekly income of household reference person (and partner)	200	264	249	232
				<i>thousands</i>
All households	211	130	170	512

Source: DCLG Survey of English Housing

The reasons given for moving were varied, but overall the most common reasons given (see Table 3.7) were to live independently (23 per cent) and unspecified “personal” reasons – excluding marriage or divorce/separation (16 per cent).

Newly-formed households were most likely to have moved in order to live independently (46 per cent). Previous owners were most likely to have moved because of divorce or separation (24 per cent) and a fifth (19 per cent) cited other personal reasons. Among those who had moved from the private rented sector, the main reasons for moving were because previous accommodation was no longer available (19 per cent). The same proportion (11 per cent) said a desire for larger accommodation and unspecified “personal” reasons – excluding marriage or divorce/separation.

Table 3.7: Main reason for moving and distance moved by recent movers entering the social rented sector, by previous tenure

Households who had entered the social rented sector in the previous three years

England 2004/05

	Previous tenure			Total
	New households	Owner-occupiers	Private renters	
				<i>percentages</i>
Main Reason for moving				
Different size accommodation:				
Wanted larger house or flat	4	1	11	6
Wanted smaller house or flat	0	15	5	6
Personal reasons:				
Divorce or separation	3	24	9	10
Marriage or cohabitation	9	1	3	5
Other personal reasons	19	19	11	16
To move to a better area	2	4	8	5
Change of job/nearer to job	4	1	4	3
Accommodation no longer available	0	0	19	6
Couldn't afford mortgage or rent	0	8	2	3
To live independently	46	2	9	23
Other reasons	13	24	17	17
Total	100	100	100	100
Distance moved				
< 1 mile	30	24	20	25
1 mile, less than 2	21	14	26	21
2 miles, less than 5	24	28	23	25
5 miles less than 10	10	13	13	12
10 miles, less than 20	6	7	6	6
20 miles, less than 50	1	3	3	2
50 miles or more	5	7	6	6
Northern Ireland or abroad	3	4	4	3
Total	100	100	100	100
				<i>thousands</i>
Base (number of all households)	211	130	170	512

Source: DCLG Survey of English Housing

Moves within the social rented sector

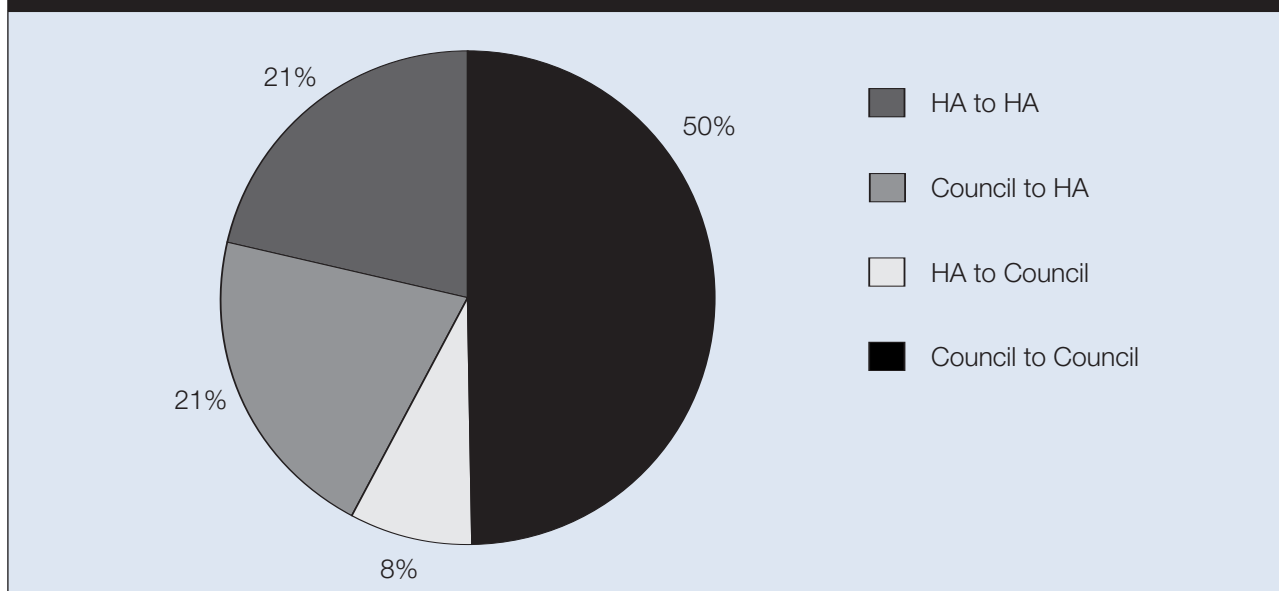
In addition to the 512 thousand new entrants into the social rented sector, a further 542 thousand households had moved *within* the social sector during the three years prior to interview. The majority of council tenants (70 per cent) who moved within the social sector stayed in council housing. An even higher proportion of HA tenants (73 per cent) who moved remained within the HA sector (Table 3.8 and Chart 3.2). Note that these figures only relate to social tenants who physically moved within the sector; they do not include cases where a social tenant stayed in the same accommodation but where ownership changed from council to housing association.

Table 3.8: Previous tenure of households moving within the social rented sector by current tenure
Households who had moved within the social rented sector in the previous three years England 2004/5

Current tenure	Previous tenure		All
	Council	Housing association	
Council	271	43	313
Housing association	114	115	228
Total	384	157	542
			<i>percentages</i>
Council	70	27	58
Housing association	30	73	42
Total	100	100	100

Source: DCLG Survey of English Housing

Chart 3.2: Households who had moved within the social rented sector in the previous three years



The main reasons given for moving within the social rented sector are shown in Table 3.9. The most frequent reasons were: wanting larger accommodation – 21 per cent, to move to a better neighbourhood – 18 per cent; and other personal reasons (other than marriage/cohabitation or divorce/separation) – 13 per cent. 87 per cent of households who undertook a move within the social rented sector moved less than 10 miles.

Table 3.9: Main reason for moving, distance moved and how acquired accommodation by type of move			
<i>Households who had moved within the social rented sector in the previous three years</i>			<i>England 2004/05</i>
	Moved into council housing	Moved into HA housing	Total
			<i>percentages</i>
Main reason for moving			
Wanted different size accommodation:			
Wanted larger accommodation	21	22	21
Wanted smaller accommodation	7	1	4
Personal reasons:			
Divorce or separation	7	6	7
Marriage or cohabitation	2	1	2
Other personal reasons	14	12	13
To move to a better area	15	21	18
Change of job/nearer to job	2	2	2
Accommodation no longer available	8	2	5
Wanted to buy	0	0	0
Couldn't afford mortgage or rent	0	0	0
To live independently	3	2	2
Other reasons	20	30	24
Total	100	100	100
Distance moved			
Less than 1 mile	31	30	30
1 mile, less than 2	17	17	17
2 miles, less than 5	28	22	26
5 miles, less than 10	14	14	14
10 miles or more	11	16	13
Northern Ireland or abroad	0	0	0
Total 100	100	100	
How acquired property			
From council or HA waiting list	57	55	56
Arranged by council or HA, not on waiting list	19	25	21
Exchanged with previous tenant, via landlord	9	11	10
Accepted as homeless	8	4	6
Other	7	5	6
Total	100	100	100
			<i>thousands</i>
Base (number of all households)	310	228	539

Source: DCLG Survey of English Housing

Movement out of the social rented sector

Table 3.10 shows that 318 thousand households moved out of the social sector into other tenure groups during the previous three years. Among these, 234 thousand entered owner-occupation (161 thousand of whom were sitting tenant purchasers) and 84 thousand became private renters.

The average gross weekly income for those who had moved out of the social sector was £464 compared with only £236 for all current social sector tenants.

59 per cent of all household reference persons moving out of the social sector were under 45. The oldest group of respondents to move out of the social sector were the sitting tenant purchasers, 25 per cent of whom were over 55. Movers out of the sector into owner occupation were mostly couples with or without dependent children. 55 per cent of movers into the private rented sector were lone parents or one-person households. Movers from social housing into owner-occupation were more frequently employed than those who had become private renters. 77 per cent of sitting tenant purchasers and 86 per cent of other owner occupiers were working full-time, compared to just 39 per cent of those who went into the private rented sector.

Demographic and economic characteristics	Current tenure			Total
	Sitting tenant purchasers	Other owner-occupiers	Private renters	
				<i>percentages</i>
Age of household reference person				
16 to 24	0	7	15	6
25 to 34	9	31	35	21
35 to 44	33	41	25	33
45 to 54	33	13	14	23
55 to 64	11	6	5	8
65 and over	13	3	6	9
Household type				
Couple, no dependent child(ren)	43	25	15	32
Couple with dependent child(ren)	27	43	27	31
Lone parent with dependent child(ren)	4	11	27	12
Other multi-person household	7	9	3	6
One person	19	12	28	20
Economic activity of household reference person				
Working full-time	77	86	39	69
Working part-time	4	4	8	5
Unemployed	3	0	7	3
Retired	14	5	6	10
Other economically inactive	2	5	40	13
Total	100	100	100	100
				<i>£ per week</i>
Average gross weekly income of household reference person (and partner)	517	533	304	464
	thousands			
Base (households)	161	73	84	318

Source: DCLG Survey of English Housing

Table 3.11 shows that, for owner-occupiers who had moved from social renting, desire to buy was the main reason for having moved (42 per cent), while for those becoming private renters, the main reason was to move to a better neighbourhood (21 per cent).

Table 3.11: Main reason for moving for householders who had recently left the social rented sector, by current tenure			
<i>Owners and private renters who had left the social rented sector in the previous three years¹</i>			<i>England 2004/05</i>
Main reason for moving	Current tenure		Total
	Owner-occupiers	Private renters	
			<i>percentages</i>
Different size accommodation:			
Wanted larger house or flat	12	9	10
Wanted smaller house or flat	2	8	6
Personal reasons:			
Divorce or separation	3	17	11
Marriage or cohabitation	0	0	0
Other personal reasons	7	10	9
To move to a better area	22	21	22
Change of job/nearer to job	0	15	9
Accommodation no longer available	0	2	1
Wanted to buy	42	0	18
To live independently	10	0	4
Other reasons	2	18	11
Total	100	100	100
			<i>thousands</i>
All households	60	84	144

¹ Excluding sitting tenant purchasers
Source: DCLG Survey of English Housing

Recent movers into the private rented sector

The private rented sector is characterised by a much higher turnover than other housing tenures. In 2004/05, for instance, the proportion of private renters that had been resident for less than one year was 41 per cent (based on households) and 42 per cent (based on private tenants). For this reason, and in contrast to the analysis of movers into and out of the social rented sector during the previous *three* years, for the private rented sector we have considered private renters who have moved within the past *one* year.

In 2004/05, 57 per cent of tenants who had moved into privately rented accommodation in the previous 12 months had moved within the sector i.e. from other privately rented accommodation. 24 per cent had formed a new tenancy group (see definition of *new tenancy group* in the Appendix). 14 per cent had moved from a previously owned property, and 5 per cent came from the social rented sector (Table 3.12).

Table 3.12: Previous tenure by current type of tenancy					
<i>Private tenancy groups who had moved into their current accommodation within the past 12 months</i>					<i>England 2004/05</i>
Current type of private tenancy	Newly-formed tenancy	Previous tenure			
		Owner-occupiers	Social renters	Private renters	
Assured	17	13	4	34	<i>thousands</i> 68
Assured shorthold	167	113	40	465	785
All assured	184	126	44	500	853
Not accessible to the public	32	15	5	50	102
Resident landlord and other	31	7	2	54	95
Total	247	148	51	603	1,050
					<i>percentages</i>
Assured	25	19	5	51	100
Assured shorthold	21	14	5	59	100
All assured	22	15	5	59	100
Not accessible to the public	31	15	5	49	100
Resident landlord and other	33	8	2	57	100
Total	24	14	5	57	100

Source: DCLG Survey of English Housing

Table 3.13: Characteristics of recent movers entering the private rented sector, by previous tenure				
<i>Tenants who had entered the private rented sector in the previous 12 months</i>				<i>England 2004/05</i>
Characteristics	Previous tenure			Total
	New households	Owner-occupiers	Social renters	
				<i>percentages</i>
Age of household reference person				
16 to 24	54	6	20	34
25 to 34	38	31	39	36
35 to 44	5	29	26	15
45 to 54	3	26	11	12
55 to 64	0	5	2	2
65 or over	0	3	2	2
Total	100	100	100	100
Household type				
Couple, no dependent children	23	21	17	22
Couple with dependent children	6	19	24	13
Lone parent with dependent children	4	8	28	8
Other multi-person household	31	9	11	21
One person	36	43	20	37
Total	100	100	100	100
Economic activity status of household reference person				
Working full-time	50	72	30	55
Working part-time	10	13	9	11
Unemployed	9	3	11	7
Retired	0	5	2	2
Other economically inactive	31	6	47	25
Total	100	100	100	100
Average gross weekly income of household reference person and partner				<i>£ per week</i>
	352	666	245	450
Base (number of tenancies)				<i>thousands</i>
	247	150	51	448

Source: DCLG Survey of English Housing

The main reasons for moving into the private rented sector varied according to the households' previous tenure. Previous owners were more likely to have become private renters as a result of a divorce or separation (32 per cent of cases) followed by job-related reasons (25 per cent).

For newly-formed households the most common reason was a desire to live independently (27 per cent). For people moving out of the social sector the main reasons were to move to a better area (23 per cent), job-related (19 per cent); and as a result of a divorce or separation (19 per cent).

Table 3.14: Recent movers into the private rented sector by previous tenure: reasons for moving and distance moved

Tenants who had entered the private rented sector in the previous 12 months

England 2004/05

	Previous tenure			Total
	New households	Owner-occupiers	Social renters	
				<i>percentages</i>
Main reason for moving				
Wanted different size accommodation:				
Wanted larger accommodation	3	4	6	4
Wanted smaller accommodation	0	2	7	2
Personal reasons:				
Divorce or separation	0	32	19	13
Marriage or cohabitation	6	2	0	4
Other personal reasons	10	11	6	10
To move to a better area	3	9	23	7
Change of job/nearer to job	20	25	19	21
Accommodation no longer available	2	0	1	1
Couldn't afford mortgage or rent	0	3	0	1
To live independently	27	1	0	15
Wanted to buy	0	2	0	1
Other reasons	28	10	19	21
Total	100	100	100	100
Distance moved				
< 1 mile	12	13	22	13
1 mile, less than 2	14	13	10	13
2 miles, less than 5	15	15	27	16
5 miles less than 10	7	9	6	8
10 miles, less than 20	5	10	6	7
20 miles, less than 50	10	3	2	7
50 miles or more	22	25	20	23
Northern Ireland or abroad	16	13	6	14
Total	100	100	100	100
				<i>thousands</i>
Base (all tenancies)	247	150	51	448

Source: DCLG Survey of English Housing

Movers within the private rented sector

The main reasons given for moving within the private rented sector are shown in Table 3.15. The most frequent reasons were: a desire for larger accommodation (21 per cent), a change of job/to be nearer work (16 per cent) and because their previous accommodation was simply no longer available (14 per cent).

More than half (56 per cent) of households who moved within the private rented sector moved less than 5 miles.

Table 3.15: Recent movers within the private rented sector reasons for moving and distance moved	
<i>Households who had moved within the private rented sector in the previous 12 months</i>	<i>England 2004/05</i>
	<i>percentages</i>
Main reason for moving	
Wanted different size accommodation:	
Wanted larger accommodation	21
Wanted smaller accommodation	3
Personal reasons:	
Divorce or separation	3
Marriage or cohabitation	5
Other personal reasons	7
To move to a better area ¹⁰	
Change of job/nearer to job	16
Accommodation no longer available	14
Wanted to buy	0
Couldn't afford mortgage or rent	2
To live independently	5
Other reasons	13
Total	100
Distance moved	
< 1 mile	24
1 mile, less than 2	16
2 miles, less than 5	16
5 miles, less than 10	14
10 miles, less than 20	5
20 miles, less than 50	4
50 miles or more	12
Northern Ireland or abroad	9
Total	100
	<i>thousands</i>
Base (number of households)	553
Source: DCLG Survey of English Housing	

Movers out of the private rented sector

Table 3.16: Characteristics of householders who recently left the private rented sector, by current tenure			
<i>Owners and social renters who had left the private rented sector in the previous year</i>			<i>England 2004/05</i>
Characteristics	Current tenure		Total
	Owner occupiers	Social renters	
			<i>percentages</i>
Age of household reference person			
16 to 24	5	12	7
25 to 34	55	30	49
35 to 44	26	23	26
45 to 54	7	10	8
55 to 64	4	14	6
65 or over	3	10	5
Total	100	100	100
Household type			
Couple, no dependent children	47	12	39
Couple with dependent children	19	20	19
Lone parent with dependent children	3	20	7
Other multi-person household	5	8	6
One person	25	40	29
Total	100	100	100
Economic activity of household reference person			
Working full-time	92	34	78
Working part-time	3	8	4
Unemployed	0	19	5
Retired	3	13	5
Other economically inactive	2	26	8
Total	100	100	100
Average gross weekly income of household reference person (and partner)			<i>£ per week</i>
	772	232	639
Base (number of households)			<i>thousands</i>
	222	71	293

Source: DCLG Survey of English Housing

Table 3.16 shows the characteristics of households who left the private rented sector in the previous year.

As might be expected, those who moved from private renting into owner occupation were significantly better off than those who moved into social renting. 92 per cent of those who moved into owner occupation were working full-time compared to only 34 per cent of those who moved into social renting. This was also reflected in average weekly incomes of £772 for owner occupiers and only £232 for social renters.

Fifty-nine per cent of movers into the social sector were lone parents or one-person households while the majority (66 per cent) of movers to owner occupation were couples with or without dependent children. Nearly half of all household reference persons moving out of the private rented sector were aged between 25 to 34.

Table 3.17: Main reason for leaving the private rented sector, by current tenure			
<i>Owners and social renters who had left the private rented sector in the previous year</i>			<i>England 2004/05</i>
Main reason for moving	Current tenure		Total
	Owner occupiers	Social renters	
			<i>percentages</i>
Wanted different size accommodation:			
Wanted larger accommodation	4	8	5
Wanted smaller accommodation	1	4	2
Personal reasons:			
Divorce or separation	2	13	4
Marriage or cohabitation	3	1	3
Other personal reasons	4	9	5
To move to a better area	5	7	5
Change of job/nearer to job	8	2	7
Accommodation no longer available	2	17	6
Wanted to buy	48	3	37
Couldn't afford mortgage or rent		2	0
To live independently	16	18	17
Other reasons	7	17	9
All	100	100	100

Source: DCLG Survey of English Housing

Table 3.17 shows that, for owner-occupiers who had moved from private renting, desire to buy was the main reason for having moved (48 per cent). For those moving into the social sector, the main reasons were the desire to live independently (18 per cent), the previous accommodation was no longer available (17 per cent), and divorce or separation (13 per cent).

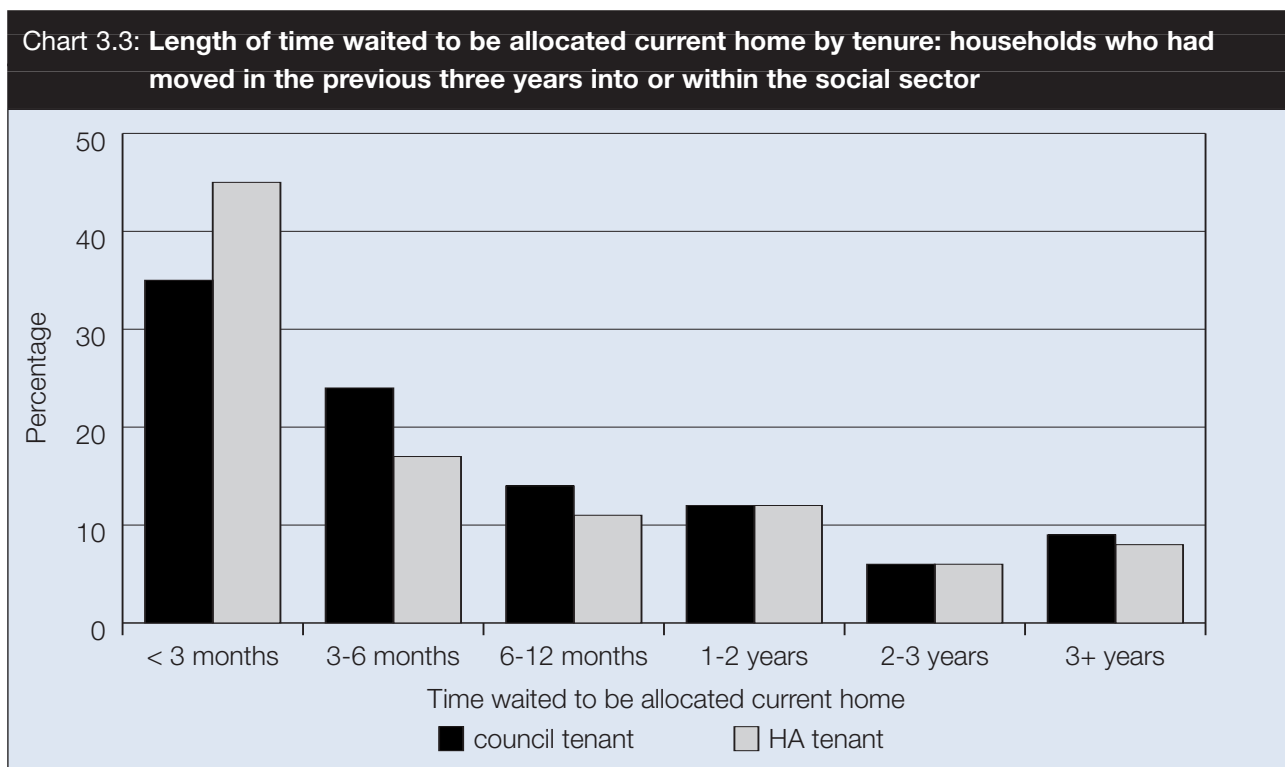
Allocation of social sector tenancies: waiting times

74 per cent of all social sector tenants were allocated their accommodation within one year of their first application. 40 per cent were allocated accommodation within three months and 4 per cent waited over five years for their accommodation to be arranged¹. 45 per cent of Housing Association tenants waited less than 3 months to be allocated their home, compared to 35 per cent of Council tenants. Overall, there was little difference in waiting time between council tenants and housing association tenants (Table 3.18).

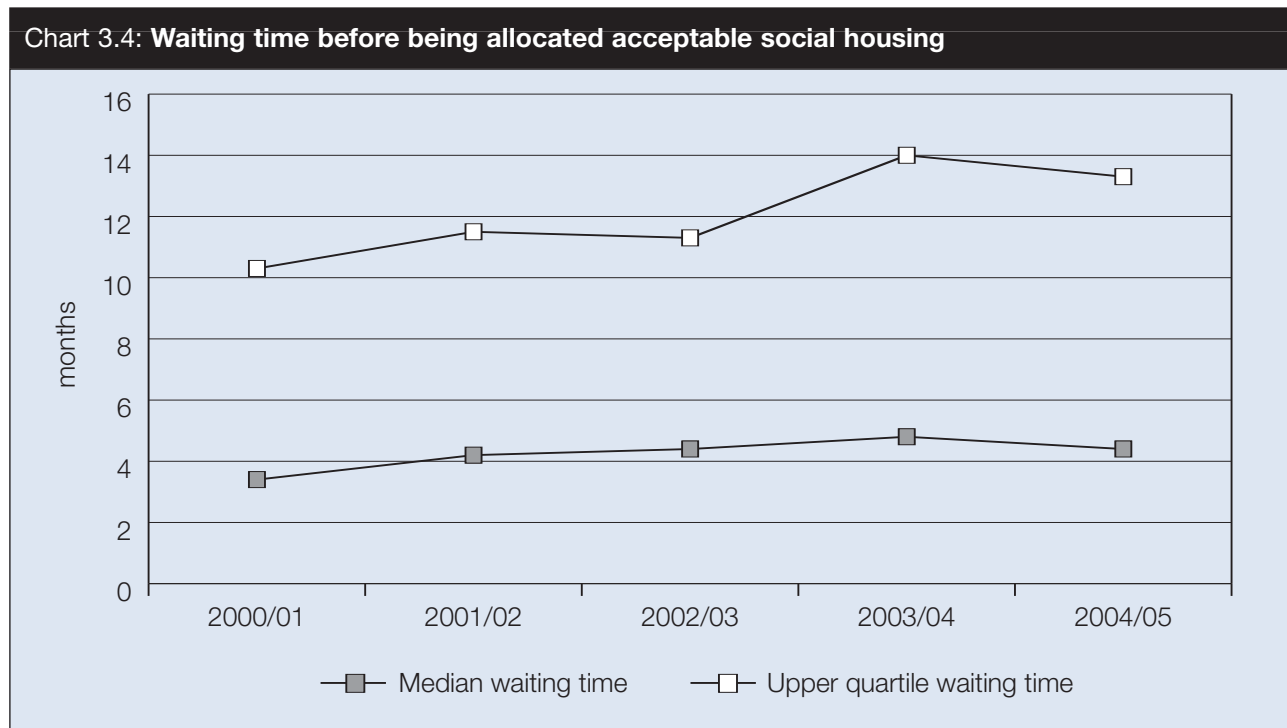
Table 3.18: Length of time waited to be allocated current home by tenure			
<i>Households who had moved into or within the social rented sector in the previous three years¹</i>			<i>England 2004/05</i>
Length of time waited	Current tenure		All
	Council	HA	
			<i>percentages</i>
Less than 3 months	35	45	40
3 months but less than 6 months	24	17	21
6 months but less than 1 year	14	11	13
1 year but less than 2 years	12	12	12
2 years but less than 5 years	10	11	10
5 years or more	5	3	4
Total	100	100	100
			<i>thousands</i>
Base (all households)	575	451	1,027
<i>waiting time summary indicators:</i>			<i>months</i>
<i>median</i>	4.8	3.8	4.4
<i>upper quartile</i>	13.5	13.0	13.3

¹ Excludes households where the respondent was not the household reference person or partner of the household reference person

Source: DCLG Survey of English Housing



¹ It is important to bear in mind that the SEH results are based on information collected from households who have been allocated accommodation. It has been found in earlier studies that the waiting times of applicants on waiting lists are considerably longer than those new tenants who have been successfully allocated housing.



Previous owners waited shorter times to get allocated a home, with 48 per cent waiting less than three months for accommodation (Table 3.19) compared with 40 per cent of previous social renters and 37 per cent of previous private renters. Households in the South waited the longest to be allocated a home; 40 per cent of social tenants in London had to wait over a year. But in the North, 52 per cent of social tenants waited less than three months.

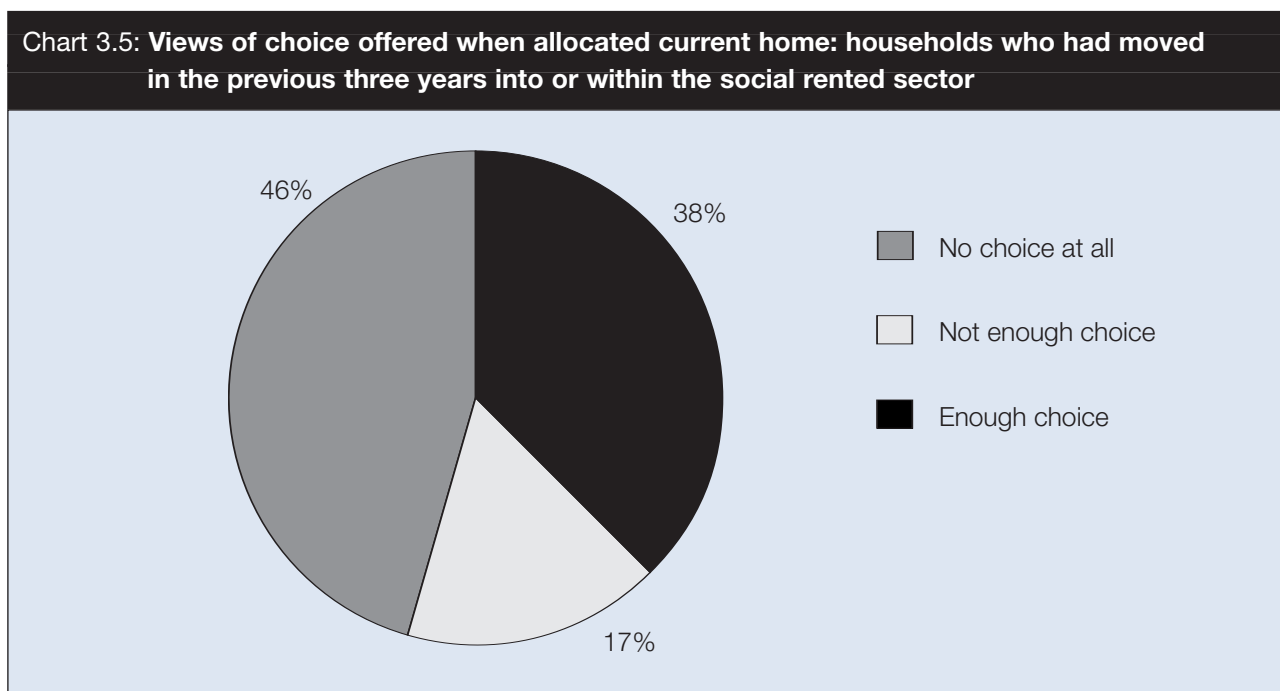
Table 3.19: Length of time waited to be allocated current home by previous tenure and region
Households who had moved into or within the social rented sector in the previous three years *England 2004/05*

Characteristics	Length of time waited						Total	median waiting time
	< 3 months	3-6 months	6-12 months	1-2 years	2-5 years	5 years or more		
<i>percentages</i>								
Previous tenure								<i>months</i>
New household	35	25	12	15	9	2	100	4.7
Owner	48	24	7	8	6	6	100	3.2
Social renter	40	17	14	13	13	4	100	4.8
Private renter	37	29	13	6	8	6	100	4.3
Total	40	21	13	12	10	4	100	4.4
<i>thousands</i>								
Base (all households)¹	407	218	130	120	106	42	1,024	
<i>percentages</i>								
Region								
North	52	21	9	10	5	3	100	2.9
Midlands	41	27	14	8	7	4	100	4.0
London	22	19	20	19	16	5	100	8.8
Rest of South	37	18	11	12	16	5	100	5.2
Total	40	21	13	12	10	4	100	4.4
<i>thousands</i>								
Base (all households)	409	218	130	121	106	42	1,027	

¹ The smaller base is due to the previous household tenure being unknown
 Source: DCLG Survey of English Housing

Allocation of social sector tenancies: choice

As Chart 3.5 illustrates, only 38 per cent of social renters were happy with the choice of accommodation they were offered when allocated their current home.



As Table 3.20 shows, response to this question varied regionally, with higher proportions of social renters in the South reporting no choice in home allocation: 56 per cent for those in London; 52 per cent in the rest of the South.

Table 3.20: Choice offered when allocated current home by region
Households who had moved into or within the social rented sector in the previous three years England 2004/05

	Enough choice	Not enough choice	No choice at all	All
				<i>percentages</i>
North	47	16	36	100
Midlands	32	25	43	100
London	33	11	56	100
Rest of South	32	16	52	100
Total	38	17	46	100
				<i>thousands</i>
Base (All households)	391	174	473	1,038

Source: DCLG Survey of English Housing

All social renters who had moved in the last three years were asked how well the accommodation they were allocated met their needs. As Table 3.21 shows, 51 per cent of Housing Association tenants thought their home met their needs very well, compared to 43 per cent of council tenants. Of those who said their home did not meet their needs, the main reason given by council tenants was because the property was in poor condition (27 per cent) and the main reason given by HA tenants was that the size of the property was unsuitable (32 per cent).

Table 3.21: Opinion of social renters on how well the home they were allocated met their needs			
<i>Social renting households who moved in last three years</i>			<i>England 2004/05</i>
	Current tenure		Total
	Council	HA	
When allocated, how well did home meet their needs?			<i>percentages</i>
Very well	43	51	46
Fairly well	41	39	41
Not very well	8	4	6
Not at all well	7	5	6
Don't know	1	0	0
Total	100	100	100
			<i>thousands</i>
Base (all households)	587	454	1,041
Main reason that allocated home did not meet tenant's needs			<i>percentages</i>
Inconvenient location	8	3	6
Unpleasant area	15	14	15
Unsuitable type of property	16	20	17
Unsuitable size of property	15	32	21
Property was in poor condition	27	17	23
Property had poor or very basic facilities	15	8	12
Other	5	7	6
Total	100	100	100
			<i>thousands</i>
Base (allocated homes did not meet needs)	87	45	132

Source: DCLG Survey of English Housing

Table 3.22 shows that 22 per cent of council tenants and 18 per cent of HA tenants had turned down other offers of accommodation before being allocated their current home. A third of HA tenants and 22 per cent of council tenants cited unpleasant area as their main reason for turning down other offers. A quarter of council tenants said inconvenient location and slightly fewer (18 per cent of council tenants, 17 per cent of HA tenants) said that unsuitable type of property was the reason for turning down other offers.

Table 3.22: Social renters: offers turned down before allocated current home			
<i>Social renting households who moved in last three years</i>			<i>England 2004/05</i>
	Current tenure		Total
	Council	HA	
Turned down offers before being allocated current home	22	18	<i>percentages</i> 21
Base (all households)	586	452	<i>thousands</i> 1,039
Number of offers turned down			
one	66	72	69
two	23	18	21
three	5	2	4
four or more	5	8	6
Total	100	100	100
Main reason why turned down other offer(s)			
Inconvenient location	24	13	20
Unpleasant area	22	32	26
Unsuitable type of property	18	17	17
Unsuitable size of property	7	10	8
Property was in poor condition	10	14	12
Property had poor facilities	1	0	1
Just didn't like the property	9	1	6
Other	8	14	10
Total	100	100	100
Base (households who turned down other offers)	130	83	213

Source: DCLG Survey of English Housing

Housing Benefit: Social Renters

In 2004/05, 60 per cent of all social renting households received Housing Benefit (Table 3.23 & Chart 3.6).

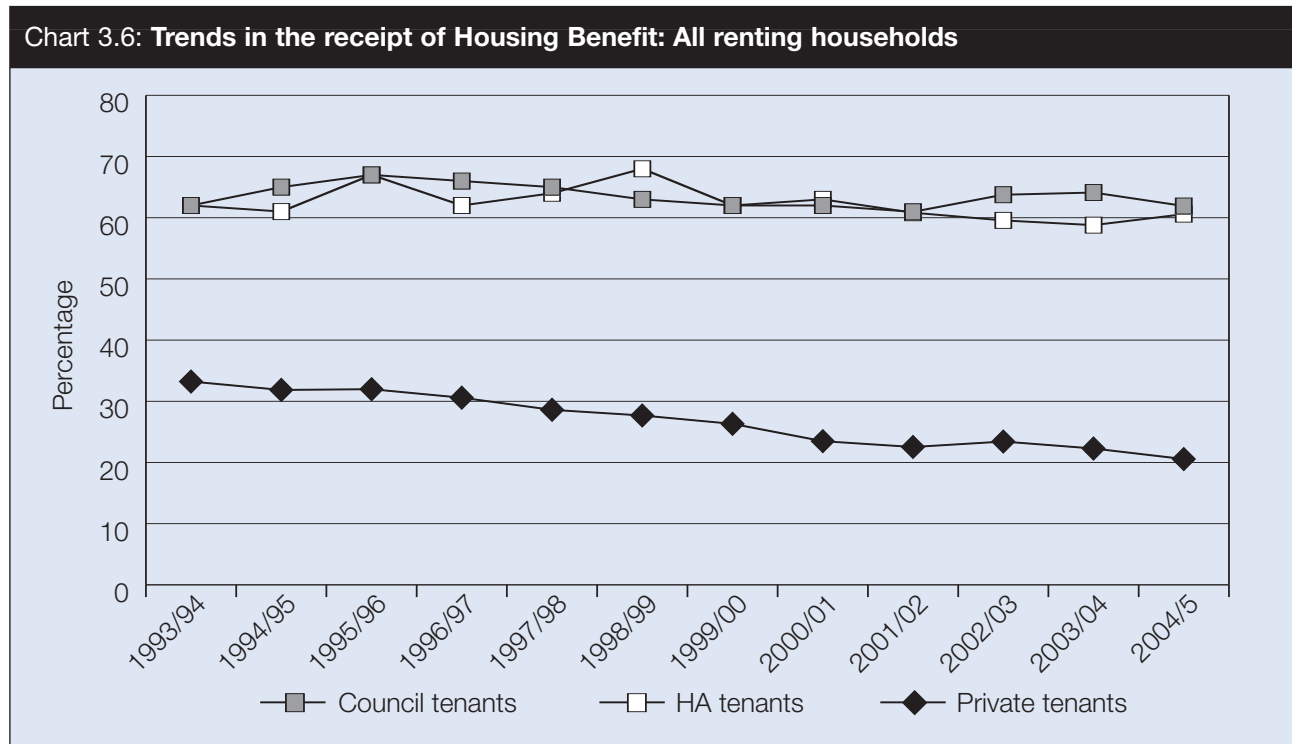


Table 3.23 shows that the mean weekly amount of Housing Benefit was £53 for council tenants and £59 for HA tenants.

Table 3.23: Households saying that they receive Housing Benefit and mean/median rents paid after Housing Benefit

Social and privately renting households *England 2004/05*

Tenure/ tenancy type	Whether tenant receives Housing Benefit				Total	Mean amount of benefit	Mean rent after benefit	Median rent after benefit
	Receives benefit, amount known	Receives benefit, amount unknown	Total receiving benefit	Not receiving benefit				
<i>percentages</i>						<i>£ per week</i>		
Rented from:								
Council	51	9	60	40	100	53	28	15
Housing Association	51	9	60	40	100	59	33	25
All social renters	51	9	60	40	100	56	30	18
Rented privately:								
Assured, Assured Shorthold and Resident Landlord	16	4	21	79	100	78	111	93
Other lettings	14	6	20	80	100	64	72	46
All private renters	16	5	21	79	100	76	106	92

The mean amount of benefit received is based on Housing Benefit recipients; the mean and median rents are based on all households
Source: DCLG Survey of English Housing

Lone parents were the most likely group of social renters to receive Housing Benefit (77 per cent of council tenants and 72 per cent of HA tenants) followed by one-person households (72 per cent of council tenants, 69 per cent of HA tenants). See web table S430.

Other categories of social renters most likely to receive Housing Benefit were: those where the HRP was unemployed (92 per cent of council tenants, 89 per cent of HA tenants); retired (77 per cent of council tenants and 74 per cent of HA tenants) or other economically inactive (89 per cent of council tenants, 87 per cent of HA tenants). See web table S431.

Table 3.24: Households saying that they receive Housing Benefit and average rent after benefit, by gross weekly income of household reference person (and partner)								
Social renters and private renters								
England 2004/05								
Tenure and gross weekly income (£) of HRP and partner	Whether tenant receives Housing Benefit				Total	Mean rent after benefit ¹	Median rent after benefit ¹	All households
	Receives benefit		Total receiving benefit	Total not receiving benefit				
	amount known	amount not known						
	<i>percentages</i>					<i>£ per week</i>	<i>thousands</i>	
Rented from council								
Under £100	71	19	90	10	100	12	0	308
£100 to £199	64	19	82	18	100	15	0	795
£200 to £299	43	10	53	47	100	32	40	435
£300 or more	20	4	24	76	100	49	53	503
All	50	13	63	37	100	27	13	2,041
Rented from housing association								
Under £100	67	23	89	11	100	15	0	196
£100 to £199	67	17	84	16	100	17	0	478
£200 to £299	43	9	52	48	100	37	45	296
£300 or more	19	3	22	78	100	57	63	363
All	49	12	61	39	100	33	24	1,333
Rented privately								
Under £100	34	18	53	47	100	66	42	184
£100 to £199	41	11	52	48	100	55	39	288
£200 to £299	29	5	34	66	100	70	65	272
£300 or more	4	1	4	96	100	130	113	1,049
All	17	5	21	79	100	104	91	1,793

¹ Based on all households
Source: DCLG Survey of English Housing

Those with a gross weekly income of less than £100 were the most likely income group to receive Housing Benefit (90 per cent for council tenants and 89 per cent for HA tenants) – see Table 3.24.

Housing Benefit: Private Renters

In 2004/05, it is estimated that 442 thousand Tenancy Reference Persons were receiving Housing Benefit (20 per cent of all rent-paying private tenants). This compares with 565 thousand in 1994/95. See Table 3.25.

Table 3.25: Private tenants receiving Housing Benefit by tenancy type: 1993/94 to 2004/05							
All private tenants paying rent							England
Year	Type of tenancy						Total
	Assured	Assured shorthold	All assured	All regulated	Not accessible to public, rent paid	Resident landlord/ other	
	<i>number receiving Housing Benefit (thousands)</i>						
1993/94	113	264	376	146	4	54	580
1994/95	102	282	384	130	0	51	565
1995/96	121	363	483	117	2	44	647
1996/97	118	358	476	111	3	38	628
1997/98	104	352	457	80	2	29	568
1998/99	75	345	420	92	2	28	542
1999/00	99	326	425	66	8	34	533
2000/01	65	303	368	39	9	37	453
2001/02	76	272	347	40	10	24	421
2002/03	110	249	359	49	6	22	436
2003/04 ¹	63	301	365	48	3	18	434
2004/05	72	299	370	48	6	18	442
	<i>number receiving HB as per cent of all tenants in each tenancy</i>						
1993/94	34	35	34	43	3	30	33
1994/95	30	35	33	47	0	28	32
1995/96	33	38	37	43	1	19	32
1996/97	36	33	34	46	1	18	31
1997/98	34	30	31	42	2	15	29
1998/99	30	28	29	53	1	17	28
1999/00	37	27	29	47	4	19	26
2000/01	31	25	26	34	6	17	24
2001/02	29	23	24	35	9	13	23
2002/03	29	23	24	40	4	10	22
2003/04 ¹	31	21	22	39	2	12	21
¹ 2004/05	29	19	21	45	3	9	20

¹ Figures for 2003/4 and 2004/5 differ from those for earlier years due to changes in the way tenancy type was asked

Source: DCLG Survey of English Housing

Other significant groups in receipt of HB included lone parents with a dependent child (71 per cent) and single people aged 60+ (56 per cent). See Table 3.26.

Table 3.26: Whether receiving Housing Benefit by tenancy group composition			
<i>All private tenancies paying rent</i>			<i>England 2004/05</i>
Tenancy composition	Receiving Housing Benefit?		Total
	Yes	No	
		thousands	
One adult aged 16 to 59	94	647	741
Two adults aged 16 to 59	37	531	568
Couple with dependent children	60	246	306
Lone parent with dependent children	127	53	180
Other multi-person tenancy group	27	232	259
Two adults at least one 60 or over	22	54	76
One adult 60 or over	73	58	130
All	439	1,822	2,261
		percentages	
One adult aged 16 to 59	13	87	100
Two adults aged 16 to 59	7	93	100
Couple with dependent children	20	80	100
Lone parent with dependent children	71	29	100
Other multi-person tenancy group	11	89	100
Two adults at least one 60 or over	29	71	100
One adult 60 or over	56	44	100
All	19	81	100

Source: DCLG Survey of English Housing

79 per cent of tenants who were economically inactive (excluding the retired) and 70 per cent of unemployed tenants were receiving Housing Benefit. In addition, 51 per cent of retired tenants were receiving HB, as were 29 per cent of those who were working part-time. See Table 3.27.

Table 3.27: Whether receiving Housing Benefit by economic status of tenancy reference person			
<i>All private tenancies paying rent</i>			<i>England 2004/05</i>
Economic status of tenancy reference person	Receiving Housing Benefit?		Total
	Yes	No	
		thousands	
Working full-time	28	1 317	1,345
Working part-time	60	145	205
Unemployed	82	35	117
Retired	79	75	154
Full-time education	14	203	217
Other economically inactive	176	46	223
All	439	1 822	2,261
		percentages	
Working full-time	2	98	100
Working part-time	29	71	100
Unemployed	70	30	100
Retired	51	49	100
Full-time education	6	94	100
Other economically inactive	79	21	100
All	19	81	100

Source: DCLG Survey of English Housing

Tenants on Housing Benefit received on average £77 a week. The mean rent for all private tenancy groups after Housing Benefit was £100 per week (see web tables S554, S559 and S560).

If Housing Benefit claims were made in the name of a respondent or a spouse/partner, and the tenancy had started after 1995, questions were asked to determine whether Housing Benefit was based on the *full rent* originally requested by the landlord, or on a *reduced rent*. In 60 per cent of cases, Housing Benefit was based on the full rent (see Table 3.28). Of those cases where the Housing Benefit didn't cover the full rent, 24 per cent had asked the landlord to reduce the rent level.

Table 3.28: Rent restriction for Housing Benefit and requests to reduce the rent¹		
<i>Private tenants receiving Housing Benefit whose tenancy started since January 1996</i>	<i>England 2004/05</i>	
	<i>thousands</i>	<i>percentages</i>
Housing Benefit was based on:		
The original rent	179	60
A lower amount	119	40
Total	298	100
Where HB based on lower amount, was landlord asked to reduce rent?		
Yes	28	24
No	90	76
Total	119	100
In cases where landlord was asked to reduce the rent, did he/she do so?		
Yes, to the amount allowed for HB	10	*
Yes, but by a smaller amount	2	*
No/not yet	17	*
Total	28	100

¹ Excludes tenancy groups where the person interviewed was neither the HB recipient nor partner of the HB recipient
 Source: DCLG Survey of English Housing

Rent Arrears

In 2004/05, 10 per cent of council tenants and 9 per cent of housing association tenants said they had been in arrears with their rent in the past year (see Chart 3.7). This represents a decline from 18 per cent in 1999/2000 and contrasts with the period 1996/97 to 1999/2000 when the proportion of social renters who reported rent arrears within the past year had been rising.

30 per cent of social renters who had been behind with their rent said this was due to debts, 24 per cent said it was due to problems with Housing Benefit and 21 per cent reported that it was due to unemployment (see Table 3.29). 36 per cent of private renters who had been behind with their rent said this was due to debts, 19 per cent said it was due to problems with their Housing Benefit and 18 per cent reported that it was due to unemployment.

Chart 3.7: Trends in social renters who reported having been in rent arrears during the previous 12 months

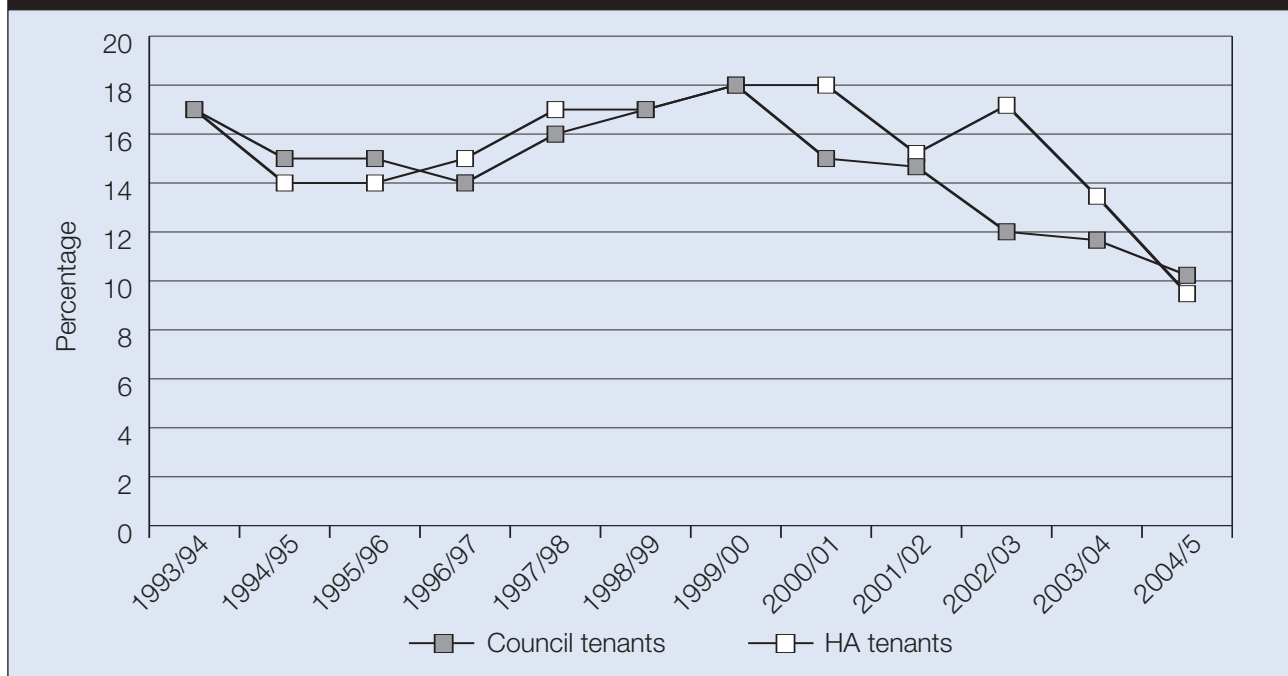


Table 3.29: Reasons for rent arrears

Social renters and private renters in arrears

England 2004/05

Tenure	Reasons for arrears								
	Problems with Housing Benefit	Debts	Unemployment	Other job related reasons	Domestic problems	Illness	Increase in rent	Other reasons	All households
Rented from council	20	35	23	12	10	12	4	18	234
Rented from housing assoc'n	32	21	18	10	12	19	5	21	139
All social renters	24	30	21	11	11	15	5	19	373
All private renters	19	36	18	4	8	13	8	23	82

¹ Percentages do not add up to 100 because some people gave more than one reason

Source: DCLG Survey of English Housing

The categories of social renters most likely to have been in arrears with their rent in the last 12 months were: couples with dependent children (19 per cent of council tenants, 17 per cent of HA tenants); lone parents (20 per cent of council tenants, 14 per cent of HA tenants); and tenants under 35 (20 per cent of council tenants and 15 per cent of HA tenants).

Social renting households who had been in arrears with their rent in the last 12 months were also more likely to have been; working part-time (24 per cent for council tenants and 14 per cent for HA tenants) and unemployed (13 per cent for council tenants and 18 per cent for HA tenants) and living in London (14 per cent for both council and HA tenants) (See web-based tables S435-S437 and S440).

Privately renting households most likely to have been in arrears with their rent in the last 12 months were: lone parents (5 per cent) and single males (8 per cent). Privately renting households who had been in arrears with their rent in the last 12 months were also more likely to have been unemployed (12 per cent) and living in the North (6 per cent). (See web-based tables S435-S437 and S440).

Rents and tenants attitudes towards rents

RENT LEVELS

The mean rent level before Housing Benefit for social renters was £62 per week – see Table 3.30. The table also shows the equivalent figure of £117 for privately renting *households*. Note that this figure excludes rent paid by (a) any additional tenancy groups within the same household and (b) any lodgers – who tend to rent single rooms. The reason for their exclusion is to ensure comparability with households in the social rented sector.

Table 3.30: Rent before Housing Benefit									England 2004/05			
Social renters and private renters												
Tenure/tenancy type	Rent before Housing Benefit											
	< £20	£20 to £29	£30 to £39	£40 to £59	£60 to £79	£80 to £99	£100 +	Total				
									<i>thousands</i>			
Rented from:												
council	43	18	106	1,051	514	148	59	1,939				
housing association	10	11	31	453	470	188	80	1,244				
All social renters	53	30	137	1,504	985	337	139	3,183				
Rented privately:												
Assured, Assured Shorthold and resident landlord	25	19	42	146	276	318	904	1,730				
Other lettings	33	17	32	50	31	25	49	236				
All private renters	58	35	74	196	307	343	953	1,966				
									<i>percentages</i>		<i>mean rent</i>	<i>median rent</i>
											<i>£ per wk</i>	<i>£ per wk</i>
Rented from:												
council	2	1	5	54	27	8	3	100	59	54		
housing association	1	1	3	36	38	15	6	100	68	63		
All social renters	2	1	4	47	31	11	4	100	62	58		
Rented privately:												
Assured, Assured Shorthold and resident landlord	1	1	2	8	16	18	52	100	122	104		
Other lettings	14	7	13	21	13	11	21	100	81	53		
All private renters	3	2	4	10	16	17	48	100	117	97		

Source: DCLG Survey of English Housing

Council and HA tenants had very similar attitudes towards the level of their rent (Table 3.31). Overall, over half of all social renters (58 per cent) thought that their rent (before any Housing Benefit deductions) was about right. However, 37 per cent thought their rent was too high.

Table 3.31: Views on rent by tenure, average rent before benefit and mean amount of benefit

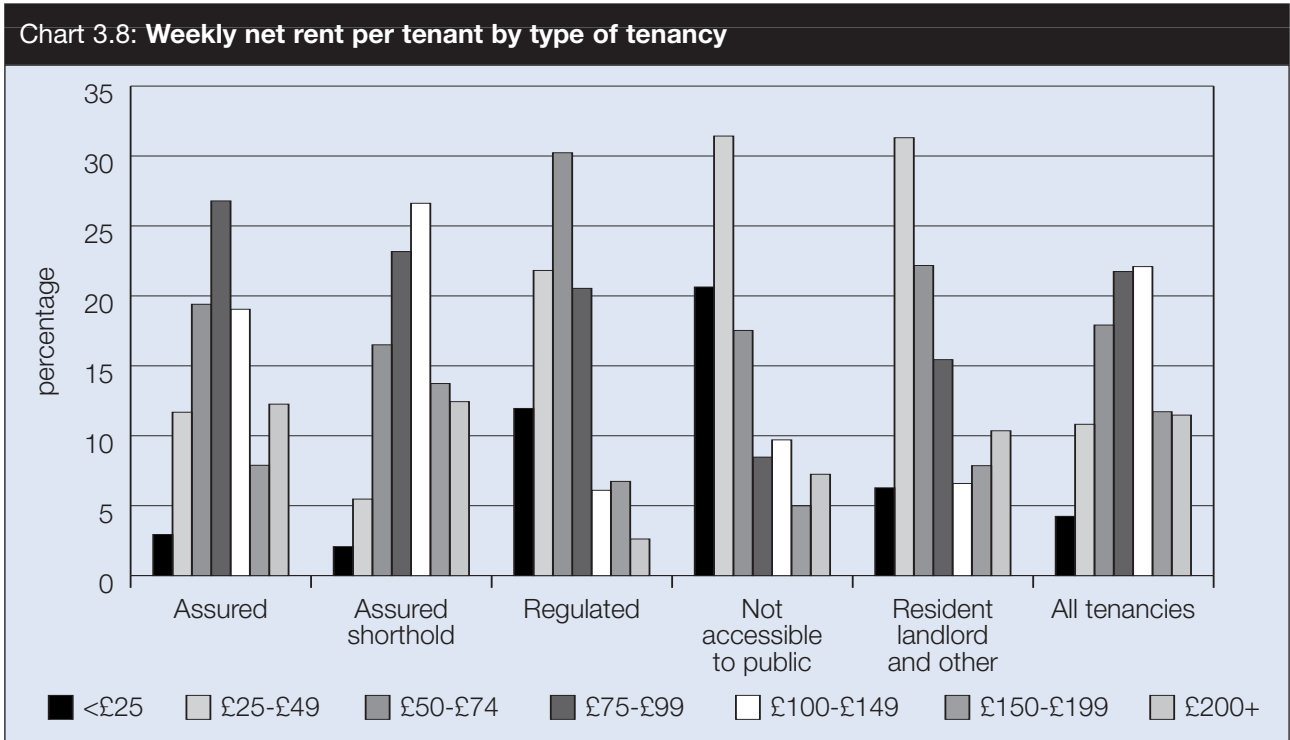
<i>All social renters¹</i>		<i>England 2004/05</i>						
Views on rent levels	Tenure		Total	Mean rent before benefit ²	Median rent before benefit ²	Mean amount of benefit ²	All Households	
	Council tenant	HA tenant						
			<i>percentages</i>			<i>£ per week</i>	<i>thousands</i>	
Very high	13	13	13	71	62	65	495	
Slightly high	24	24	24	61	57	53	880	
About right	58	57	58	61	57	55	2,134	
Slightly low	3	3	3	56	55	52	109	
Very low	2	2	2	63	57	59	64	
All	100	100	100	62	58	56	3,682	

¹ Excludes households where the respondent was not the household reference person or partner of the household reference person
² The mean amount of benefit received is based on Housing Benefit recipients; the mean and median rents are based on all households
Source: DCLG Survey of English Housing

PRIVATELY RENTING TENANCIES

Charts 3.8 and 3.9 compare rent levels for different categories of private tenants. After deduction of water rates and other charges, the average (mean) rent paid per tenancy group in 2004/05 was £113 per week. This included any amount met from Housing Benefit (Table 3.32). This average is slightly lower than the average private rent in Table 3.30 (£117 per week) because that was the average rent *per household*. Table 3.32 is based on rents per tenancy group – and in some households there can be several different tenancy groups within the same household.

Tenancy groups with assured shorthold tenancies paid the highest average rent (£122) and those with regulated tenancies paid the least (£71).



Note that the rents in Chart 3.8 are net of services

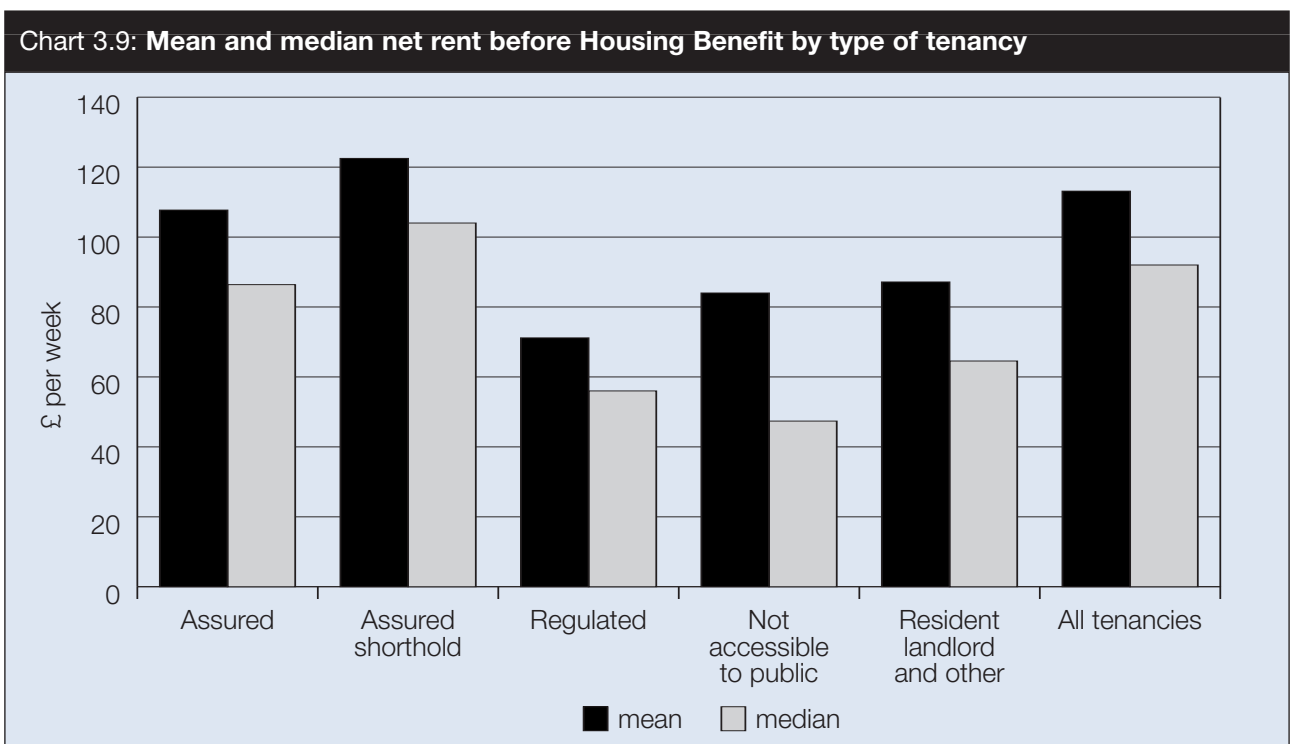


Table 3.32: Weekly mean and median¹ rents net of services by type of tenancy: 1988 to 2004/05*All private tenancies paying rent**England*

Type of tenancy							
Year	Assured	Assured shorthold	All assured	All Regulated	Not accessible to public, rent paid	Resident landlord, no security, other types	Total
							<i>mean rent (£ per week)</i>
1988	..	..	..	26	28	27	27
1990	58	63	59	28	28	31	40
1993/94	60	82	75	32	43	41	61
1994/95	62	83	77	35	42	45	65
1995/96	66	91	84	39	34	44	70
1996/97	66	94	88	39	62	47	76
1997/98	78	89	87	47	63	53	79
1998/99	76	96	93	45	55	50	83
1999/00	87	94	93	52	79	63	86
2000/01	88	103	101	54	83	60	92
2001/02	98	114	111	57	77	68	102
2002/03	117	122	121	61	78	76	110
2003/04 ²	96	121	118	57	83	74	110
2004/05 ²	108	122	121	71	84	87	113
							<i>median rent (£ per week)</i>
1993/94	50	72	65	30	25	34	49
1994/95	50	75	68	32	25	38	53
1995/96	55	80	74	36	24	36	58
1996/97	58	81	75	37	32	38	65
1997/98	64	76	75	42	36	45	68
1998/99	65	78	75	43	36	42	68
1999/00	75	78	77	46	44	48	69
2000/01	75	84	81	46	46	49	75
2001/02	87	92	91	53	58	51	83
2002/03	88	94	92	55	47	64	83
2003/04 ²	82	100	98	55	38	60	90
2004/05 ²	86	104	101	56	47	65	92

¹ Median rents are not available for 1988 and 1990.

In 1988 and 1990, a crude adjustment was made to deduct water charges from the rents:

£3 a week was deducted throughout except for resident landlord and "no security" lettings from which £2 a week was deducted. The adjustments from 1993/94 onwards were more detailed.

² Figures from 2003/04 differ from those for earlier years due to changes in the way the tenancy question was asked.

Source: DCLG Survey of English Housing

Table 3.33 combines two years' data to show average weekly rent by Government Office Region (2003 – 2005). Over this period, mean rents in the South were much higher (£142) than those in the Midlands (£86) or the North (£83). The average rent for those in London was £179 per week.

Table 3.33: Mean and median weekly rent net of services, by Government Office Region		
All assured private tenancies paying rent		England 2003/04 & 2004/05 combined
Government Office Region	Mean	Median
		<i>£ per week</i>
North East	75	69
North West	83	77
Yorkshire and the Humber	86	77
North	83	75
East Midlands	86	77
West Midlands	86	83
Midlands	86	80
East	114	110
London	179	173
South East	131	122
South West	103	97
South	142	121
All	119	100

Source: DCLG Survey of English Housing

In 2004/05, 49 per cent of all private renters thought the level of rent was “about right” (Table 3.34). Around a quarter (22 per cent) thought it was “slightly high” and 14 per cent thought it was “very high for what you get”. In contrast, 16 per cent of private renters were of the opinion that the rent was “slightly low” or “very low for what you get”. Those with assured tenancies were more likely to say slightly high or very high (39 per cent).

Table 3.34: Tenants' opinions about rent level by type of tenancy						
All private tenancies paying rent England 2004/05						
Type of tenancy	Opinion of rent level					Total
	Very high	Slightly high	About right	Slightly low	Very low	
						<i>thousands</i>
Assured	35	41	130	17	7	230
Assured shorthold	223	350	684	130	62	1,449
All assured	258	391	814	147	69	1,679
All regulated	9	11	58	13	11	101
Not accessible to public, rent paid	9	27	69	27	30	162
Resident landlord and other	7	35	73	24	10	150
All	284	463	1,015	211	119	2,092
						<i>percentages</i>
Assured	15	18	56	7	3	100
Assured shorthold	15	24	47	9	4	100
All assured	15	23	48	9	4	100
All regulated	9	10	58	12	10	100
Not accessible to public, rent paid	6	16	43	17	19	100
Resident landlord and other	5	23	49	16	6	100
All	14	22	49	10	6	100

Source: DCLG Survey of English Housing

Tenants' attitudes towards landlord service provision/Tenants views of their landlord

TENANT SATISFACTION

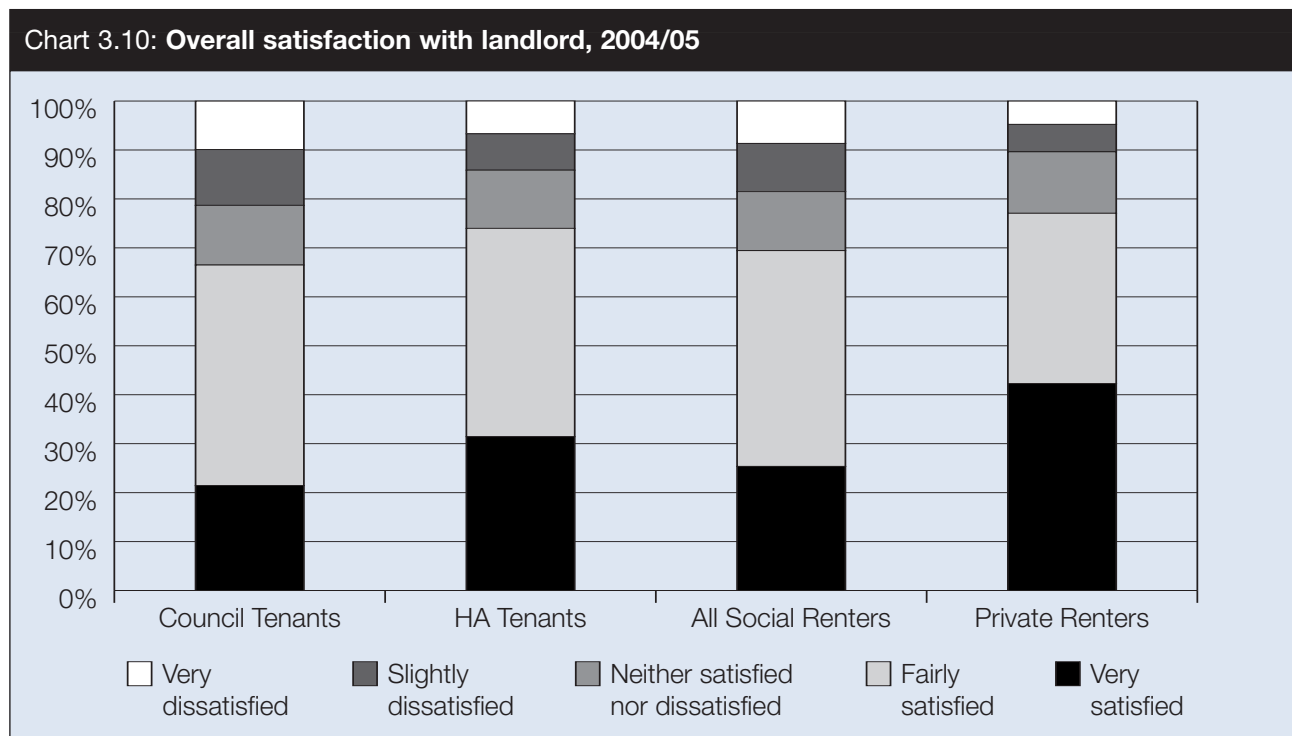
This section examines the attitudes of both social sector and private sector tenants towards their landlords. It reports the latest results of a set of questions that have been asked in the SEH several times, and looks at how responses to these questions have changed over time, and how they vary for different types of tenants.

Respondents were asked to rate level of satisfaction using a five-point rating scale from 1 = "very satisfied" to 5 = "very dissatisfied". In certain cases, scores have been grouped to give an overall satisfaction rating.

Tenants were asked how satisfied they were with three aspects of their relationship with the landlord – how well the landlord kept them informed about things that affect them, how much account was taken of their views, and how satisfied they were with the way in which repairs were dealt with. In addition they were asked how satisfied they were, taking everything into account, with their landlord.

In 2004/05, as in earlier years, levels of overall satisfaction with their landlord were higher among HA tenants than among council tenants (74 per cent satisfied compared with 67 per cent) (Chart 3.10). Among private renters, satisfaction was higher (77 per cent) than among social renters (69 per cent). The satisfaction gap was particularly marked for "very satisfied" tenants (42 per cent of private renters but only 25 per cent of social renters).

During the late 1990s, there was a decline in satisfaction among social sector tenants (from 80 per cent in 1994/95 to 69 per cent in 2000/01). However, in all sectors, satisfaction has remained comparatively stable since 2000/1 (See web-based tables S817 and S821).



In all sectors, more than four-fifths thought their landlord was good at keeping tenants informed about things that affect them as tenants. Dissatisfaction was highest amongst council tenants (18 per cent), and lowest amongst HA tenants (12 per cent). Between 1994/95 and 1999/00, the proportions of all social renters who thought their landlord was good at keeping them informed had fallen from 84 per cent to 80 per cent. However, this increased in 2002/03 to 83 per cent and rose again to 85 per cent in 2004/05. Among private renters, 77 per cent felt their landlord was good at keeping them informed in 1994/95. This increased to 85 per cent in 2004/05 (See web-based tables S814 and S818).

There were differences across the rented sectors with regard to how much the landlord took account of tenants' views. While 48 per cent of private renters thought landlords took account of their views 'a lot', this fell to 33 per cent for HA tenants and 22 per cent for council tenants. 27 per cent of council tenants thought their landlord took no account of their views at all. In 1994/95, 26 per cent of all social renters and 44 per cent of private tenants thought their landlord took account of their views 'a lot' (See web-based tables S815 and S819).

Satisfaction with the way the landlord deals with repairs was highest among private renters (71 per cent) and those in HA accommodation (69 per cent). This compared with 59 per cent of council tenants. Satisfaction among all social renters has fallen from 68 per cent in 1994/95 to 63 per cent in 2004/05, and dissatisfaction is higher among council tenants (32 per cent). Satisfaction among private renters increased from 66 per cent in 1994/95 to 71 per cent in 2004/05 (See web-based tables S816 and S820).

Nearly a fifth (18 per cent) of private renters expressed dissatisfaction with the handling of repairs (web table S820).

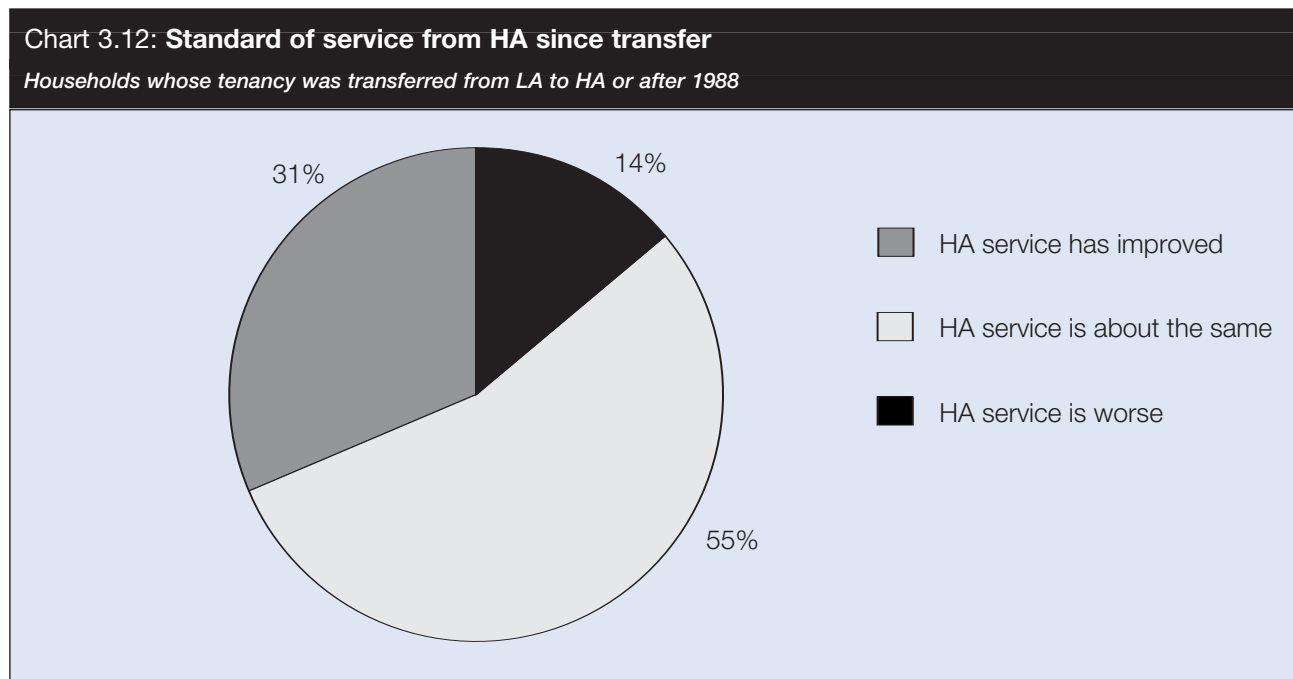
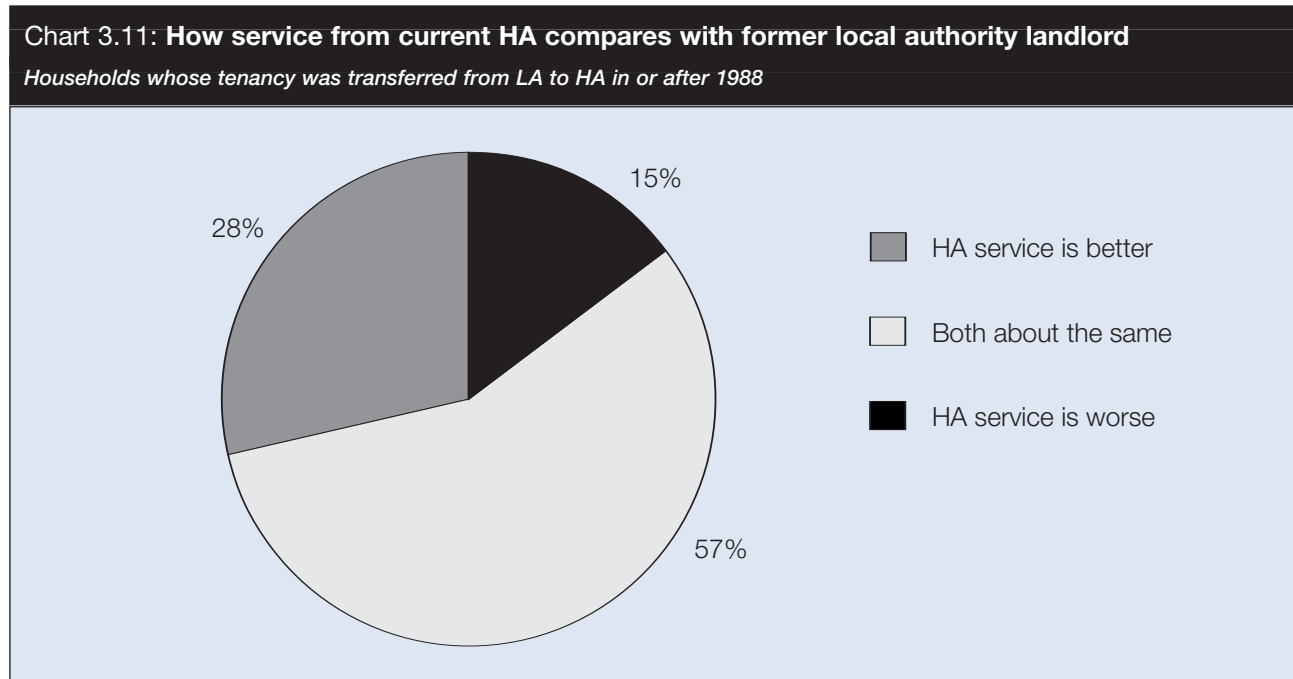
Older tenants of all tenures tended to be more satisfied with their landlord than younger tenants. Tenants living below the bedroom standard, unemployed, or with children were among those who tended to be less satisfied. (See web-based tables S821 and S823).

The majority of private renters were on good terms with their landlord (83 per cent), whilst 4 per cent were on poor terms (See web-based table S824).

TRANSFERS FROM LOCAL AUTHORITY TO HOUSING ASSOCIATION

Housing Association tenants whose tenancy was transferred from a local authority in or after 1988 were asked two questions. The first asked for their views on the level of service provided by their current landlord (the housing association) in comparison with that previously provided by the local authority. Chart 3.11 shows that, of those who had transferred from local authority to housing association accommodation, 28 per cent thought the service provided by their housing association was better. 57 per cent said it was the same and 15 per cent thought it was worse.

The second question asked whether the service from their housing association had improved, relative to the service they received immediately after transfer. Chart 3.12 shows that more than half (55 per cent) felt the HA service had remained the same since the transfer, 31 per cent thought it had improved and 14 per cent thought it had deteriorated.



Those who thought that the service had improved since the transfer were asked in which way it had done so (see Table 3.35). 67 per cent thought that the repairs service had got quicker/more efficient and 42 per cent said that modernisation work had been (or was currently) being carried out. Of those who thought that the service had got worse since the transfer, 77 per cent said that the repairs service had got slower or less efficient and 48 per cent thought that overall there had been a reduction in the overall standard of the repairs service.

Table 3.35: HA tenants' views on whether service from landlord has changed			
<i>Households whose tenancy has transferred from a local authority in or after 1988</i>			<i>England 2004/05</i>
	Year tenancy transferred		All
	1988-1994	1995-2004	
How service from current HA compares with previous local authority landlord			
			<i>percentages</i>
HA service is better than from former LA landlord	36	27	28
HA service is worse	21	14	15
HA service is about the same	43	59	57
All	100	100	100
How HA service has changed since transfer			
			<i>percentages</i>
Service has improved since transfer	35	31	31
Service has remained about the same	46	56	55
Service has got worse	19	13	14
All	100	100	100
Base (households whose tenancy changed from LA to HA)			
	54	385	439
Way in which HA service has improved			
			<i>percentages¹</i>
Repairs service has got quicker, more efficient			67
Repairs service has become of a higher standard			25
Other services have got better			16
Modernisation work to the property has been/is being done			42
Additional facilities have been provided (e.g. intercom)			10
More and/or better information is being provided to me			24
More opportunities for me to take part in making decisions about things that affect me			8
Staff have become more helpful			28
More staff are available			6
Other			2
Way in which HA service has deteriorated			
Repairs service has got slower, less efficient			77
Repairs service has become of a lower standard			48
Other services have got worse			27
Less and/or worse information is being provided to me			14
Fewer opportunities for me to take part in making decisions about things that affect me			11
Staff have become less helpful			31
Less staff are available			28
Other			4
¹ HA tenants could give more than one reason why the service had got better or worse, so the percentages add up to more than 100			
Source: DCLG Survey of English Housing			

TENANTS' VIEWS ON CHANGE IN THE SERVICE PROVIDED BY LANDLORD OVER THE PREVIOUS TWO YEARS

Council tenants who had been renting from the local authority for at least two years were asked:

“On the whole, do you think that over the past two years the housing service provided by your landlord has got better or worse, or haven't things changed much?”

Overall, 64 per cent thought that there had been no change, while 15 per cent thought it had got worse and 21 per cent thought it had got better (Table 3.36). Of those who thought that the service had got better, 67 per cent said that the repairs service had got quicker or more efficient. Among those who thought the service had got worse, 69 per cent said that the repairs service had got slower or less efficient and 47 per cent reported that, overall, the repairs service had deteriorated.

Table 3.36: LA tenants' views on change in the service provided by landlord over the previous two years		
<i>Households who had rented from local authority for at least two years</i>	<i>England 2004/05</i>	
	<i>thousands</i>	<i>percentages</i>
Is service provided by the LA better or worse than 2 years ago?		
Better	387	21
Worse	283	15
No change	1,210	64
All	1,880	100
If better, ways in which service has got better:		
Repairs service has got quicker, more efficient		67
Repairs service has become of a higher standard		21
Other services have got better		13
Modernisation work to the property has been/is being done		35
Additional facilities have been provided (e.g.intercom)		8
More and/or better information is being provided to me		19
More opportunities for me to take part in making decisions about things that affect me		14
Staff have become more helpful		22
More staff are available		6
Other		4
If worse, ways in which service has got worse:		
Repairs service has got slower, less efficient		69
Repairs service has become of a lower standard		47
Other services have got worse		18
Less and/or worse information is being provided to me		19
Fewer opportunities for me to take part in making decisions about things that affect me		10
Staff have become less helpful		31
Less staff are available		21
Other		7
¹ Percentages do not sum to 100% as more than one reason could be given.		
Source: DCLG Survey of English Housing		

PRIVATE SECTOR TENANCY DEPOSITS

Questions were asked about payment and recovery of deposits where the household/tenancy group's previous accommodation had been in the private rented sector. Respondents included those in the owner occupied and social rented sectors whose previous home had been in the private rented sector. Of those who were required to pay a deposit on their previously private rented property, 72 per cent got their deposit returned in full from the landlord. A further 18 per cent got their deposit returned in part, and 10 per cent did not get it returned at all (Table 3.37).

Table 3.37: Private tenants: whether deposit returned			
<i>All households or tenancy groups whose previous accommodation was privately rented and had paid a deposit</i>	<i>England 2004/05</i>		
Whether deposit returned	Current tenure		<i>percentage</i>
	<i>Private renters</i>	<i>Owner occupiers/ Social renters</i>	
Returned in full	64	80	72
Returned in part	24	12	18
Not returned	13	8	10
Total	100	100	100
Base (households/tenancy groups)	517	524	1,041
			<i>thousands</i>
Source: DCLG Survey of English Housing			

Almost half (49 per cent) of those who did not get all of their deposit back thought the landlord was not justified in withholding any of their deposit (Table 3.38). A further 28 per cent thought the landlord was justified in withholding some deposit, while a similar proportion thought that the amount withheld was justified.

A range of reasons were provided to tenants as to why some of their deposit had been withheld. 35 per cent were told it was to cover cleaning of the property. 24 per cent were told it was to cover damage but 14 per cent were given no reason.

Table 3.38: Reasons for non-return of deposit and tenants' views			
<i>All households or tenancy groups whose previous accommodation was privately rented and had not had their deposit returned in full</i>			
<i>England 2004/05</i>			
Current tenure			
	Private renters	Owner- occupiers & Social renters	All
	<i>percentage</i>		
Reason why deposit not returned¹			
To cover damage to the property	27	19	24
To cover cleaning the property	38	30	35
To cover unpaid rent	8	2	6
To cover other bills left unpaid by the tenant	4	1	3
Some other reason	22	35	27
Landlord/agent gave no reason	12	17	14
Views about non-return of deposit			
Landlord should not have withheld any of the deposit	48	51	49
Landlord was justified in withholding some of the deposit	29	26	28
Landlord was justified in withholding as much of the deposit as he/she did	23	23	23
Total	100	100	100
	<i>thousands</i>		
Base (number of households/tenancy groups)	184	101	285
¹ The percentages add up to more than 100 because respondents could give more than one reason			
Source: DCLG Survey of English Housing			

CHAPTER 4

Households in deprived areas and other topics

Key findings

- **Tenure differences:** In the ten per cent most deprived areas of England, only 37 per cent of households were owner occupiers – compared with 73 per cent of households across the rest of the country. 9 per cent of all households but 24 per cent of all social renters lived in the ten per cent most deprived areas.
- **Differences by household type:** 19 per cent of all lone parent families lived in the ten per cent most deprived areas. 25 per cent of household reference persons (HRPs) in the most deprived areas were single – compared with 16 per cent in the rest of the country.
- **Differences by ethnic group:** 16 per cent of HRPs in the most deprived areas were from minority ethnic groups. In other areas, 8 per cent of HRPs were from ethnic minority groups. 36 per cent of all Bangladeshi HRPs and 25 per cent of all Pakistani HRPs lived in the ten per cent most deprived areas. At the other extreme, 12 per cent of Indian HRPs and 8 per cent of white HRPs lived in the most deprived areas.
- **Differences in employment and earnings:** Only 40 per cent of HRPs in the most deprived areas were working full-time compared with 55 per cent in other areas. 40 per cent of households in the most deprived areas had gross incomes of less than £10,000 p.a. – compared with only 19 per cent of households in other areas.
- **Differences in type of housing:** 28 per cent of households in the most deprived areas were living in flats compared with 16 per cent of households elsewhere. Only 2 per cent of homes in the most deprived areas were detached houses compared with 24 per cent of homes across the rest of the country. 83 per cent of households in the most deprived areas lived in properties that were in Council Tax Band A or B. The corresponding figure for the rest of the country was just 36 per cent.
- **Satisfaction with area as a place to live:** 48 per cent of all households in 2004/05 said they were very satisfied with their area as a place to live – down slightly from 51 per cent in 1999/2000. Generally the least satisfied groups were: the 16-24 age group; minority ethnic groups; and the unemployed.
- **Problems in the neighbourhood:** Around half of respondents said that crime and traffic were the main problems in their neighbourhood. However, the figure for crime has declined consistently from 74 per cent of households reporting it as a problem in 1994/95 to 48 per cent in 2004/05. But concerns over traffic have risen: 52 per cent said it was a problem in 2004/05 compared with only 40 per cent in 2001/02.

- **Groups concerned at levels of crime:** The household groups that were most likely to report that crime was a problem were: social renters, lone parents, Londoners and people in deprived areas.
- **Disability and serious illness:** It is estimated that there are nearly 1.4 million people in England living in private accommodation who are disabled (or have a serious medical condition) and require specially adapted accommodation. 84 per cent were over 45 and about 55% lived in owner-occupied accommodation. Four-fifths (80%) lived in accommodation that was suitable. Suitability was highest for those who lived in sheltered accommodation (95%) and those aged 65 or more (over 80%). It was lowest among private renters (63%) and those aged 15 or less (68%).
- **Access to local amenities:** For households without the use of either of a car or van, access to a local hospital was felt to be the most problematic in comparison to other services (27% found this “fairly difficult” and 17% “very difficult”). One-fifth found access to a medium to large supermarket or doctor “fairly difficult” or “very difficult”. Sixty-seven per cent found access to a corner shop “very easy,” the highest proportion for any of these amenities. Severe difficulties accessing these amenities tended to increase with age, most notably among those aged 75 and over. To illustrate, 17% of those aged 75 plus found accessing a local hospital “very difficult”, compared with only 6% of those aged 16 to 44.
- **Views on home ownership:** 44 per cent of social renters felt that owning their own home would be too much of a responsibility. This view was shared by only 11 per cent of owner occupiers. 87 per cent of all households believed that future generations would find it more difficult to get on to the property ladder. 33 per cent of private renters said they would like to live in the social rented sector if they could.
- **Decline in new households:** The number of new households formed each year has declined from 517 thousand in 1993/94 to 419 thousand in 2004/05, a fall of 19 per cent. The number of new households headed by someone under the age of 25 has declined more sharply, by 29 per cent, from 255,000 in 1993/94 to 181,000 in 2004/05. In 2004/05, 87 per cent of household reference persons of newly-formed households were below the age of 35; 29 per cent were single males and 15 per cent were single females. The median income (of HRP and spouse/partner) for new households moving into owner occupation during 2004/05 was £28,600. For social renters it was £7,800 and for private renters it was £13,000.
- **Marriage versus cohabiting:** Cohabiting persons aged 16+ in 2004-05 represented 16 per cent of all married or cohabiting persons, compared to 10 per cent in 1993-94.
- **Never married parents:** The number of never married parents has risen from 391 thousand in 1993-94 to 639 thousand in 2004-05, a 63 per cent increase.

Households in the most deprived areas

This section focuses on an analysis of households in the ten per cent most deprived areas. The methodology underpinning the determination of these areas is described in Appendix A under “Area Type: Index of Multiple Deprivation”.

The analysis has been tackled in two ways. The main focus of Tables 4.1-4.5 is on the characteristics of those living in the most deprived areas compared to the characteristics of households in other areas. Additionally, in the far right columns of Table 4.2-4.5, the proportion of different households who live in the most deprived areas are shown for each characteristic.

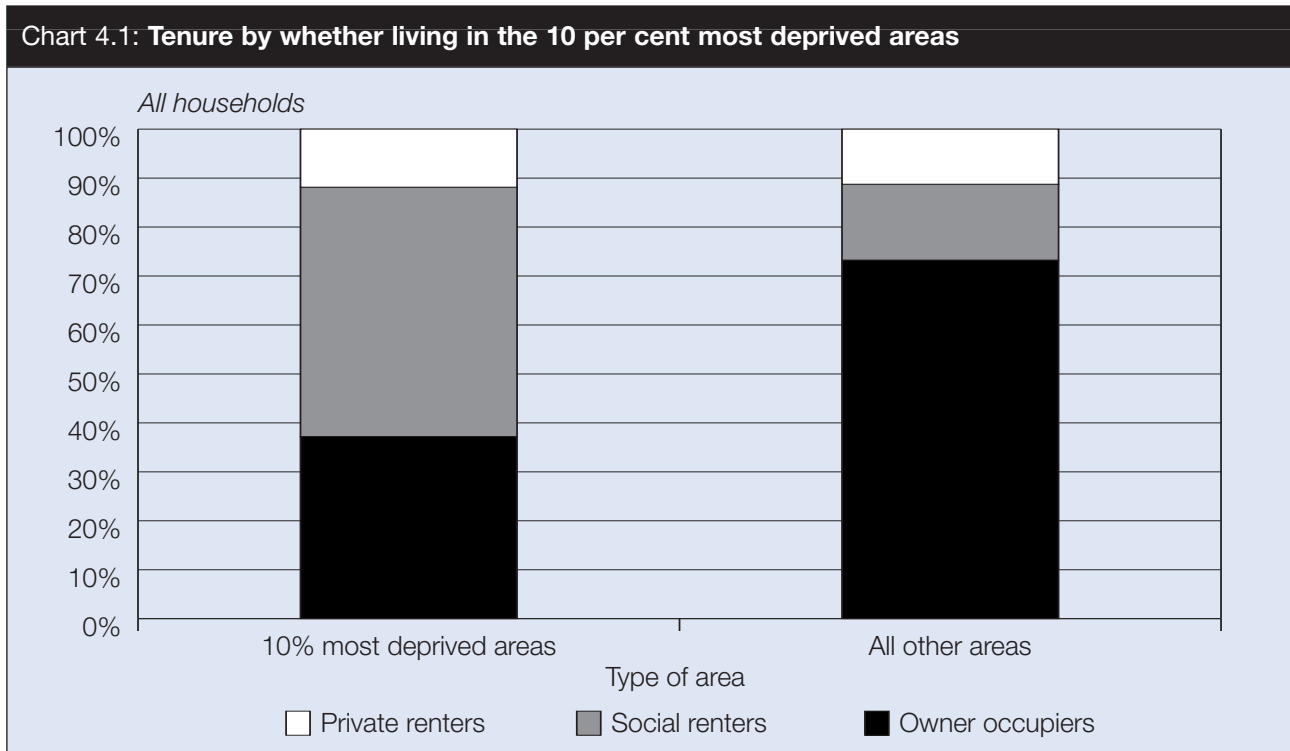
Characteristics of those living in the most deprived areas

TENURE

Table 4.1: Number of households by tenure and by whether or not in the 10 per cent most deprived areas				
	Owner occupiers	Social renters	private renters	All tenures
No. of h/holds in 10% most deprived areas ('000s)	689	944	220	1,853
<i>percentage across tenures</i>	37	51	12	100
<i>percentage within each tenure</i>	5	24	9	9
No. of households in all other areas ('000s)	13,831	2,932	2,127	18,891
<i>percentage across tenures</i>	73	16	11	100
<i>percentage within each tenure</i>	95	76	91	91
Total number of households ('000s)	14,520	3,876	2,347	20,744
<i>percentage across tenures</i>	70	19	11	100
<i>percentage within each tenure</i>	100	100	100	100

As Table 4.1 and Chart 4.1 illustrate, those living in the most deprived areas were much less likely to be owner occupiers (37 per cent) than those in other areas (73 per cent). Those in the most deprived areas were more likely to be social renters than those in other areas (51 per cent compared with 16 per cent).

Overall, 9 per cent of households lived in the most deprived areas, but 24 percent of all social renters lived in the most deprived areas.



DEMOGRAPHIC CHARACTERISTICS

Household type

Table 4.2 shows that households in the most deprived areas were less likely than the rest of the population to be couples (42 per cent compared with 60 per cent) but more likely to be lone parent households (14 per cent compared with 6 per cent). A similar pattern was evident within each of the tenure groups but the differences were smaller. Overall, 19 per cent of lone parent households lived in the most deprived areas.

Table 4.2: Percent of households within each tenure by demographic characteristics and by whether living in the ten per cent most deprived areas¹

<i>All households</i>										<i>England 2004/05</i>
Demographic characteristics of the household	Housing tenure								% of households with each characteristic living in the most deprived areas	
	Owner Occupiers		Social Renters		Private Renters		All Households			
	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹		
Household Type									<i>percentages</i>	
Couple, no dependent children	40	44	15	18	15	28	24	38	6	
Couple with dependent child(ren)	23	24	15	15	12	15	18	22	7	
Lone parent with dependent child(ren)	5	3	20	17	19	9	14	6	19	
Other multi-person households	6	5	9	8	14	13	9	6	12	
One person	27	23	41	43	40	34	35	28	11	
Marital Status										
Married	51	60	23	26	17	27	33	51	6	
Cohabiting	13	9	8	7	12	16	10	9	10	
Single	14	11	30	23	42	38	25	16	14	
Widowed	12	10	15	20	7	6	13	11	10	
Divorced/Separated	11	10	24	23	22	13	19	12	13	
Age of Household Reference Person										
16-24	2	1	7	5	24	17	7	3	18	
25-44	41	35	38	34	52	54	41	37	10	
45-64	35	39	26	28	14	19	28	35	7	
65-74	13	14	14	13	3	4	13	12	9	
75 and over	9	12	14	21	7	6	11	13	8	
Ethnic Group of Household Reference Person										
White	86	94	84	89	77	85	84	92	8	
All ethnic minorities	14	6	16	11	23	15	16	8	17	
Length of Residence										
Less than 12 months	5	6	12	10	39	41	12	11	10	
12 months, less than 3 years	12	12	19	16	29	28	18	15	11	
3 years, less than 5 years	9	11	12	14	13	10	11	11	9	
5 years, less than 10 years	15	17	20	20	10	9	17	17	9	
10 years, less than 20 years	24	23	17	21	3	5	18	21	8	
20 years or more	35	30	20	20	6	7	24	26	8	
Total	100	100	100	100	100	100	100	100	9	
Base (households)									<i>thousands</i>	
	689	13,831	944	2,932	220	2,127	1,853	18,891		

¹ ONS Super Output Areas

Source: DCLG Survey of English Housing

Marital status

Household reference persons living in the 10 per cent most deprived areas were more likely to be single (25 per cent) and less likely to be married (33 per cent), compared with those in other areas (16 per cent and 51 per cent respectively). As we saw with household type, this pattern was the same within each of the tenure types although the differences were smaller.

Ethnicity

Sixteen per cent of household reference persons living in the most deprived areas were from minority ethnic groups (see also Chart 4.2). This compares with 8 per cent of those living in all other areas. The differences were particularly marked for owner-occupiers and private renters. Fourteen per cent of owner-occupiers in the most deprived areas were from ethnic minorities, compared with only 6 per cent of owner-occupiers in other areas. Twenty-three per cent of private renters in deprived areas were from ethnic minorities compared with only 15 per cent of private renters in other areas.

Seventeen per cent of all ethnic minority household reference persons in England lived in the most deprived areas, compared with 8 per cent of all white household reference persons (HRPs). Separate figures for some of the larger ethnic groups (not shown in Table 4.2) are as follows: 21 per cent of Black Caribbean HRPs, 25 per cent of Pakistani HRPs and 36 per cent of Bangladeshi HRPs – but only 12 per cent of Indian HRPs – lived in the ten per cent most deprived areas.

Other household characteristics

In deprived areas household reference persons tended to be slightly younger than in other areas. However, in terms of length of residence, the profiles of households in the most deprived and other areas were similar.

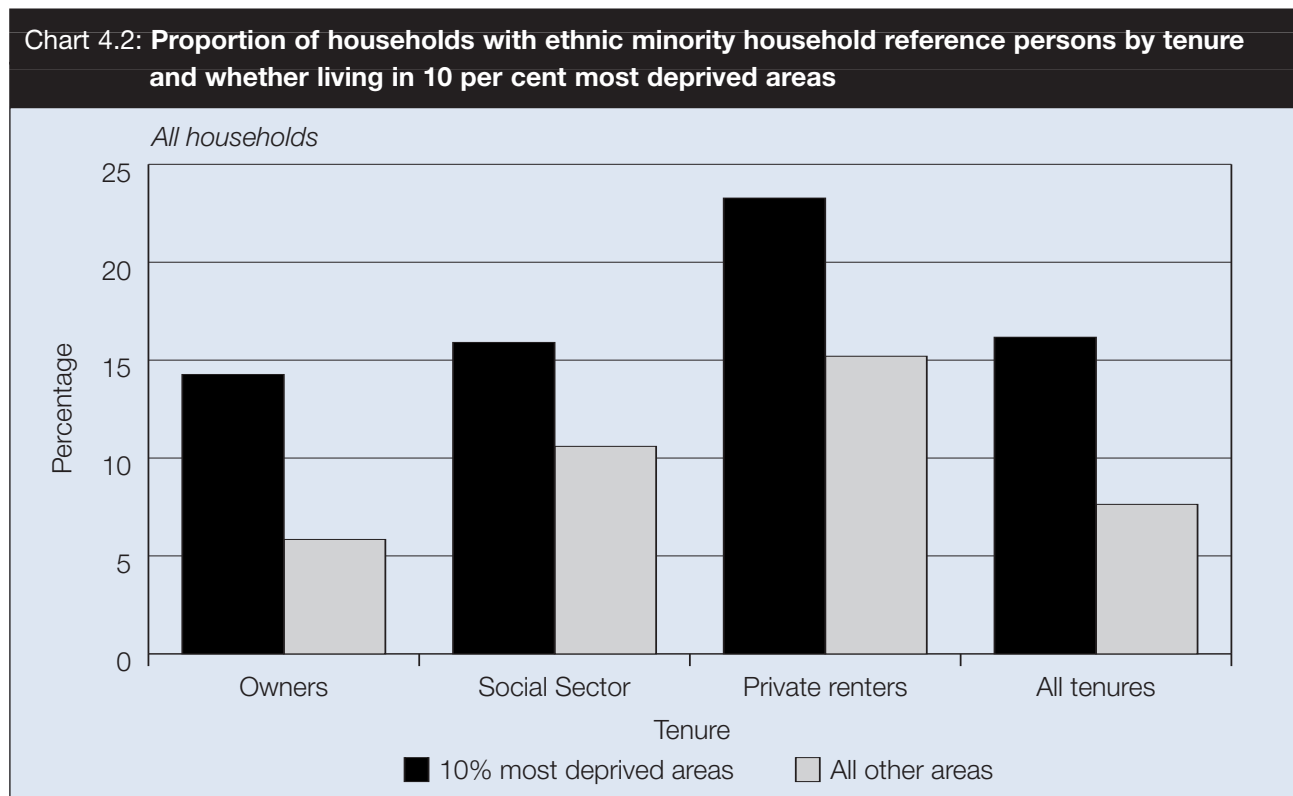


Table 4.3: Percent of households within each tenure by economic characteristics and by whether living in the ten per cent most deprived areas¹

<i>All households</i>										<i>England 2004/05</i>
Demographic characteristics of the household	Housing tenure								% of households with each characteristic living in the most deprived areas	
	Owner Occupiers		Social Renters		Private Renters		All Households			
	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹		
Economic status of household reference person										<i>percentages</i>
Working full-time	63	61	23	24	37	60	40	55	7	
Working part-time	6	7	7	9	15	9	8	7	9	
Unemployed	2	1	10	6	7	5	6	2	24	
Retired	24	27	29	34	10	9	25	26	9	
Other economically inactive	5	4	31	27	31	17	22	9	19	
% of HRPs of working age who are working	89	91	43	50	57	76	62	83	n/a	
Number of people working										
None	26	27	63	61	47	28	47	33	12	
One	35	29	26	25	36	37	31	30	9	
Two	30	36	9	11	12	28	17	31	5	
Three or more	9	8	2	4	5	7	5	7	7	
Gross annual income of household reference person (and partner)										
Under £5000	3	2	15	15	18	10	11	5	18	
£5000 or more but under £10000	13	8	41	37	30	17	29	14	17	
£10000 or more but under £15000	19	12	22	21	23	15	21	14	13	
£15000 or more but under £20000	18	11	10	10	11	12	13	11	10	
£20000 or more but under £30000	25	21	8	10	12	20	14	19	7	
£30000 or more but under £40000	13	16	2	4	5	12	7	14	4	
£40000 or more but under £50000	4	11	1	1	2	6	2	9	2	
£50000 or more	6	18	1	1	0	9	2	15	2	
Socio-economic group of household reference person										
Employer in large orgs; higher manag & professional	7	18	1	2	11	14	5	15	3	
Lower professional & manag; higher techn & supervisory	21	31	10	12	16	29	15	28	5	
Intermediate occupations	10	10	8	10	14	10	9	10	8	
Employers in small organisations & own account workers	7	11	5	7	6	9	6	10	5	
Lower supervisory & technical occupations	18	13	12	14	7	11	14	13	9	
Semi-routine occupations	18	9	31	27	23	15	25	13	16	
Routine occupations	19	9	34	28	23	11	27	12	18	
Receiving Housing Benefit²										
Yes	..	..	65	60	36	18	..	..	n/a
No	..	..	35	40	64	82	..	..	n/a
Total	100	100	100	100	100	100	100	100	9	
Mean annual income (£)	22,716	35,069	11,520	12,491	12,907	24,758	15,702	30,306		
Base	689	13,831	944	2,932	220	2,127	1,853	18,891	<i>thousands</i>	

¹ ONS Super Output Areas

² Figures for proportion of private renters on Housing Benefit are based on all private renting tenancies (not households)

Source: DCLG Survey of English Housing

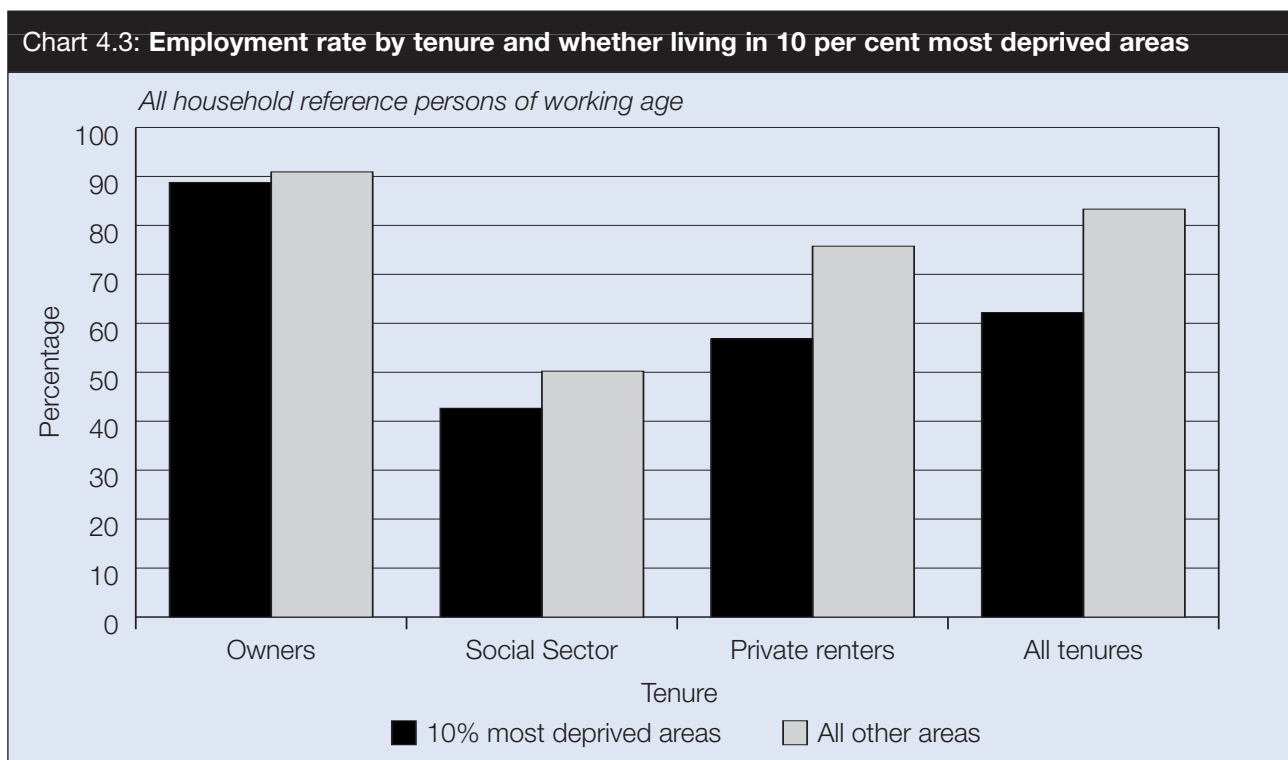
ECONOMIC CHARACTERISTICS

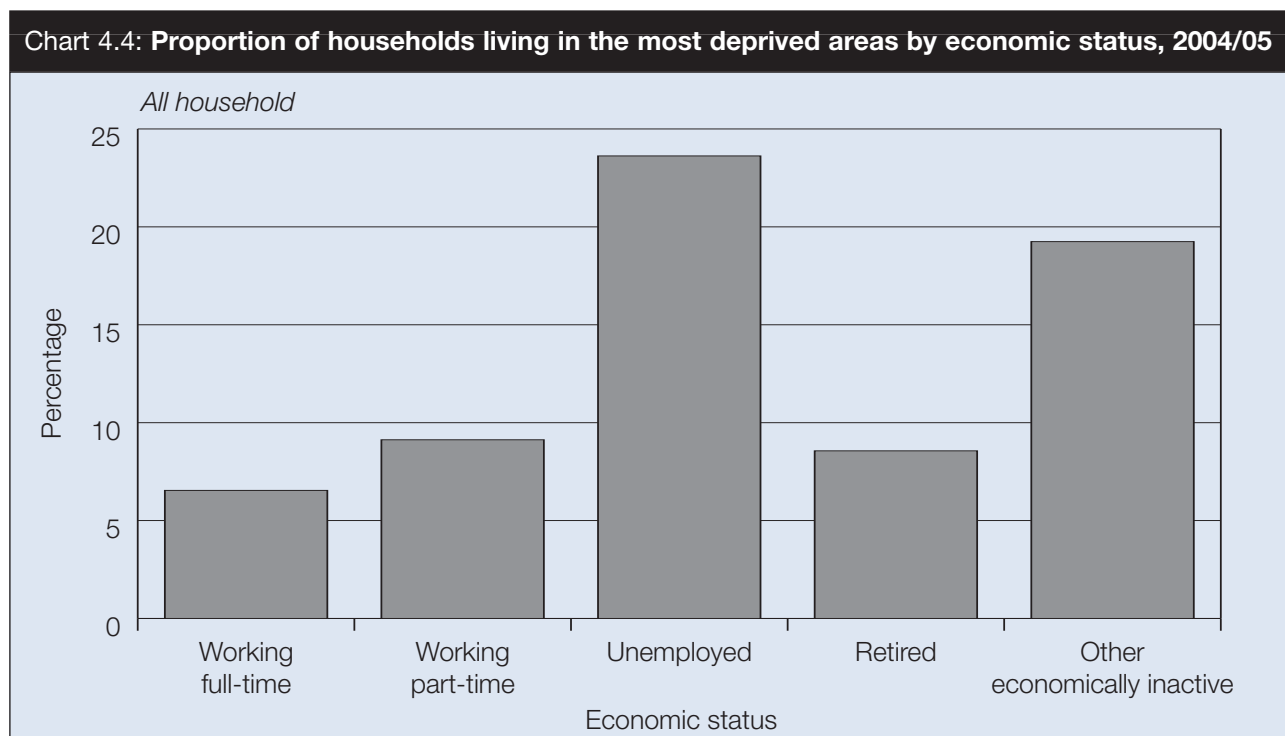
Economic status

In 2004/05, household reference persons living in the most deprived areas were less likely to be working full-time than those in other areas (40 per cent compared with 55 per cent) – see Table 4.3. The proportions of household reference persons who were unemployed (6 per cent) or “other economically inactive” (22 per cent) were higher in the most deprived areas, compared with those living in other areas (2 per cent and 9 per cent respectively).

The number of HRPs who were working, expressed as a percentage of all HRPs of working age (16-64 for males, 16-59 for females) is another interesting indicator. A comparison of these figures, by tenure and by whether or not in the ten per cent most deprived areas is shown in Chart 4.3. Overall, the percentage of working HRPs was only 62 per cent in the most deprived areas but 83 per cent in all other areas.

Twenty-four per cent of unemployed household reference persons and 19 per cent of economically inactive HRPs lived in the most deprived areas – compared with only 7 per cent of those working full-time and 9 per cent of retired HRPs.





In Chart 4.4 we illustrate some of the figures that appear in the far right-hand column of Table 4.3. Unlike the rest of Table 4.3, which compares the characteristics of households in the most deprived areas with all other areas, this end column focuses specifically on those in the most deprived areas. As Chart 4.4 illustrates, 24 per cent of all unemployed household reference persons lived in the most deprived areas, compared with just 7 per cent of those working full-time.

Thirty-one per cent of private renters in the most deprived areas were economically inactive but below state retirement age, compared with 17 per cent of those living in other areas. The difference was smaller in the social rented sector (31 per cent compared with 27 per cent), and even less so amongst owner-occupiers (5 per cent compared with 4 per cent).

Housing Benefit

Table 4.3 also shows that private renters in the most deprived areas were twice as likely to be recipients of housing benefit than private renters elsewhere (36 per cent compared with 18 per cent). The difference was less marked for social renters: 65 per cent of social renters in the most deprived areas were receiving housing benefit compared with 60 per cent of social renters in other areas (also see web-table S613).

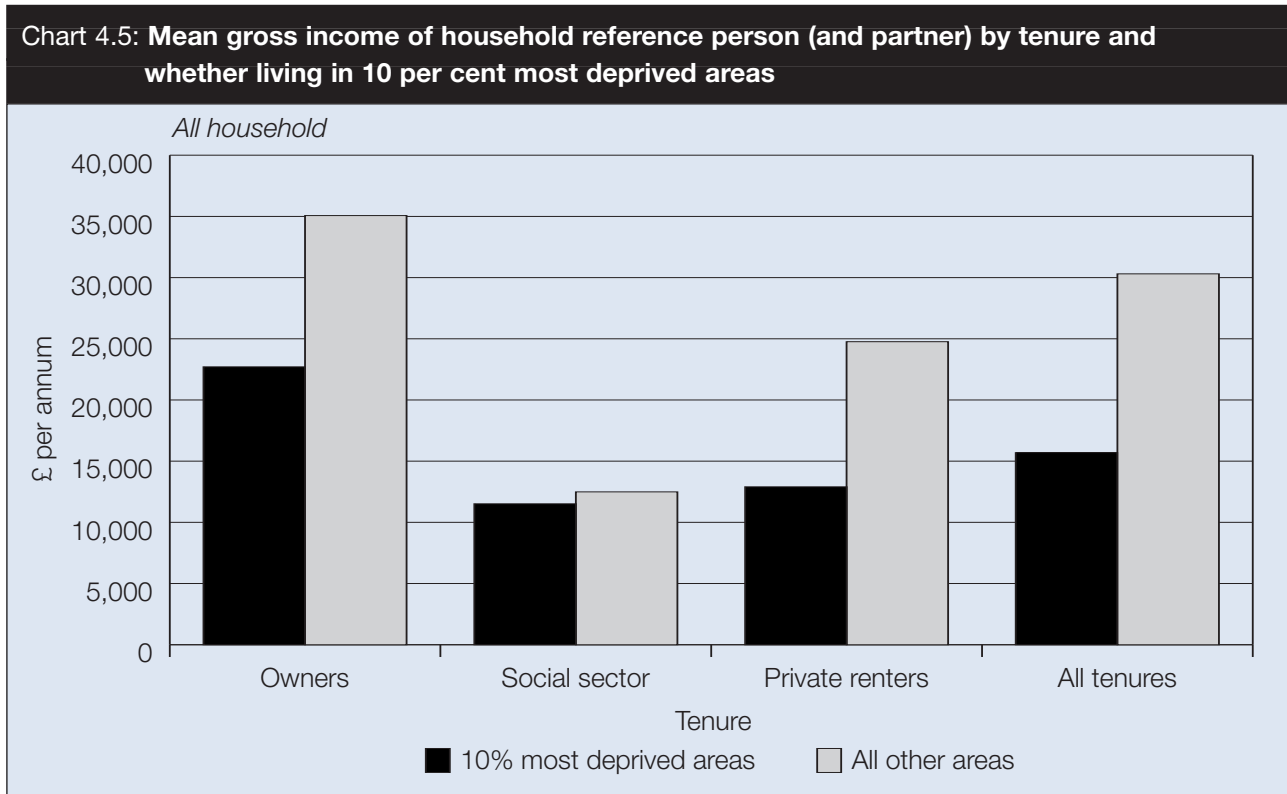
Incomes

Forty per cent of all households in the most deprived areas had gross incomes of less than £10,000 per year, compared with 19 per cent of those in other areas (Table 4.3, Chart 4.5).

The lowest average incomes were in the social rented sector, but there was little difference between those living in the most deprived areas and other areas (£11,520 compared with £12,491). In the owner-occupied and private rented sectors, those in the most deprived areas had markedly lower average incomes than the rest of the population.

Chart 4.5 illustrates that in 2004/05, the mean gross annual income of households in the most deprived areas was £15,702, just over half that of those in other areas (£30,306).

The far right column of Table 4.3 also shows that for those on incomes of less than £5,000 per annum, almost a fifth (18 per cent) lived in the most deprived areas. Only 4 per cent of those on incomes greater than £40,000 p.a. lived in the most deprived areas. In other words, the lower the income the greater the likelihood of living in a deprived area.



ACCOMMODATION CHARACTERISTICS

Type of dwelling

Table 4.4 shows that 28 per cent of households in the most deprived areas were living in flats, compared with 16 per cent of those elsewhere. Seventy-one per cent of those in the most deprived areas lived in houses, but they were much less likely to live in detached houses than households in other areas (2 per cent compared with 24 per cent).

Council Tax Bands

Eighty-three per cent of households in the most deprived areas lived in properties in Council Tax bands A or B, compared with 36 per cent of households in other areas. This difference was reflected across all tenures.

Twenty-eight per cent of those living in Council Tax Band A lived in the 10 per cent most deprived areas. (See also web-table S616).



Overcrowding and under-occupation

By definition, *under-occupation* occurs when a household has at least two bedrooms *more* than the number it actually needs (based on the household’s size and composition). Households in “other areas” were more likely to be in under-occupied accommodation (38 per cent of them) than households in the most deprived areas (22 per cent).

Overcrowding is when the household has fewer bedrooms than the number it needs. Six per cent of households in the most deprived areas were *overcrowded* compared with 2 per cent for other areas.

Table 4.4: Percent of households within each tenure by accommodation characteristics and by whether living in the 10 per cent most deprived areas¹

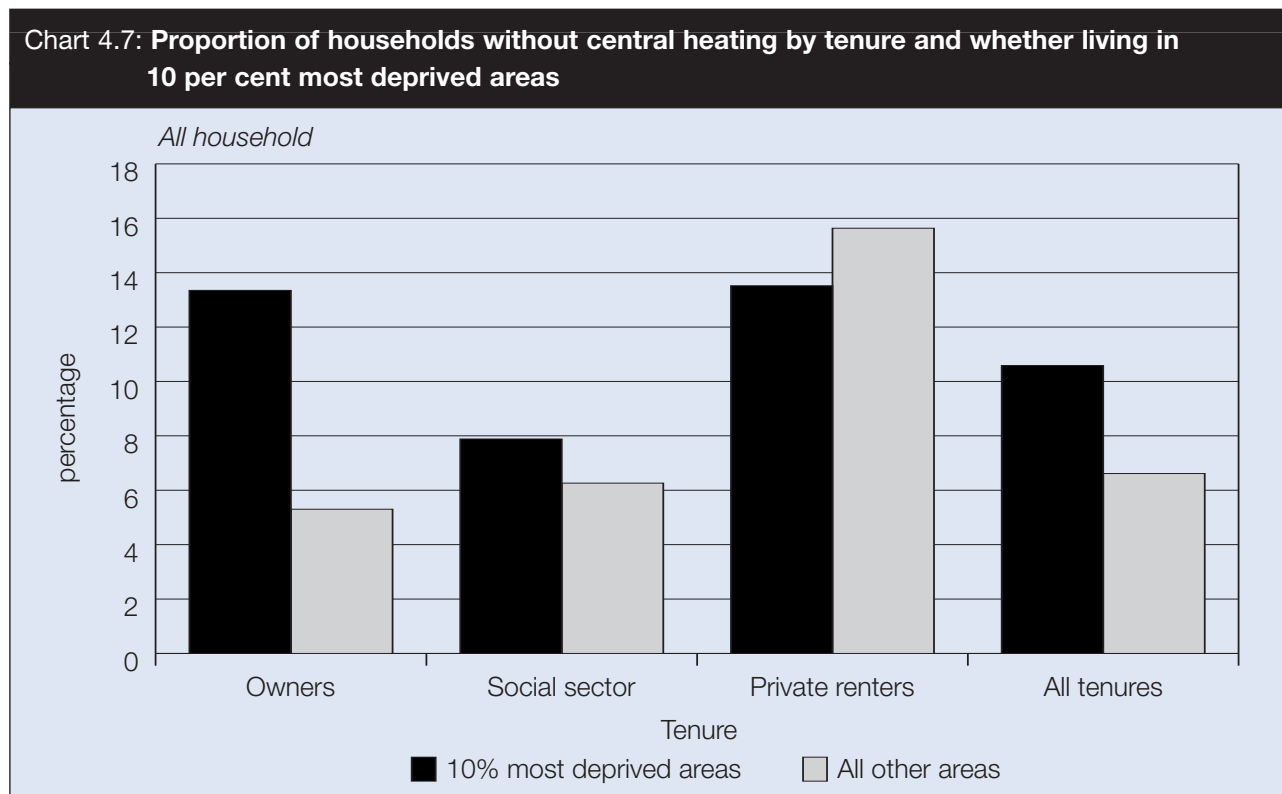
<i>All households</i>										<i>England 2004/05</i>
Demographic characteristics of the household	Housing tenure								% of households with each characteristic living in the most deprived areas	
	Owner Occupiers		Social Renters		Private Renters		All Households			
	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹		
Type of accommodation									<i>percentages</i>	
Detached	5	32	1	2	1	9	2	24	1	
Semi-detached	35	37	27	27	16	19	29	33	8	
Terraced	51	24	32	30	42	30	40	25	13	
All Houses	91	92	60	58	59	58	71	83	8	
Flats/maisonettes	9	7	40	41	36	36	28	16	15	
Council Tax Band										
A: Up to £40,000	57	10	74	43	68	25	67	17	28	
B: £40,001 to £52,000	23	17	13	25	9	22	16	19	8	
C: £52,001 to £68,000	10	22	6	18	15	24	9	22	4	
D: £68,001 to £88,000	7	26	6	11	5	16	6	22	3	
E: £88,001 to £120,000	2	11	1	2	1	7	1	9	1	
F: £120,001 to £160,000	1	7	0	0	0	4	1	5	1	
G: £160,001 to £320,000	1	5	0	0	1	2	0	4	1	
H: Over £320,000	0	1	0	0	0	0	0	1	1	
Central heating in accommodation										
In all living rooms and bedrooms	79	89	88	88	83	80	84	88	9	
Some of these rooms but not all	7	5	5	6	4	5	5	5	9	
No central heating	13	5	8	6	14	16	11	7	14	
No. of bedrooms relative to bedroom standard										
1 or more below standard (overcrowded)	5	1	7	6	5	5	6	2	34	
At standard (OK)	21	14	48	53	50	45	38	24	14	
1 above (OK)	38	37	32	30	32	33	34	36	9	
2 or more above (under-occupied)	36	47	13	11	14	17	22	38	5	
Total	100	100	100	100	100	100	100	100	9	
Base (households)									<i>thousands</i>	
	689	13,831	944	2,932	220	2,127	1,853	18,891		

¹ ONS Super Output Areas

Source: DCLG Survey of English Housing

Central Heating

Chart 4.7 below illustrates that 11 per cent of households in the most deprived areas lived in accommodation without central heating, compared to 7 per cent in all other areas. Lack of central heating was most common in private rented homes.



GEOGRAPHICAL CHARACTERISTICS

Regional differences

The 10 per cent most deprived areas are not uniformly spread across the whole of England. Fifty-nine per cent of households in the most deprived areas were located in the North; 23 per cent in the Midlands and 18 per cent in London and the South. Whereas for households in all other areas: only 26 per cent were in the North, 19 per cent were in the Midlands and 55 per cent were in London and the South.

Type of Local Authority

An alternative take on geographical differences is to look at the type of local authority area. Households in deprived areas were concentrated in “other metropolitan authorities” (56%), “inner London boroughs” and “shire districts” (both 12%). However, the major type of location for households outside the 10 per cent most deprived areas was “shire districts”. Fifty-one per cent of households in “other areas” lived here – compared with just 12 per cent of households in the 10 per cent most deprived areas.

Only 2 per cent of households in Shire District council areas and 2 per cent in Outer London boroughs lived in the most deprived areas. By comparison, 17 per cent of households in inner London boroughs and 23 per cent of households in other Metropolitan areas lives in the most deprived areas.

Settlement sizes

Households in deprived areas were more likely than other households to be located in larger settlements. Sixty-seven per cent were located in settlements of 100,000+ compared with 33 per cent of households from other areas. In contrast, just 5 per cent of households in deprived areas lived in small settlements (below 10,000) compared with 25 per cent of households in other areas.

Table 4.5: Percent of households within each tenure by geographical characteristics and by whether living in the 10 per cent most deprived areas¹

<i>All households</i>										<i>England 2004/05</i>
Demographic characteristics of the household	Housing tenure								% of households with each characteristic living in the most deprived areas	
	Owners Occupiers		Social Renters		Private Renters		All Households			
	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹	10% Most deprived areas ¹	All other areas ¹		
<i>percentages</i>										
Region										
North East	11	4	12	6	12	4	12	5	20	
North West	34	13	28	8	27	8	30	12	20	
Yorkshire and the Humber	18	10	16	8	17	9	17	9	15	
The North	64	27	56	23	57	20	59	26	18	
East Midlands	8	9	9	8	7	7	9	9	9	
West Midlands	15	11	14	12	10	7	14	10	12	
The Midlands	23	19	23	20	18	14	23	19	11	
East	1	12	1	11	1	10	1	12	1	
London	8	12	16	22	20	24	14	15	8	
South East	1	18	2	15	0	19	2	18	1	
South West	3	11	1	9	4	13	2	11	2	
The South	13	53	21	57	26	66	18	55	3	
Total	100	100	100	100	100	100	100	100	9	
Type of Area										
Shire districts	12	53	11	45	12	47	12	51	2	
Inner London boroughs	7	3	13	11	20	13	12	6	17	
Outer London boroughs	1	9	3	11	0	11	2	9	2	
Other metropolitan authorities	62	19	53	19	50	14	56	18	23	
Other Unitaries	17	16	20	13	18	16	19	15	11	
Total	100	100	100	100	100	100	100	100	9	
Settlement Size										
Less than 9,999	6	27	5	18	2	22	5	25	2	
10,000 to 99,999	28	43	29	41	25	34	28	42	6	
100,000 to 499,999	58	29	60	39	68	44	60	32	15	
500,000 to 1,999,999	8	1	5	2	5	1	6	1	40	
ACORN category²										
Wealthy achievers	1	32	0	4	0	16	0	26	0	
Urban prosperity	7	9	5	10	20	32	8	12	6	
Comfortably off	8	36	1	14	4	26	4	32	1	
Moderate means	28	14	6	14	29	15	17	14	11	
Hard-pressed	56	9	89	57	46	9	71	16	30	
Unclassified	0	0	0	0	1	2	0	0	4	
Total	100	100	100	100	100	100	100	100	9	
Base (households)	689	13,831	944	2,932	220	2,127	1,853	18,891		
<i>thousands</i>										

¹ ONS Super Output Areas

Source: DCLG Survey of English Housing

² Updated ACORN classification based on the 2001 Census

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HOUSEHOLDS IN THE MOST DEPRIVED AREAS – SUMMARY

The aim of this section of the report has been to highlight the differences between households living in the most deprived areas and those living in other areas of England. Some of these results are to be expected given the way the Index of Multiple Deprivation is constructed, but the data show the extent of these differences at the household level.

We can partly explain the differences between deprived and other areas by the higher proportion of social renters living in the most deprived areas. However, within each of the three main tenure groups, the general picture found amongst all households still holds – though differences between deprived areas and all other areas tend to be smaller.

Finally, the analysis has produced a different pattern of results for social renters. Some of the characteristics of social renters varied little between deprived and non-deprived areas, though overall they are different from the other two tenures. There are much clearer differences between the owners and private renters living in the most deprived areas, compared with owners and renters in other areas.

Attitudes to the local area

This section examines the views of the Household Reference Persons or their spouse/partner (whoever was interviewed) about the local area in which they live.

SATISFACTION WITH THE AREA

Respondents were asked to rate their level of satisfaction using a five-point rating scale from 1 = *very satisfied* to 5 = *very dissatisfied*. It was left to respondents to interpret the meaning of “area” in whatever way they wished.

Table 4.6 and Chart 4.8 show that in 2004/05, just under half (48 per cent) were *very satisfied* with their area “as a place to live”. This is slightly lower than in 1999/00 (51 per cent). Satisfaction with the local area increased with age.

In 2004/05, 9 per cent were *slightly dissatisfied* or *very dissatisfied* with their area as a place to live. Dissatisfaction was higher among the following groups: those on low incomes, the unemployed, social sector tenants, those living in the most deprived areas, lone parents and London-based households (Table 4.6 and web-tables S707, S708).

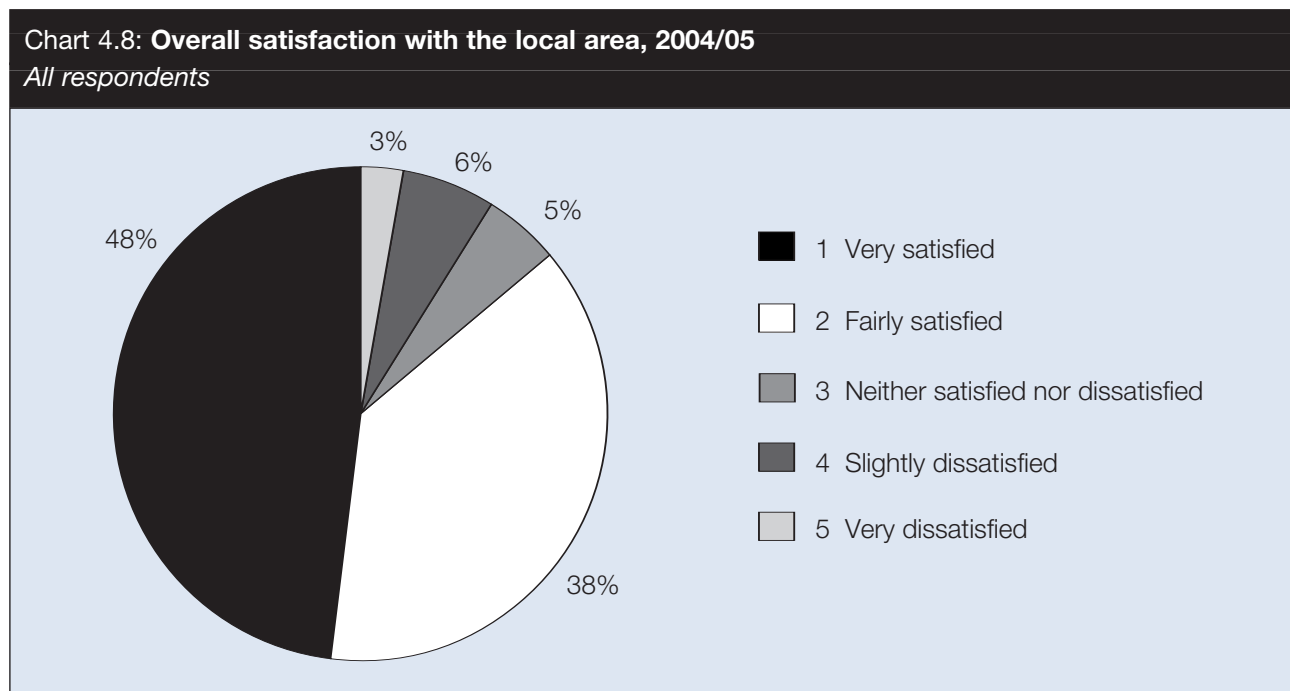


Table 4.6: Satisfaction with area by characteristics of the respondent											
All households ¹										England 2004/05	
Characteristics of the respondent	Satisfaction with area							All	Total	Ave score ²	All households
	Very satisfied	Fairly satisfied	All satisfied	Neither satisfied nor dissatisfied	Slightly dissatisfied	Very dissatisfied	All dissatisfied				
							percentages		thousands		
Age of respondent											
16 to 24	33	42	75	12	8	4	12	100	3.9	802	
25 to 44	43	42	85	6	6	3	9	100	4.2	7,665	
45 to 64	48	38	87	4	7	3	10	100	4.2	6,790	
65 to 74	54	34	88	3	6	3	9	100	4.3	2,546	
75 and over	61	30	90	3	4	2	7	100	4.4	2,466	
Sex of respondent											
Male	48	39	87	5	6	3	8	100	4.2	9,174	
Female	49	37	86	4	6	3	10	100	4.2	11,095	
Ethnic group of respondent											
White	49	38	87	4	6	3	9	100	4.2	18,645	
Black Caribbean	32	46	78	8	10	4	14	100	3.9	235	
Indian	44	44	88	6	5	1	6	100	4.2	328	
Pakistani	38	41	79	11	9	1	10	100	4.0	158	
Bangladeshi	29	47	76	19	3	2	5	100	4.0	45	
Other or mixed	35	44	79	8	8	5	13	100	4.0	846	
All non-white	36	44	80	8	8	4	11	100	4.0	1,611	
Economic status of respondent											
Working full-time	46	41	87	5	6	2	8	100	4.2	8,333	
Working part-time	49	38	86	5	7	2	9	100	4.2	2,831	
Unemployed	34	42	76	6	8	9	17	100	3.8	543	
Retired	56	33	89	3	5	3	8	100	4.3	5,503	
Other economically inactive	41	40	81	7	7	5	12	100	4.0	3,042	
Gross annual income of HRP (and partner)											
Under £5000	38	39	77	8	8	8	15	100	3.9	973	
£5000 – £10000	48	35	84	4	7	5	12	100	4.2	2,681	
£10000 – £15000	47	38	85	5	6	4	10	100	4.2	2,551	
£15000 – £20000	45	40	85	5	7	3	10	100	4.2	1,997	
£20000 – £30000	47	40	87	5	6	2	8	100	4.2	3,303	
£30000 – £40000	49	39	88	4	6	2	8	100	4.3	2,334	
£40000 – £50000	50	40	91	3	5	2	6	100	4.3	1,465	
£50000 or more	54	37	91	4	4	1	5	100	4.4	2,379	
All respondents	48	38	86	5	6	3	9	100	4.2	20,269	

¹ Excludes households where the respondent was not the household reference person nor spouse/partner
² Based on Very satisfied=5, Fairly satisfied=4to Very dissatisfied=1
Source: DCLG Survey of English Housing

PROBLEMS IN THE AREA

Respondents were presented with a series of issues and asked whether, in their locality, each issue was a 'serious problem', 'a problem, but not serious', or 'not a problem'.

Charts 4.9a and 4.9b illustrate that, up until 2003/04, the most commonly reported problem throughout the survey series has been crime. However, the proportion of those reporting crime as a problem was at a much lower level in 2004/05 (48 per cent), than in 1994/95 (74 per cent). In 2004/05, traffic overtook crime as the most commonly cited problem (52 per cent), an increase of 12 percentage points since 2001/02.

The proportion that considered dogs to be a problem has decreased consistently throughout the time series, from 42 per cent in 1994/95 to 23 per cent in 2004/05.

Chart 4.9a: Percent of households saying that particular aspects of their neighbourhood are a problem

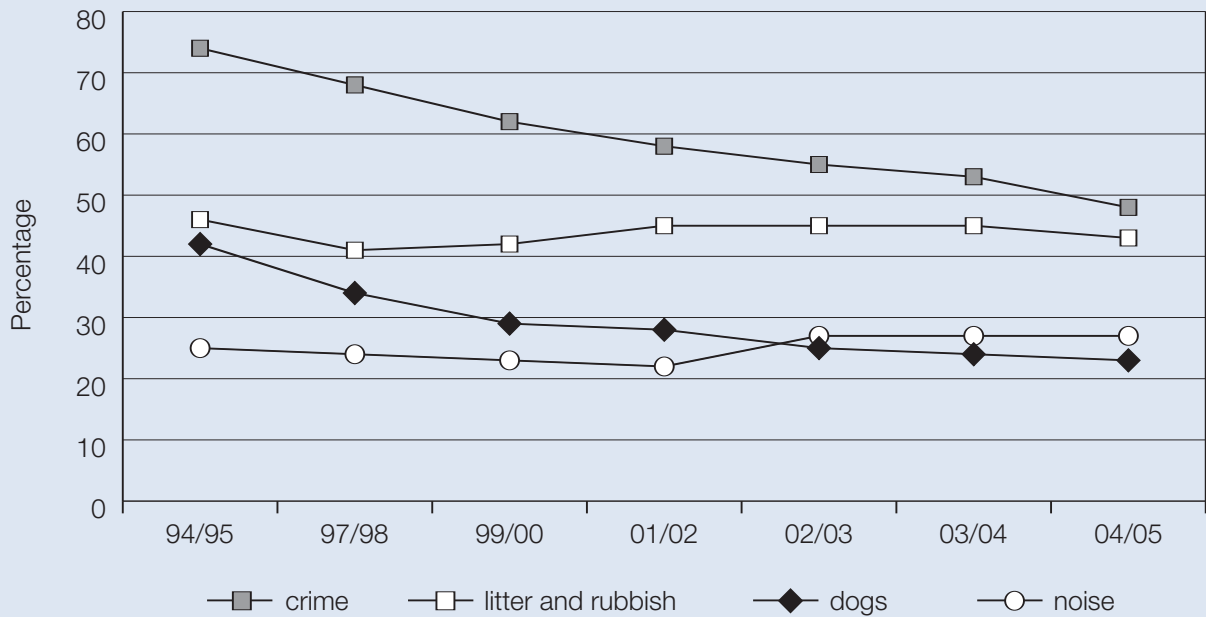


Chart 4.9b: Percent of households saying that particular aspects of their neighbourhood are a problem

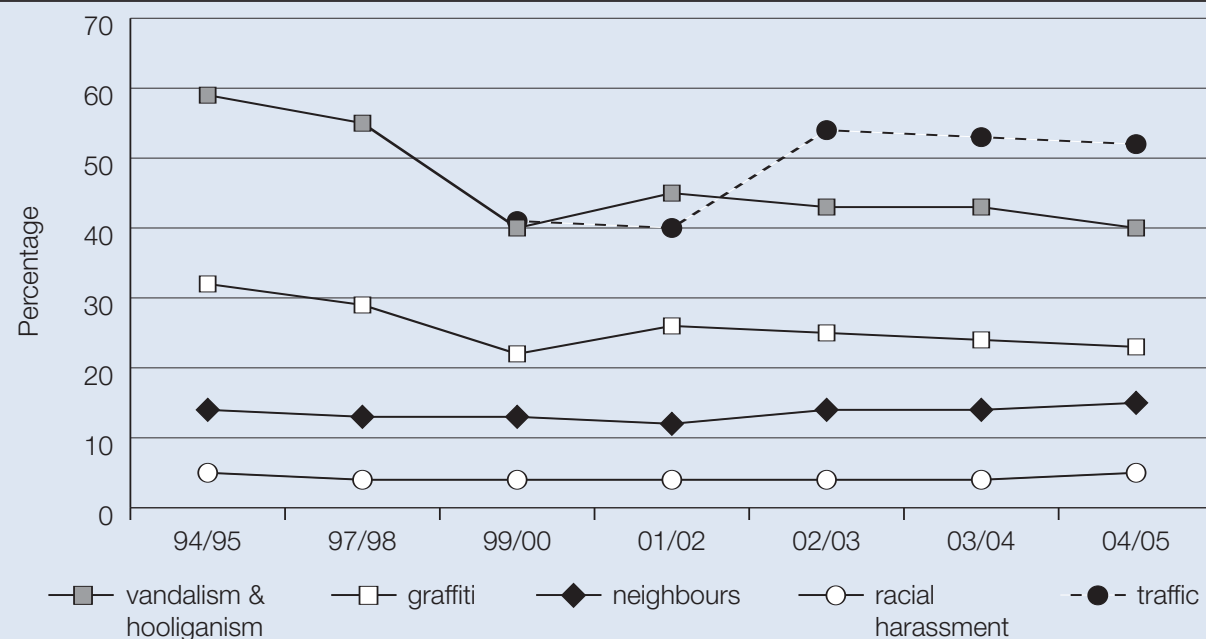


Table 4.7: Whether crime was a problem in the area, by characteristics of the household

All households¹

England 2004/05

Characteristics of the household	Whether crime was a problem in the area			Total	All households
	A serious problem	A problem, but not serious	Not a problem		
	<i>percentages</i>				<i>thousands</i>
Length of residence of household reference person					
Less than 1 year	9	26	64	100	2,109
1 to 3 years	11	33	56	100	3,016
3 to 5 years	13	35	52	100	2,264
5 to 10 years	12	37	51	100	3,394
10 to 20 years	12	41	47	100	4,105
20 years or more	11	40	49	100	5,233
Tenure					
Owner occupiers	10	38	52	100	14,194
Social renters	19	33	48	100	3,745
Private renters	10	32	58	100	2,185
Household type					
Couple, no dependent child(ren)	10	37	54	100	7,564
Couple with dependent child(ren)	11	39	49	100	4,364
Lone parent with dependent child(ren)	21	36	43	100	1,368
Other multi-person household	13	40	46	100	1,044
One male	12	35	53	100	2,574
One female	10	34	56	100	3,210
Council tax band					
A: Up to £40,000	17	34	49	100	4,315
B: £40,001 to £52,000	13	36	51	100	3,786
C: £52,001 to £68,000	10	36	54	100	4,085
D to H: Over £80,000	9	39	53	100	7,903
All households	11	37	52	100	20,124

¹ Excludes households where the respondent was not the household reference person nor spouse/partner

Source: DCLG Survey of English Housing

Table 4.8: Whether crime a problem in area, by characteristics of the area in which the respondent was living					
<i>All households¹</i>					<i>England 2004/05</i>
Characteristics of the household	Whether crime a problem			Total	All households
	A serious problem in this area	A problem in this area, but not serious	Or not a problem in this area?		
	<i>percentages</i>				<i>thousands</i>
Government Office Region					
North East	11	34	55	100	1,061
North West	13	32	56	100	2,710
Yorkshire and The Humber	12	40	48	100	2,046
The North	12	35	53	100	5,818
East Midlands	13	37	51	100	1,739
West Midlands	14	39	47	100	2,126
The Midlands	13	38	48	100	3,866
East	8	34	58	100	2,202
London	18	43	39	100	2,884
South East	8	34	58	100	3,276
South West	7	35	58	100	2,079
The South	10	37	53	100	10,441
Type of area					
Districts	8	33	59	100	9,698
Inner London boroughs	21	44	35	100	1,167
Outer London boroughs	16	43	41	100	1,718
Other metropolitan	15	39	45	100	4,367
Other Unitaries	12	38	50	100	3,176
If in 10% most deprived areas (IMD)					
In worst 10%	28	35	37	100	1,761
Not in worst 10%	10	37	53	100	18,363
Settlement size					
Less than 10,000	5	33	61	100	4,739
10,000 to 99,999	11	35	55	100	8,194
100,000 to 499,999	16	41	43	100	6,912
500,000 to 1,999,999	21	43	36	100	279
ACORN category²					
Wealthy achievers	5	35	60	100	4,735
Urban prosperity	15	40	45	100	2,292
Comfortably off	8	36	56	100	5,942
Moderate means	16	38	46	100	2,815
Hard-pressed	19	36	44	100	4,265
All respondents	11	37	52	100	20,124

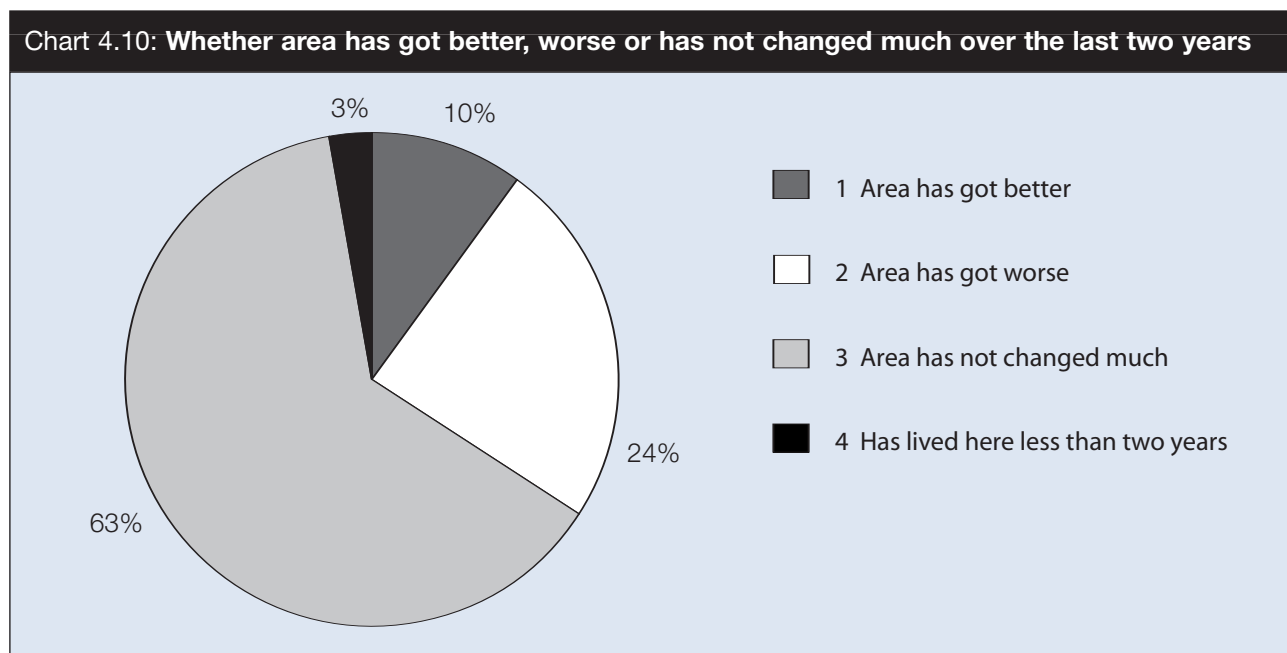
¹ Excludes households where the respondent was not the household reference person nor spouse/partner
Source: DCLG Survey of English Housing

² Updated ACORN classification based on the 2001 Census
Source: ONS and GRO (s) crown copyright 1991. All rights reserved.

The main factors that influence perception of crime as a serious problem were outlined in the 1999/00 report. The same factors held true for 2004/05, as Tables 4.7 and 4.8 illustrate. The categories of households most likely to say that crime was a serious problem in their area were: social renters (19 per cent), those living in deprived areas (28 per cent), those living in Inner London (21 per cent), those living in hard-pressed areas (19 per cent) and lone parents with dependent children (21 per cent).

IMPROVEMENTS IN THE AREA

Respondents were asked whether their area had improved over the last two years. Chart 4.10 below illustrates that just under two-thirds (63 per cent) thought their area had not changed much, nearly a quarter (24 per cent) thought it had got worse and about 10 per cent thought it had got better.



Respondents were shown a card, listing aspects of their area which might be improved and were asked whether any of the listed items applied to their area (Table 4.9). Since 1999/00 the most frequently mentioned option for improvement was “opportunities and facilities for children”. In 2004/05, 39 per cent of householders wished to see this aspect improved in their area.

Since 1999/00, the proportion of respondents who wanted to see an improvement in the “amount and quality of housing” has risen from 12 to 16 per cent.

Table 4.9: Improvements households wanted to see in their area, 1999/00, 2001/02 and 2004/05

All householders *England 2004/05*

Improvement	1999/00	2001/02	2004/05
			<i>Percentages¹</i>
Opportunities and facilities for children and young people	40	38	39
Crime and vandalism	32	32	31
Local amenities, parks and leisure facilities	29	31	30
Public transport service	26	28	26
Shopping and commercial facilities	23	21	20
Local health services	21	18	18
Quality of environment	18	18	18
Availability of jobs	15	16	14
Amount and quality of housing	12	12	16
Schools and colleges	9	9	9
None of these	16	16	15
Base	19,997	19,766	20,235

¹ Percentages do not add to 100 as respondents were allowed to cite more than one improvement
 Source: DCLG Survey of English Housing

Housing, disability and wheelchair usage

Table 4.10 shows the number of individuals in England with a medical condition or disability that required specially adapted accommodation. In total, 1.4 million individuals were reported as having had such a disability. Eighty-four per cent were over 45 and over half (55%) lived in owner-occupied accommodation.

Four-fifths (80%) lived in accommodation they considered to be “suitable” for coping with the medical condition or disability. Suitability was highest for those who lived in sheltered accommodation (95%) and those aged 65 or more (over 80%). It was lowest among private renters (63%) and those aged 15 or less (68%).

Table 4.10: Suitability of accommodation for persons with serious medical condition or disability, by age of individual and by type of tenure			
<i>All household members</i>			<i>England 2004/05</i>
Age and tenure	Number requiring specially adapted accommodation (1)	Of (1) number whose accommodation is suitable (2)	Percentage in suitable accommodation (2) as % of (1)
		<i>thousands</i>	<i>percentages</i>
Age of person			
0-15	57	39	68
16-24	26	22	87
25-44	139	106	76
45-64	367	275	75
65-74	301	245	81
75-84	350	296	85
85 and over	139	117	84
Total	1,380	1,100	80
Tenure of household			
All owner occupiers	753	617	82
Rented from:			
council	355	270	76
housing association	201	168	84
All social renters	556	438	79
All private renters	71	45	63
Total	1,380	1,100	80
Persons in sheltered housing ¹	103	98	95
¹ Included in above totals			
Source: DCLG Survey of English Housing			

Table 4.11 gives an overview of the trend in the estimated total of people in England who are disabled (and/or have a serious medical condition) *and* require specially adapted accommodation *and* live in private homes. This total has remained steady over the past five years. For these cases, the SEH also asks about how many homes are already suitable to meet these needs. The overall proportion of homes that are suitable has also remained stable at between 70 and 80 per cent. Note the very much higher proportion of “sheltered homes” that meet the needs of the disabled/serious ill occupants (more than 90 per cent since 2001/02).

Table 4.11: Trend in number of people with serious medical condition/disability by age/tenure and whether accommodation meets their needs, 2000/01 to 2004/05										
All household members										England
	Persons with a serious medical condition or disability requiring specially adapted accommodation					Percentage of people with serious medical condition or disability who say that their current accommodation is suitable				
	2000/01	2001/02	2002/03	2003/04	2004/05	2000/01	2001/02	2002/03	2003/04	2004/05
Age of person	<i>thousands</i>					<i>percentages</i>				
0-15	70	70	54	55	57	47	51	50	53	68
16-24	26	29	34	34	26	73	53	55	61	87
25-44	124	135	124	111	139	63	66	60	66	76
45-64	351	345	358	364	367	71	69	71	75	75
65-74	328	282	265	315	301	75	80	75	79	81
75-84	332	403	372	373	350	82	84	83	82	85
85+	118	108	145	116	139	85	87	82	85	84
Total	1,349	1,370	1,353	1,368	1,380	74	76	74	77	80
Tenure										
Owner occupiers	713	702	660	660	753	76	78	77	79	82
Social renters	568	606	622	624	556	73	75	72	76	79
Private renters	67	63	71	84	71	55	59	65	67	63
Total	1,349	1,370	1,353	1,368	1,380	74	76	74	77	80
Number of persons in sheltered housing¹	116	145	102	129	103	82	92	93	93	95

¹ Included in above totals
Source: DCLG Survey of English Housing

Table 4.12 shows that of those wheelchair users who did not require specially adapted accommodation (27 per cent of all wheelchair users) only 9 per cent used their wheelchair all the time (indoors and outdoors). However, for respondents who required adapted accommodation a quarter (26 per cent) used their wheelchair all the time. What is also clear from Table 4.12, if we look at the total number of wheelchair users who needed adapted accommodation, is that just over one in five (21 per cent) didn't live in suitable accommodation.

Table 4.12: Wheelchair use by suitability of accommodation				
Disabled persons ¹ using a wheelchair				England 2004/05
Whether needs specially adapted accommodation	When uses wheelchair			Total
	all the time, indoors & outdoors	occasionally indoors	outdoors only	
<i>thousands</i>				
Needs specially adapted accommodation:				
Current accommodation suitable	95	35	227	357
Current accommodation not suitable	23	8	63	95
All needing adapted accommodation	118	44	290	452
Does not need adapted accommodation	15	14	139	168
Total	134	58	429	621
<i>percentages</i>				
Needs specially adapted accommodation:				
Current accommodation suitable	27	10	64	100
Current accommodation not suitable	25	9	67	100
All needing adapted accommodation	26	10	64	100
Does not need adapted accommodation	9	8	83	100
Total	22	9	69	100

¹ Persons with a serious medical condition or disability
Source: DCLG Survey of English Housing

Table 4.13 examines the manoeuvrability of wheelchairs around the home. Forty-six per cent of respondents reported that it was “very easy” or “fairly easy” to manoeuvre their wheelchair, with a similar proportion (44 per cent) saying “fairly difficult” or “very difficult”. Respondents who lived in suitable accommodation (i.e. with special adaptations) were more likely to report satisfaction with manoeuvrability. Two-thirds (67 per cent) of wheelchair users living in unsuitable accommodation reported that it was “fairly difficult” or “very difficult” to manoeuvre their wheelchair.

Table 4.13: Manoeuvrability of wheelchair around the home by whether accommodation suitable						
<i>Disabled persons¹ requiring specially adapted accommodation² using a wheelchair indoors</i>						<i>England 2004/05</i>
Whether accommodation suitable³	Ease of manoeuvring wheelchair around home					Total
	Very easy	Fairly easy	Neither easy nor difficult	Fairly difficult	Very difficult	
						<i>thousands</i>
Suitable	36	33	11	25	26	130
Not suitable	0	6	4	7	14	32
Total	36	39	16	32	40	162
						<i>percentages</i>
Suitable	27	25	9	19	20	100
Not suitable	0	19	14	22	45	100
Total	22	24	10	20	25	100

¹ Persons with a serious medical condition or disability
² In households where there is a person with a serious medical condition or disability requiring such adaptation
³ Whether accommodation suitable for the person or persons in the household who have a serious medical condition or disability
Source: DCLG Survey of English Housing

Tables 4.14 and 4.15 show that disabled persons who required specially adapted accommodation were marginally more likely to have suitable accommodation if they were in owner occupied accommodation. This applies to both those using or not using a wheelchair.

Table 4.14: Whether require specially adapted accommodation by tenure					
<i>Disabled persons¹ using a wheelchair</i>					<i>England 2004/05</i>
Tenure	Requires specially adapted accommodation?				All disabled¹ persons using wheelchair
	Yes		No		
	Accommodation suitable	Accommodation not suitable	Total	Total	
					<i>thousands</i>
Owner occupied	207	49	256	104	360
Social and privately rented ²	150	46	196	65	261
All tenures	357	95	452	168	621
					<i>percentages</i>
Owner occupied	81	19	100		
Social and privately rented	76	24	100		
Total	79	21	100		

¹ Persons with a serious medical condition or disability
² The 261 thousand in rented accommodation include 227 thousand social renters and 34 thousand private renters. The sample of private renters using wheelchairs is too small to be able to publish reliable figures for this tenure alone.
Source: DCLG Survey of English Housing

Table 4.15: Whether require specially adapted accommodation by tenure			
<i>Disabled persons¹ not using a wheelchair</i>			<i>England 2004/05</i>
Tenure of household	Whether accommodation suitable		Total
	Yes	No	
			<i>thousands</i>
Owner occupied	410	86	496
Social/private rented	333	98	431
All tenures	743	184	927
			<i>percentages</i>
Owner occupied	83	17	100
Social/private rented	77	23	100
Total	80	20	100

¹ Persons with a serious medical condition or disability
Source: DCLG Survey of English Housing

Access to amenities

Table 4.16 shows, for households without the use of either of a car or van, the ease of access to some key amenities. Access to a local hospital was felt to be the most problematic in comparison to other services (27% found this “fairly difficult” and 17% “very difficult”). One-fifth found access to a medium to large supermarket or doctor “fairly difficult” or “very difficult”. Access problems with supermarkets are likely to be partly due to their increased relocation to out-of-town sites. Sixty-seven per cent found access to a corner shop “very easy,” the highest proportion for any of these amenities.

Table 4.16: Households without a car or van: by ease of access to amenities						
England 2004/05						
Amenity	Ease of access					Total
	Very easy	Fairly easy	Fairly difficult	Very difficult	Does not apply	
<i>thousands</i>						
Corner shop	3,143	893	253	212	183	4,684
Medium to large supermarket	1,890	1,758	616	309	107	4,681
Post Office	2,495	1,354	461	247	120	4,677
Doctor	2,049	1,621	591	282	116	4,659
Local hospital	845	1,702	1,234	775	86	4,641
<i>percentages</i>						
Corner shop	67	19	5	5	4	100
Medium to large supermarket	40	38	13	7	2	100
Post Office	53	29	10	5	3	100
Doctor	44	35	13	6	2	100
Local hospital	18	37	27	17	2	100

Source: DCLG Survey of English Housing

Severe difficulties accessing these amenities tended to increase with age, most notably among those aged 75 and over. To illustrate, 17% of those aged 75 plus found accessing a local hospital “very difficult”, compared with only 6% of those aged 16 to 44.

Table 4.17: Households with very difficult access to local amenities by age						
All households						
England 2004/05						
	Local Amenities					All households
	Corner Shop	Super-market	Post Office	Doctor	Local Hospital	
<i>thousands</i>						
Age of household reference person						
16-44	65	86	103	131	458	8,214
45-64	98	113	129	113	470	6,892
65-74	67	63	67	67	259	2,526
75 and over	168	194	186	168	441	2,561
All	398	456	484	479	1,628	20,192
<i>percentages</i>						
Age of household reference person						
16-44	1	1	1	2	6	41
45-64	1	2	2	2	7	34
65-74	3	2	3	3	10	13
75 and over	7	8	7	7	17	13
All	2	2	2	2	8	100

Source: DCLG Survey of English Housing

Attitudes to housing

In 2004/05, SEH respondents were asked a series of questions about the extent to which they agreed or disagreed about various aspects of housing. The results are shown in Table 4.18. Owner occupiers were the most likely to agree that their current tenure provided good accommodation (95 per cent) – more than double that of private renters (46 per cent). Thirty-three per cent of private renters said they would like to live in social housing compared with 5 per cent of owners. Concern about getting onto the property ladder is reflected in the fact that 87 per cent of respondents thought that future generations would find it more difficult to own their own homes. Moreover, there was further agreement between tenures that “Owning your own home is a good long term investment” (93 per cent).

The statement that “owning is too much of a responsibility” elicited quite different responses from different tenure groups, as might be expected. Only 11 per cent of owner occupiers agreed with this compared with 44 per cent of social renters.

Table 4.18: Attitudes to housing tenure by current tenure, 2004/05

All households¹

England 2004/05

Statement and current tenure	Degree of agreement/disagreement with to each statement								average score	Total
	Agree Strongly	Tend to Agree	All Agree	Neither Agree nor Disagree	Tend to Disagree	Disagree Strongly	All Disagree	No Opinion		
score	5	4		3	2	1				
Taking everything into account, my current tenure is a good type of housing tenure										
	<i>percentages</i>									
Owner occupiers	71	24	95	4	1	0	1	0	4.65	100
Social renters	28	47	74	16	6	2	8	2	3.90	100
Private renters	11	35	46	24	19	7	27	3	3.07	100
All tenures	56	29	86	8	4	1	5	1	4.35	100
I would like to live in social housing if I could get it										
Owner occupiers	1	4	5	7	23	64	87	1	1.33	100
Private renters	18	15	33	12	21	31	52	3	2.47	100
All living outside social sector	4	5	9	8	23	60	82	2	1.47	100
Over time, buying a house works out less expensive than paying rent										
Owner occupiers	53	33	86	7	4	1	5	2	4.33	100
Social renters	22	37	60	20	10	2	13	8	3.64	100
Private renters	39	37	76	12	6	2	7	5	4.08	100
All tenures	46	34	80	10	5	1	7	3	4.18	100
Social housing should only be for people on very low incomes who cannot find any other suitable forms of accommodation										
Owner occupiers	24	35	59	15	17	7	25	1	3.36	100
Social renters	17	27	43	16	23	14	38	2	2.86	100
Private renters	19	33	51	14	20	11	31	3	3.11	100
All tenures	22	33	55	15	19	9	28	2	3.24	100
Owning is too much of a responsibility										
Owner occupiers	2	8	11	9	39	41	80	0	1.54	100
Social renters	15	29	44	19	25	10	34	3	2.92	100
Private renters	6	16	22	13	38	25	62	2	2.03	100
All tenures	5	13	18	11	36	33	70	1	1.84	100
Future generations will find it more difficult to own their own home										
Owner occupiers	57	32	89	5	5	1	6	0	4.38	100
Social renters	52	31	83	8	5	1	6	2	4.27	100
Private renters	54	30	85	7	4	2	5	2	4.34	100
All tenures	56	32	87	6	5	1	6	1	4.35	100
The only way to get the housing you want is to be a owner occupier										
Owner occupiers	26	42	68	15	15	2	16	1	3.63	100
Social renters	20	36	56	21	17	3	20	3	3.40	100
Private renters	18	36	54	19	20	4	24	3	3.26	100
All tenures	24	40	64	17	16	2	18	2	3.55	100
More people would like to live in social housing if better accommodation were available										
Owner occupiers	8	35	43	29	19	4	23	5	3.07	100
Social renters	21	44	65	19	10	2	12	4	3.66	100
Private renters	17	40	58	23	11	3	14	5	3.52	100
All tenures	12	37	49	27	16	4	20	5	3.23	100
Owning a home is a risk for people without secure jobs										
Owner occupiers	35	52	87	6	6	1	6	0	4.12	100
Social renters	46	41	88	7	3	1	4	2	4.31	100
Private renters	42	45	87	7	4	1	5	2	4.24	100
All tenures	38	49	87	6	5	1	6	1	4.17	100
Owning your own home is a good long term investment										
Owner occupiers	71	25	96	2	1	0	1	0	4.67	100
Social renters	45	39	84	10	3	1	4	2	4.27	100
Private renters	58	33	90	6	2	0	2	2	4.48	100
All tenures	65	28	93	4	1	0	2	1	4.58	100

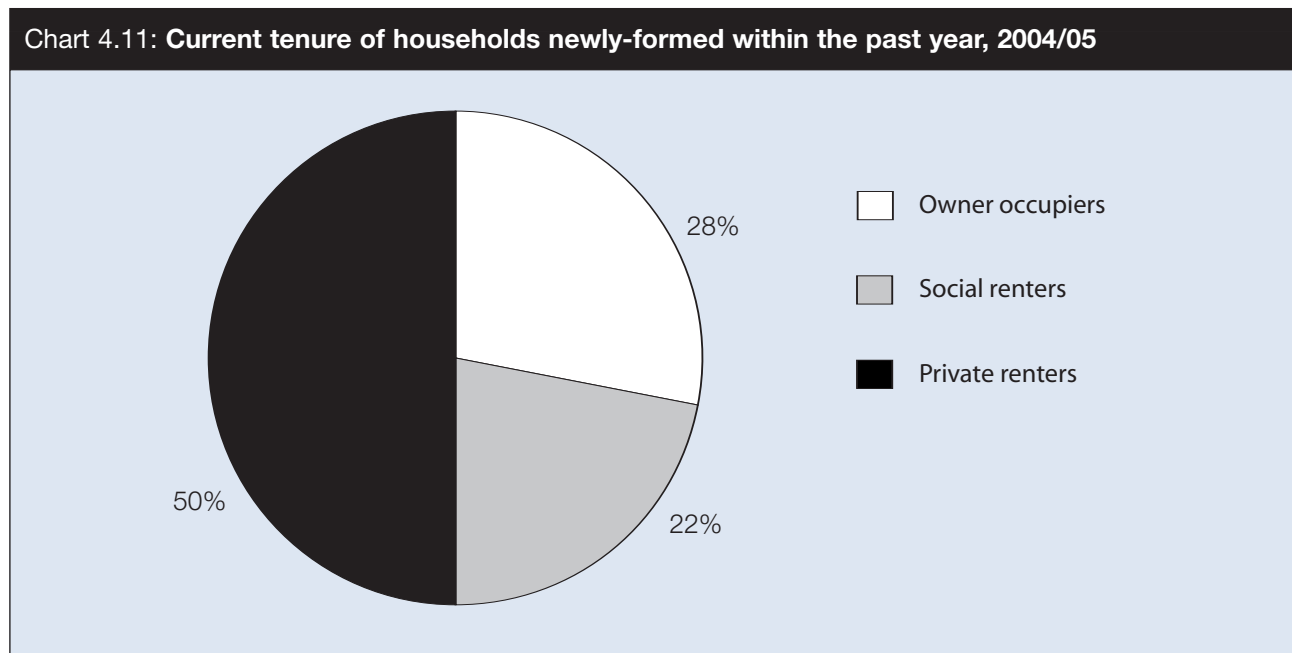
¹ Excludes households where the respondent was not the household reference person nor spouse/partner

Source: DCLG Survey of English Housing

Characteristics of new households

In 2004/05, 419 thousand *new households* were formed, representing 19 per cent of all those who had moved during the 12 months prior to interview. To be classified as a *new household*, the previous accommodation of neither the HRP nor their spouse would have been owned or rented in either name.

Chart 4.11 shows that 50 per cent of new households moved into the private rented sector. A further 28 per cent became owner-occupiers (mostly mortgagors), and 22 per cent joined the social rented sector.

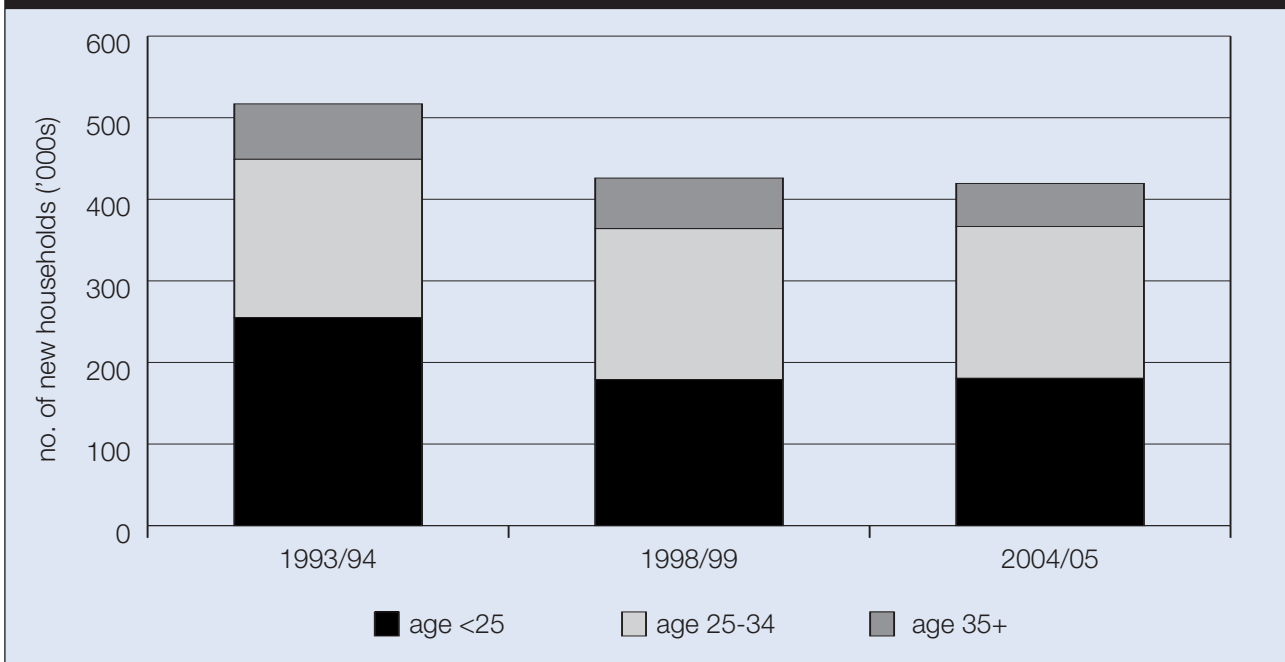


Looking back over the past ten years or so, the level of new household formation during the 12 months prior to interview has declined – from 517,000 in 1993/94 to 419,000 in 2004/05. This decline has been across all age groups, and among owners and social renters. However, the number of new households formed in the private rented sector was the same in 2004/05 as in 1993/94 (210,000).

Chart 4.12 shows that the formation of new households headed by someone aged less than 25 fell from 255,000 in 1993/94 to 181,000 in 2004/05. There was also a decline (from 68,000 to 53,000) in the number of new households where the household reference person was aged 35 or more.

Chart 4.13 shows the same overall trend but by tenure. New households moving into owner occupation declined from 185,000 in 1993/94 to 119,000 in 2004/05 and the number of new households moving into social housing fell from 122,000 to 91,000. So the decline cannot be solely attributed to the rise in property prices over this period.

**Chart 4.12: Number of new households formed in past 12 months by age of HRP:
1993/94, 1998/99, 2004/05**



**Chart 4.13: Number of new households formed in previous 12 months by tenure:
1993/94, 1998/99, 2004/05**

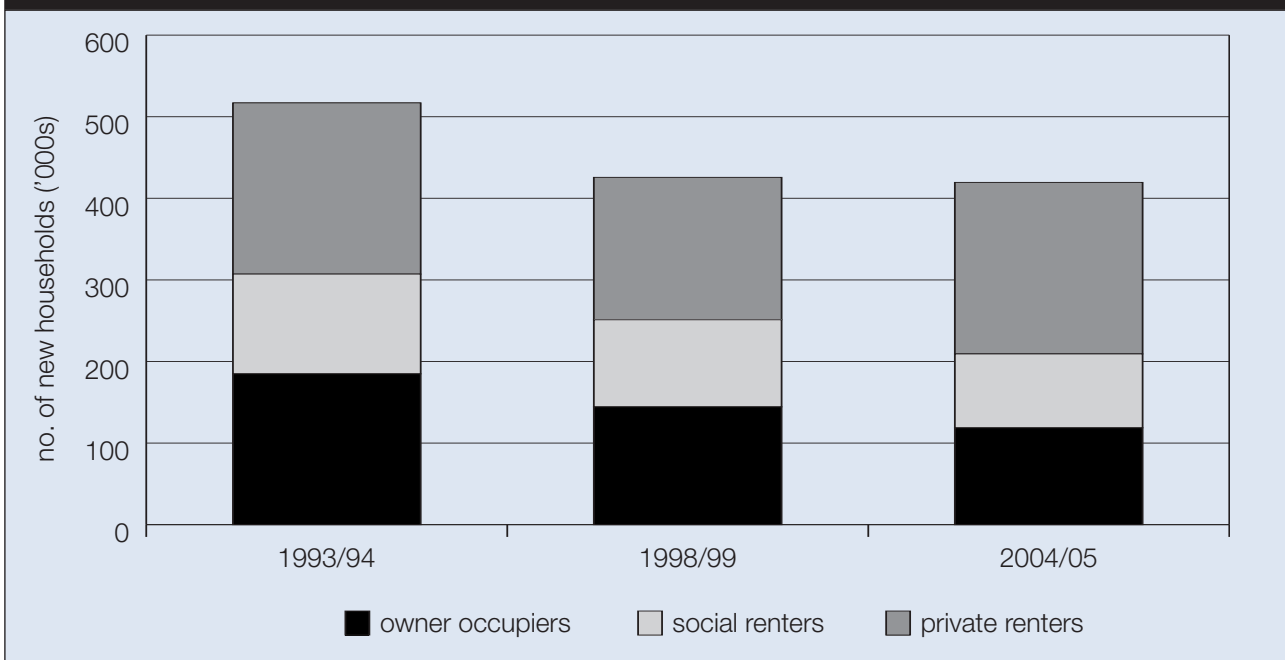


Table 4.19 shows that in 2004/05, 54 per cent of new households moved into a house, while 37 per cent moved into a flat (26 per cent purpose-built, 11 per cent converted). New owners were more likely to buy a house (84 per cent) while new social renters were most likely to move into purpose-built flats (58 per cent). Forty-five per cent of new private renters moved into houses and 37 per cent moved into flats.

Table 4.19: Type of accommodation and whether self-contained by current tenure:										
New household reference persons										
<i>New household reference persons resident less than a year</i>										
<i>England 2004/05</i>										
Current tenure	Type of accommodation								Not self-contained ²	Total
	Self contained:							Other		
	House:			Flat or maisonette:			All ¹			
Detached	Semi-detached	Terrace built	All ¹	Purpose-	Conversion	All ¹				
										<i>thousands</i>
Owner occupiers	4	44	51	100	18	1	19	0	0	119
Social renters	0	12	19	31	53	6	58	0	1	91
Private renters	1	26	68	95	39	39	79	0	37	210
All tenures	5	82	138	225	110	46	156	0	38	419
										<i>percentages</i>
Owner occupiers	4	37	43	84	15	1	16	0	0	100
Social renters	0	13	21	34	58	6	64	0	2	100
Private renters	1	12	32	45	19	19	37	0	18	100
All tenures	1	19	33	54	26	11	37	0	9	100

¹ Data in column may be more than total of figures in preceding columns as these totals include houses/flats where the specific type of dwelling is unknown
² Figs for 2004/05 are not comparable with 1999/00. See Appendix A: Notes & Definitions
Source: DCLG Survey of English Housing

The following section presents the profile of new HRP in terms of a range of demographic measures. Table 4.20 shows that the majority (87 per cent) were below the age of 35.

Table 4.20: Age of household reference person by current tenure:							
New household reference persons							
<i>New household reference persons resident less than a year</i>							
<i>England 2004/05</i>							
Current tenure	Age of household reference person						Total
	16 to 24	25 to 34	35 to 44	45 to 64	65 to 74	75+	
							<i>thousands</i>
Owner occupiers	24	79	13	3	0	0	119
Social renters	43	30	12	4	2	0	91
Private renters	114	77	9	8	0	1	210
All tenures	181	186	34	15	2	1	419
							<i>percentages</i>
Owner occupiers	20	66	11	2	0	0	100
Social renters	47	33	13	5	2	0	100
Private renters	54	37	4	4	0	1	100
All tenures	43	44	8	4	0	0	100

Source: DCLG Survey of English Housing

Thirty-four per cent of new households came into being because they wanted greater independence (see web-table S224). Over half (59 per cent) were single/never married, and about a quarter (24 per cent) were cohabiting (see web-table S233). The greatest proportion of new households lived alone (29 per cent were lone males, 15 per cent were lone females). Just over a quarter (26 per cent) were part of a couple with no dependent children (see web-table S234). Sixty-nine per cent of new HRPs were working, while 8 per cent were part-time (see web-table S235).

The median annual income earned by new HRPs (and their partners) was £13,000. Owner occupiers had the highest median income, £28,600 per annum, and social renters the lowest at £7,800 (Table 4.21).

**Table 4.21: Gross annual income of household reference person (and partner)
by current tenure: new household reference persons**

New household reference persons resident less than a year

England 2004/05

Tenure	Gross annual income of household reference person (and partner)						Total		
	Below £5,000	£5,000 to <£10,000	£10,000 to <£15,000	£15,000 to <£20,000	£20,000 to <£40,000	£40,000 or more			
								<i>thousands</i>	
Owner occupiers	1	0	10	4	69	18	103		
Social renters	28	24	10	12	3	1	79		
Private renters	31	48	30	13	49	8	179		
All tenures	61	72	50	29	122	27	361		
								<i>percentages</i>	
Owner occupiers	1	0	10	4	68	18	100	mean	median
Social renters	36	31	13	16	4	1	100	£30,919	£28,600
Private renters	18	27	17	7	28	4	100	£9,030	£7,800
All tenures	17	20	14	8	34	7	100	£18,890	£13,000

Source: DCLG Survey of English Housing

Number of persons by marital status and tenure

Table 4.22: Number of persons aged 16 or over by marital status and by tenure, 1993/94 + 2004/05					
1993/94	tenure of householder				Total
	owner occupier	social renter	private renter	not a householder	
					'000 individuals
Married	17,217	3,048	1,283	271	21,819
Cohabiting	1,520	439	404	74	2,436
Never married, not parent	1,219	483	551	5,601	7,854
Never married, parent	27	255	42	67	391
Formerly married, not parent	2,304	1,578	349	464	4,695
Formerly married, parent	304	322	80	23	730
Total	22,591	6,126	2,708	6,501	37,925
2004/05	tenure of householder				Total
	owner occupier	social renter	private renter	not a householder	
					'000 individuals
Married	17,329	1,944	1,221	218	20,712
Cohabiting	2,571	574	737	141	4,024
Never married, not parent	1,479	609	789	5,709	8,586
Never married, parent	110	359	106	65	639
Formerly married, not parent	2,595	1,325	353	402	4,673
Formerly married, parent	374	313	108	34	829
Total	24,458	5,123	3,315	6,568	39,464

Source: DCLG Survey of English Housing

Table 4.22 focuses on individuals aged 16+ and disaggregates them (a) by whether they are householders and (if so) within which tenure and (b) by their marital status. Figures for 1993/94 are also shown for comparison. Between 1993/94 and 2004/05, the total number of individuals aged 16+ has risen by 4 per cent while the total number of married plus cohabiting persons has risen by 2 per cent. However, the number of married people has *fallen* by 5 per cent (from 21.8m to 20.7m) – but this has been offset by a 65 percent *increase* in the total number of cohabiters (from 2.4m to 4.0m). Looking at it another way, cohabiters' share of all married and cohabiting persons has risen from 10 per cent in 1993/94 to 16 per cent in 2004/05.

There has also been a sharp rise of 63 per cent (from 391 thousand to 639 thousand) in the number of never married parents.

Older children still living at home account for the large number of people classified as “never married, not a parent” and “not a householder” (5.6m in 1993/94 and 5.7m in 2004/05).

Table 4.23: Percentage distribution of persons aged 16+ by tenure and marital status					
<i>individuals</i>					
2004/05	tenure of householder				Total
	owner occupier	social renter	private renter	not a householder	
Married	84	9	6	1	<i>percent</i> 100
Cohabiting	64	14	18	4	100
Never married, not parent	17	7	9	66	100
Never married, parent	17	56	17	10	100
Formerly married, not parent	56	28	8	9	100
Formerly married, parent	45	38	13	4	100
Total	62	13	8	17	100
2004/05	tenure of householder				Total
	owner occupier	social renter	private renter	not a householder	
Married	71	38	37	3	<i>percent</i> 52
Cohabiting	11	11	22	2	10
Never married, not parent	6	12	24	87	22
Never married, parent	0	7	3	1	2
Formerly married, not parent	11	26	11	6	12
Formerly married, parent	2	6	3	1	2
Total	100	100	100	100	100

Source: DCLG Survey of English Housing

Table 4.23 presents the 2004/05 figures expressed as percentages.

Overall, 62 per cent of persons aged 16+ are owner occupiers. While the percentages are very much lower for people who have never married, the figures for “never married, not a parent” are distorted by the large number of non-householders – because they are mostly older children who are still at home. If non-householders are excluded from the “never married, not a parent” category, 51 per cent of those that remain are owner occupiers. However, the “never married and a parent” group are clearly disadvantaged with only 17 per cent in owner occupation and 56 per cent of them social renters.

Whilst 84 per cent of currently married people are owner occupiers, only around 50 per cent of formerly married people are – a reflection, possibly, of the fact that at divorce/separation the family home sometimes has to be sold in order that assets can be split. The evidence from these figures is that “former marrieds” who can’t afford to buy somewhere else go into social rented accommodation instead. 38 per cent of formerly married people who are parents are social renters, as are 28 per cent of formerly married people who are not parents.